



Affordable Housing Report

City of Papillion, Nebraska



Affordable Housing Report of the City of Papillion, Nebraska

To the Urban Affairs Committee of the Nebraska Legislature
July 1, 2025

Pursuant to the Municipal Density and Missing Middle Housing Act (cited as Neb. Rev. Stat. §§ 19-5501 to 19-5506; hereinafter the “Act”), on or before July 1, 2021 each city shall submit a report to the Urban Affairs Committee detailing its efforts to address the availability of and incentives for affordable housing through its zoning codes, ordinances, and regulations. The foregoing report will address the following topics as detailed in Neb. Rev. Stat. § 19-5504:

- Papillion’s current residential zoning requirements;
 - Whether such zoning codes, ordinances, and regulations provide for density bonuses or other concessions or incentives which encourage residential density, and the frequency with which such bonuses, concessions, or incentives are utilized?
 - Whether such zoning codes, ordinances, and regulations allow the construction of accessory dwelling units?
- Data regarding existing areas of the city zoned for residential use which allow for the construction of multi-family housing and middle housing as defined within the Act;
- Data describing new residential construction over the previous five years that includes a breakdown of housing types;
- Data regarding residential annexations over the previous five years that includes a breakdown of housing types brought within the City’s corporate limits;
- Data regarding per-unit cost of housing in Papillion; and
- An overview of incentives existing incentives that encourage development of affordable housing;
 - A demographic analysis of the city with trends and estimates of the housing need classified by housing type and price range; and
 - Efforts to adopt an affordable housing action plan as required under section 19-5505.

Section I. Current Residential Zoning Requirements

Overview

Site development regulations for the below listed zoning districts are defined within Articles V – XVI of Chapter 205 Zoning of the Papillion Municipal Code. Copies of the aforementioned articles are attached hereto as Appendix A.

Residential Zoning Districts:

- AG Agricultural
- RE Rural Residential Estates
- R-1 Single-Family Residential (Low Density)
- R-2 Single-Family Residential (Medium Density)
- R-3 Urban Family Residential
- R-4 Multiple-Family Residential
- MH Mobile Home Residential

Non-Residential Zoning Districts where certain residential uses are permitted include:

- O Office
- LC Limited Commercial
- CC Community Commercial
- CBD Central Business District
- GC General Commercial

Permitted uses within MU Mixed Use Districts are defined within the Permitted Uses List within each Mixed Use Development Agreement. Residential components are commonly included within the permitted uses lists for MU developments.

Residential Use Types:

Residential use types within Papillion's zoning jurisdiction are defined within § 205-17 of the Papillion Municipal Code. Residential use types include uses providing wholly or primarily non-transient living accommodations. They exclude institutional living arrangements providing twenty-four-hour skilled nursing or medical care, forced residence or therapeutic settings. A copy of the aforementioned section of code is attached hereto within Appendix A. The following residential use types are defined therein:

- Single-family residential
 - Single-family residential (detached)
 - Single-family residential (attached)
- Condominium
- Duplex residential
- Two-family residential
- Townhouse residential
- Multiple-family residential
- Downtown residential
- Group residential
- Retirement residential
- Manufactured home residential
- Mobile home park
- Mobile home subdivision

Density Incentives

The City of Papillion is currently updating the Comprehensive Plan. The rewrite has identified multiple opportunities to encourage new residential developments and/or redevelopment to engage in “Missing Middle” housing typologies. The Table below identifies the residential land use designations with typical densities allowed within each designation.

New housing development in Papillion has become more diverse in recent years. This diversity has illustrated a proven market which in turn has increased acceptance and demand for new housing types. In response, the pending Comprehensive Plan promotes balanced neighborhoods and recommends rule amendments to further promote diversity address compatibility with existing neighbors. Table 3.1, the Residential Land Use Decision Matrix, presents character and location/design criteria for the various residential categories presented in the plan. This table is designed to provide guidance to potential developers of housing and to public sector decision makers in evaluating zoning and permit applications.

Table 3.1. Residential Land Use Decision Matrix		
Land Use Category	Use Characteristics	Features and Location Criteria
Low Density Residential (LDR)	<ul style="list-style-type: none">- Restrictive land uses, emphasizing single-family detached development, although innovative single-family forms may be permitted with special review.- Civic uses are generally allowed, with special permission for higher intensity uses.- Developments will be provided with full municipal services.	<ul style="list-style-type: none">- Should be insulated from adverse environmental effects, including noise, smell, air pollution, and light pollution.- Should provide a framework of streets and open spaces.- Typical densities range from 1 to 6 units per acre, although individual attached projects may include densities up to 6 units per acre in small areas. Missing Middle typologies can be introduced with this scale, albeit at a lower density.- Zoning will likely be R-1 or R-2.
Medium-Density Residential (MDR)	<ul style="list-style-type: none">- Restrictive land uses, emphasizing housing.- May incorporate a mix of housing types, including single-family detached, single-family attached, duplex, triplex, and Missing Middle typology uses.- Limited multi-family development may be permitted with special review and criteria.- Civic uses are generally allowed, with special permission for higher intensity uses.	<ul style="list-style-type: none">- Applies to older established neighborhoods of the city which have diverse housing types, and in developing areas that incorporate a mix of development.- Developments should generally have articulated scale and maintain identity of individual units.- Tend to locate in clusters, but should include linkages to other aspects of the community.- Typical maximum density is 6 to 12 units per acre, typically in a middle range.

		<ul style="list-style-type: none"> - Innovative design should be encouraged in new projects. - Projects at this density may be incorporated in a limited way into single-family neighborhoods. - May be incorporated into mixed use projects and planned areas. - Typical zoning will be R-2 or R-3.
High-Density Residential (HDR)	<ul style="list-style-type: none"> - Allows multi-family and compatible civic uses. A variety of scales and housing styles should be encouraged such as Missing Middle housing typologies. - Allows integration of limited office and convenience commercial within primarily residential areas. 	<ul style="list-style-type: none"> - Locate at sites with access to major amenities or activity centers. - Should be integrated into the fabric of nearby residential areas, while avoiding adverse traffic and visual impacts on low-density uses. - Traffic should have direct access to collector or arterial streets to avoid overloading local streets. - Requires Planned Unit Development designation when developed near lower intensity uses or in mixed use developments. - Developments should avoid creation of compounds. - Attractive landscape standards should be applied. - Typical density is in excess of 12 units per acre supported. - May be incorporated into mixed use projects and planned areas. - Zoning will generally be R-3 or R-4 if not within in one of the mixed use districts.
Mixed Use 1 – High Density Residential, Office and Commercial (MU1)	<ul style="list-style-type: none"> - Includes a mix of uses, primarily residential with smaller scale commercial and office uses. - Developments should be encouraged to have a neighborhood business district characteristics with commercial uses easily accessed by adjacent or adjoining commercial uses. - A variety of scales and housing styles should be encouraged such as Missing Middle housing typologies. 	<ul style="list-style-type: none"> - Generally located at along major arterials or collector streets. - Recognizes mixed development patterns while generally excluding high impact uses. - Developments should respect pedestrian scale and design patterns and setbacks within the overall district. - Good pedestrian and bicycle links should be provided, including non-motorized access to surrounding residential areas, larger commercial centers, and recreation destinations. - Typical zoning will be R-4 or LC.

Additionally, as part of the Comprehensive Plan update, Mixed Use Nodes will be identified to encourage a mix of land uses. Draft regulations have been developed for each “node” and are intended to act as a development guide in order to promote the

mixing of uses. FAR's (Floor Area Ratios) are used to ensure that each node is developed with a minimum requirement of land uses in order to ensure the mixing of uses.

Town Center Node

The town center mixed-use node is intended to provide a level of service between that of the smaller neighborhood center mixed-use node and the larger village center mixed-use node. Large-scale grocery stores and drive-up fast-food restaurants are allowed in this district, as well as other stores whose type and scale are appropriate to serve the surrounding neighborhoods.

Office, medium and high density residential, and civic uses are also allowed and encouraged in the town center mixed-use node area.

- *Location*

At the intersections of 72nd and 168th Streets and along Platteview Road.

- *FAR*

Commercial: .20 minimum

Office: .30 minimum

Combined Commercial/Office .25 minimum

(Note: Individual projects shall meet the FAR regulators. Projects which complete the acreage allotments in a mixed-use area may be allowed to incorporate previously approved projects into their proposal in order to meet the overall FAR requirement.)

- *Maximum Size*

Commercial: Maximum acres allowed = 32 [32 acres (1,393,920 SF) x .20 FAR = 278,784 SF]

Office: Maximum acres allowed = 48 [48 acres (2,090,880 SF) x .30 FAR = 627,264 SF]

Combined Commercial/Office Maximum acres allowed = 80 [80 acres (3,484,800 SF) x .25 FAR = 871,200 SF] (Note: Combined commercial/office developments are not restricted to the maximum acres for commercial or office uses listed above, as long as they meet the combined commercial/ office FAR.)

- *Land Uses*

- *Multi-family*

- Large scale multi-family complexes and Missing Middle housing typologies are encouraged in the town center mixed-use node areas.

- *Open Space*

Every high-density mixed-use area is to have some form of paved or unpaved open space. This could include plazas, parks, pedestrian pathways, lakes, or similar

types of park-like features. The minimum paved or unpaved open space requirement is to be 10% of the total office/commercial square footage (this is in addition to any other required landscaping). Additional office/ commercial space may be allowed if extra open space and pedestrian amenities are provided.

Village Center Node

The village center mixed-use node is intended to allow for major grocery and discount stores, major retail stores, major medical and educational institutions, automobile dealerships and other largescale auto-related uses, moderate- to large-scale civic and cultural facilities, community recreational centers, apartment buildings and townhouses, and moderately sized office buildings.

Office, medium and high density residential, and civic uses are also allowed and encouraged in the town center mixed-use node area.

- *Location*

Generally at the intersection of 168th Street and Capehart Road.

- *FAR*

Commercial: .25 minimum

Office: .35 minimum

Combined Commercial/Office .30 minimum

(Note: Individual projects shall meet the FAR regulators. Projects which complete the acreage allotments in a mixed-use area may be allowed to incorporate previously approved projects into their proposal in order to meet the overall FAR requirement.)

- *Maximum Size*

Commercial: Maximum acres allowed = 50 [50 acres (2,178,000 SF) x .25 FAR = 544,500 SF]

Office: Maximum acres allowed = 50 [50 acres (2,178,000 SF) x .35 FAR = 762,300 SF]

Combined Commercial/Office Maximum acres allowed = 100 [100 acres (4,356,000 SF) x .30 FAR = 1,306,800 SF] (Note: Combined commercial/office developments are not restricted to the maximum acres for commercial or office uses listed above, as long as they meet the combined commercial/ office FAR.)

- *Land Uses*

- *Multi-family*

- Large scale multi-family complexes and Missing Middle housing typologies are not limited in the amount of residential dwellings in the village center node area.

- *Open Space*

Every high-density mixed-use area is to have some form of paved or unpaved open space. This could include plazas, parks, pedestrian pathways, lakes or similar types of park-like features. The minimum paved or unpaved open space requirement is to be 10% of the total office/commercial square footage (this is in addition to any other required landscaping). Additional office/ commercial space may be allowed if extra open space and pedestrian amenities are provided.

Neighborhood Center Node

The neighborhood center mixed-use node is intended to service adjacent residential areas, lie along or near the ridgeline boulevard, and be accessed via the greenway network. Large-scale grocery stores and drive-up fast-food restaurants are allowed within this node, as well as other stores whose type and scale are appropriate to serve the surrounding neighborhoods. Major retail and discount “box” stores designed to serve a large section of the city are generally discouraged at these nodes. Office, medium-density residential, and civic uses are also allowed and encouraged in the neighborhood mixed-use node area.

- *Location*

At the intersections of 72nd, 96th, 108th, and 132nd Streets along Capehart Road.

- *FAR*

Commercial: .20 minimum

Office: .25 minimum

Combined Commercial/Office .21 minimum

- *Maximum Size*

Commercial: Maximum acres allowed = 9 [9 acres (392,040 SF) x .20 FAR = 78,408 SF]

Office: Maximum acres allowed = 11 [11 acres (696,960 SF) x .25 FAR = 174,240 SF]

Combined Commercial/Office Maximum acres allowed = 20 [20 acres (871,200 SF) x .21 FAR = 182,952 SF] (Note: Combined commercial/office developments are not restricted to the maximum acres for commercial or office uses listed above, as long as they meet the combined commercial/ office FAR.)

- *Land Uses*

- *Multi-family*

- Multi-family and Missing Middle housing typologies are preferred but not required to be constructed adjacent to the office, commercial or civic portions of a mixed-use area.

- *Open Space*

Every high-density mixed-use area is to have some form of paved or unpaved open space. This could include plazas, parks, pedestrian pathways, lakes, or similar types of park-like features. The minimum paved or unpaved open space requirement is to be 10% of the total office/commercial square footage (this is in addition to any other required landscaping). Additional office/ commercial space may be allowed if extra open space and pedestrian amenities are provided.

Accessory Dwelling Units

Pursuant to § 205-208(B)(4) of the Papillion Municipal Code, permitted accessory use to a residential use include a “[s]econdary residence in an accessory structure, such as a caretaker's residences, guest home, granny flat, or hired hand quarters with the issuance of a special use permit”. The Special Use Permit process encourages public participation by community stakeholders who may be affected by such accessory use on the applying property/properties.

Section II. Areas Zoned for Residential Development

Middle Housing Opportunities in Papillion

Pursuant to Neb. Rev. Stat. § 19-5503, the following housing types fall under the umbrella of “Middle Housing”:

- Duplexes
- Triplexes
- Quadplexes
- Cottage Clusters
- Townhome

The residential use types defined in § 205-17 of the Papillion Municipal Code that most align with the above listed “Middle Housing” types include:

- Condominium
- Duplex residential
- Two-family residential
- Townhouse residential
- Multiple-family residential

The above referenced uses are permitted as shown in the below table in the R-2, R-3, R-4, MH, O, LC, CC, and CBD zoning districts. Such uses may also be permitted within MU Districts depending on the Permitted Uses List within the Mixed Use Development Agreement. Also see Table 205-38 of the Papillion Municipal Code, attached hereto as Appendix B.

	R-2	R-3	R-4	MH	O	LC	CC	CBD
Condominium		P	P					
Duplex	S	P	P		S	S		
Two-family	S	P	P	P	S	S		
Townhouse		P	P		S	S		
Multiple-Family			P		S	S	S	P

Key:

P = Use permitted Right

S = Use permitted by Special Use Permit

Blank = Use not permitted

The AG, RE, and R-1 zoning districts do not specifically have allowances for “Middle Housing” uses, however, § 205-208(B)(4) of the Papillion Municipal Code allows secondary residences within accessory structures with City Council approval of a Special Use Permit. This provision qualifies such properties for the “density bonus” defined in Neb. Rev. Stat. § 19-5503(5).

Percentage of Corporate Limits Zoned for Multi-Family & Middle Housing:

The Corporate Limits of the City of Papillion is 12.81 square miles or approximately 8,197 acres in size. The following data shows the approximate acreage and overall percentage of property zoned for Multi-family and Middle Housing development within City Limits.

Zone	Acres	% of City Limits
R-2	1,352	16.5%
R-3	224	2.7%
R-4	475	6.0%
MH	0	0%
O	41	0.5%
LC	17	0.2%
CC	164	2.0%
CBD	7	0.08%
MU	92	1.2%

It should be noted that the extraterritorial jurisdiction (“ETJ”) of the City of Papillion also includes properties zoned for Middle and Multi-family housing. The ETJ is where most new development is occurring. Incidentally, most new residential development utilizes R-4 zoning. Nevertheless, Neb. Rev. Stat. §19-5504(1)(b) seems to be more concerned with zoning within city limits. As such, zoning data shall be provided regarding the ETJ upon request.

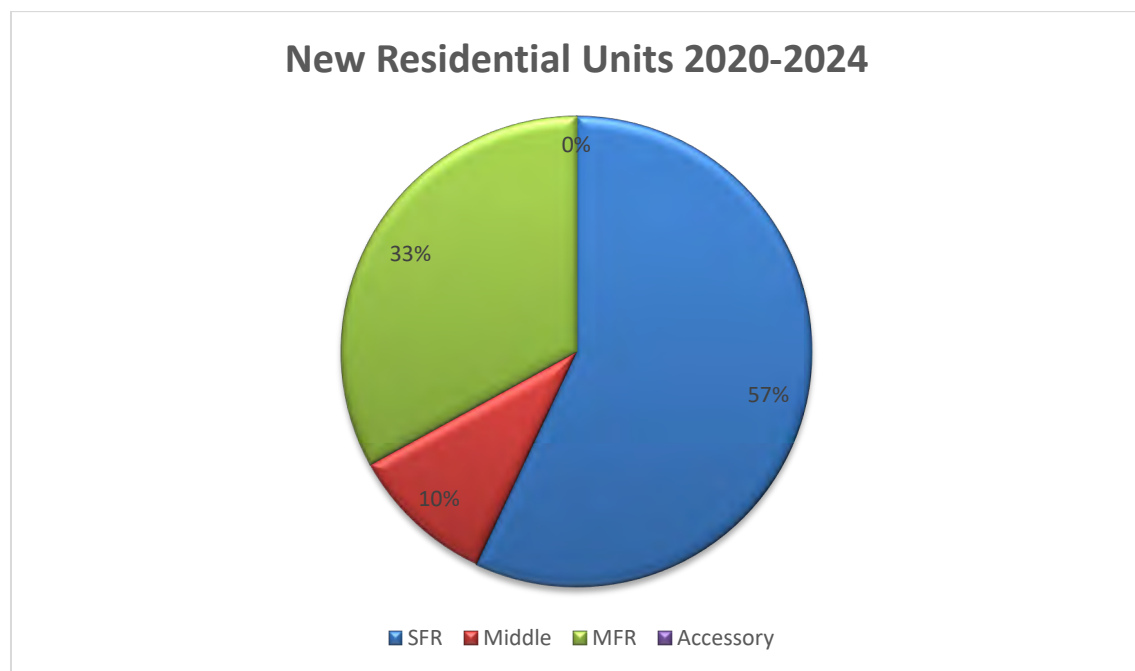
Potential for Middle Housing Growth:

Please see the current Future Land Use Map of the Papillion Comprehensive Plan. A copy of the Future Land Use Map is attached hereto as Appendix C. Middle Housing Growth may be permitted in the areas defined as:

- Medium Density Residential (MDR)
- High Density Residential (HDR)
- Commercial
- Downtown
- Mixed Use 1 – High Density Residential, Office and Commercial

Section III. New Residential Construction 2020 – 2024

	2020	2021	2022	2023	2024	Total
Total Residential Units	660	1168	857	434	469	3,588
Total SFR Units	404	486	358	346	469	2,063
% SFR of Total	61%	42%	42%	80%	100%	57%
Total Middle Housing Units	32	122	191	0	0	345
% Middle Housing of Total	5%	10%	22%	0%	0%	10%
Total MFR Units	224	560	308	88	0	1,180
% MFR of Total	34%	48%	36%	20%	0%	33%
Total Accessory Housing Units	0	0	0	0	0	0
% Accessory Housing of Total	0%	0%	0%	0%	0%	0%



Average Construction Cost per Residential Unit 2020 – 2024:

Housing Type	Average Cost Per Unit
SFR	\$292,354
Middle Housing	\$127,430
MFR	\$112,850

Section IV. Residential units annexed from 2020 – 2024

Residential Annexations from 2020 - 2024:

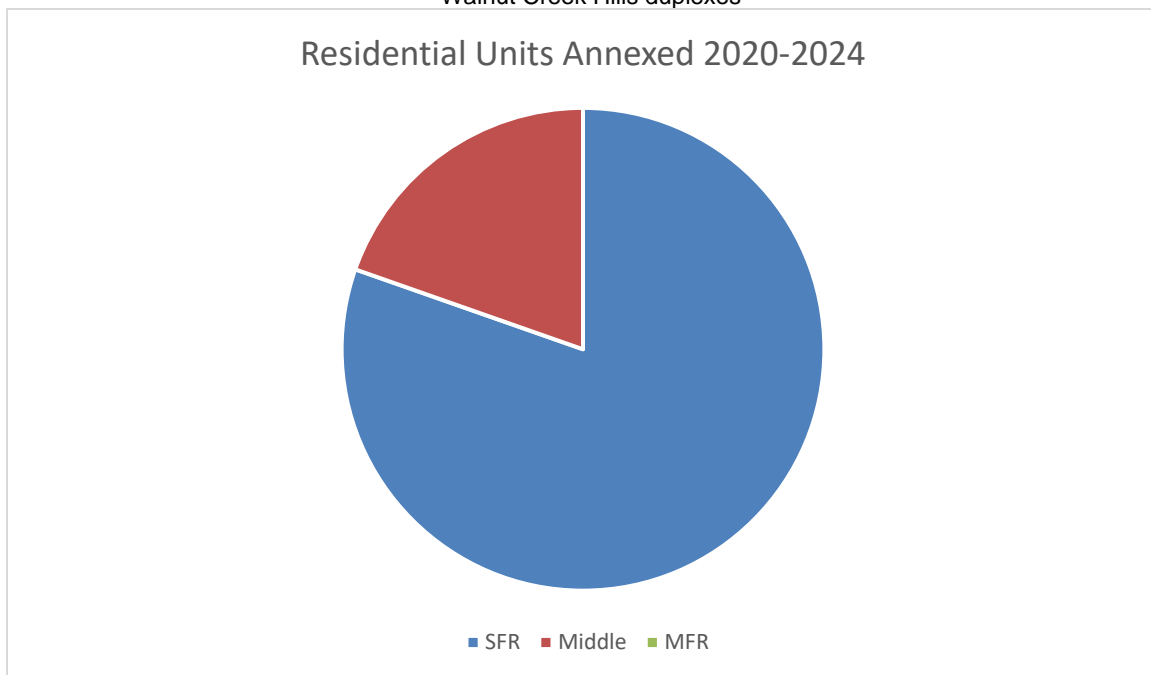
Subdivision	Year Annexed	Zone	# Residential Units
Walnut Creek Hills	2023	R-2	168
		R-3	74
Walnut Creek Hills South	2023	R-2	134
Tax Lot 13B 34-14-12	2023	R-2	1
Total	N/A	N/A	377

* The City did not annex any residential lots in 2020, 2021, 2022 & 2024.

Diversity of Residential Units Annexed between 2020 and 2024

	# Units Annexed	% of Total Units Annexed
Single-Family	303	80%
Middle Housing*	74	20%
Multiple-Family**	0	0%

* Walnut Creek Hills duplexes



Section V. Incentives/Implementation of Action Plan

The City of Papillion participated in a regional housing study with the Sarpy County & Communities, Nebraska. As a result of this partnership, the Housing Foundation for Sarpy County issued a “County-Wide Housing Study with Strategies for Housing Affordability” (hereinafter the “Study”) in April of 2020. The Study provides an overview of population and housing demographics in Sarpy County and identifies the demand and needs for

housing. The Study goes on to identify goals, an action plan, implementation concepts, and potential funding sources. A copy of the Study is attached hereto as Appendix D.

The City of Papillion adopted the 2023 Affordable Housing Action Plan on December 5, 2023 via Resolution #R23-0186.

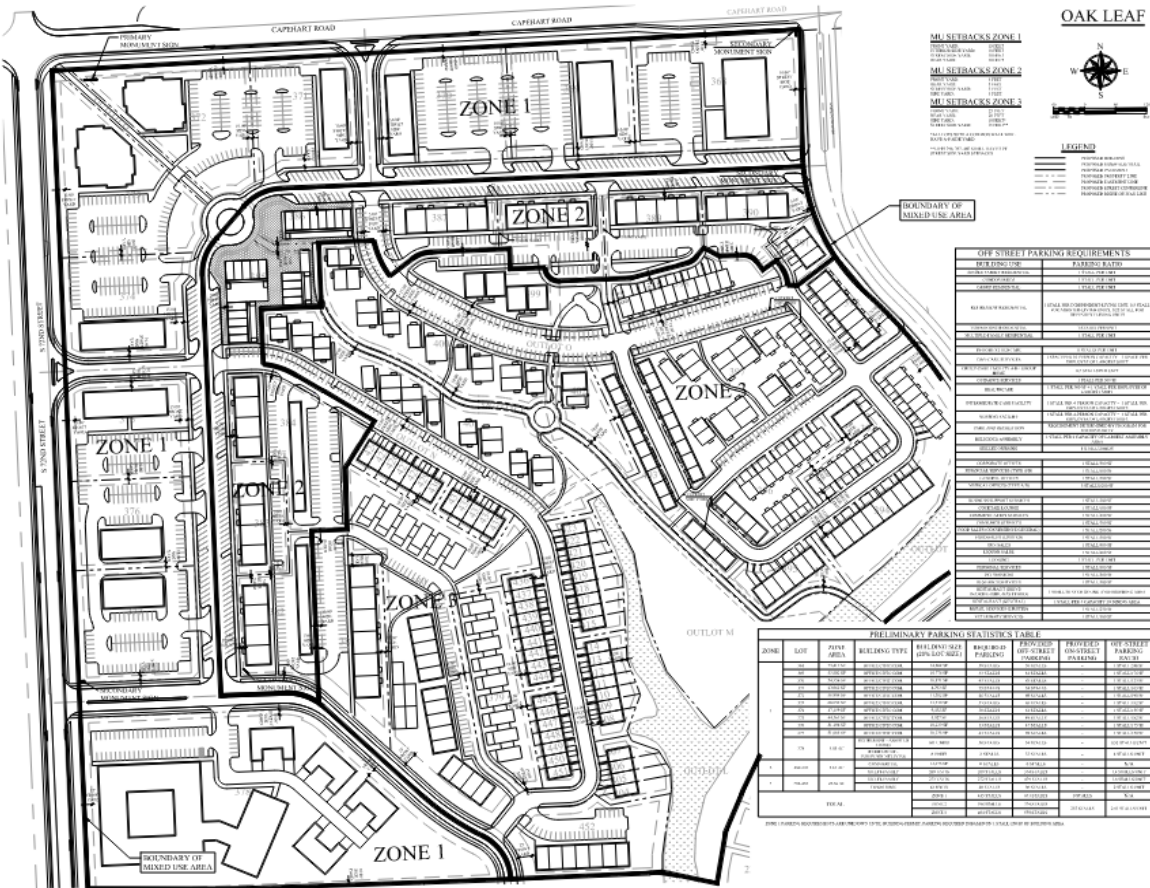
In January 2024, the Affordable Housing Ad Hoc Committee was formed to provide guidance on the implementation of the 2023 Affordable Housing Action Plan.

Affordable Housing Development: Tallgrass at Oak Leaf

The Tallgrass Development will utilize a variety of housing finance programs to offer affordable housing options for both homeownership and rental housing. They will offer both affordable and market rate options. The project received funding through Nebraska Investment Finance Authority (NIFA) to help bring the cost of housing down. 130 rental homes providing opportunities for families at 40% to 60% AMI through the Low Income Housing Tax Credit (LIHTC) program in collaboration with NIFA. 34 rental homes providing opportunities for families 40% to 60% AMI through LIHTC and Community Development Block Grant – Disaster Relief program by the Nebraska Department of Economic Development (NDED).

Additionally, 30 for sale homes will be targeted to families with incomes of 60% AMI and below in collaboration with Habitat for Humanity and Cobalt Credit Union. 18 for sale homes targeted to families 120% and below AMI in collaboration with Housing Foundation for Sarpy County and the Nebraska Affordable Housing Trust Fund program administrated by NDED.

An additional 350 market rate housing units will also be built. The project was approved by City Council on May 7th of 2024 when the Change of Zone, Final Plat, and Mixed Use Development District was passed.



Tallgrass Mixed Use Development Site Plan

OAK LEAF

FoleyShah

REVISIONS

NO.	DATE	DESCRIPTION
1	7/17/2023	ISSUED FOR PERMIT

Oak Leaf
Papillon, NE
PBE 9: 001.004
July 17, 2023

Exhibit B



Tall Grass Conceptual Rendering

Appendix A

Articles V – XVI of Chapter 205 Zoning of the Papillion Municipal Code

ARTICLE V. AG Agricultural District

§ 205-42. Purpose.

This district provides for and preserves the agricultural and rural use of land, while accommodating very low density residential development generally associated with agricultural uses. This district is designed to maintain permanent and comprehensive agricultural uses within the Papillion extra-territorial jurisdiction. It recognizes that some agricultural uses have industrial aspects that can have negative effects on nearby neighborhoods. The intent is to avoid unnecessary conflicts between agricultural and residential uses. Land included in the urban reserve designation in the Comprehensive Plan should be retained in the AG District to prevent premature or inappropriate development. These sites will ultimately be provided with urban services, and premature development without such services may obstruct the orderly growth of the city. The AG Agricultural District is appropriately used in areas designated by the Papillion Comprehensive Plan as urban reserve.

§ 205-43. Site development regulations.

Regulator	1-Family Units*	Agricultural Use Types	Other Permitted Uses
Site Area per Housing Unit	20 acres	20 acres	NA
Minimum Lot Area	20 acres	20 acres	20 acres
Minimum Lot Width (feet)	200	200	200
Minimum Yards (feet)			
Front Yard	70	50	50
Interior Side Yard	25	25	25
Street Side Yard*	25	50	50
Rear Yard	50	50	50
Maximum Height (feet)	35	35; 50 for farm buildings, 100 for grain storage structures	35
Maximum Building Coverage	25%	5%	50%
Maximum Impervious Coverage	35%	5%	70%
Maximum Amount of Total Parking Located in Street Yard	NA	NA	NA
Project Size Requiring Large Project Special Use Permit	NA	NA	NA
Minimum Depth of Open Space Adjacent to Street Right-of-Way Line (feet)	50	50	50
Minimum area requirements for dwelling units (excluding basements, garages, and unenclosed porches)	NA	NA	NA

* The site regulators for 1-Family Units apply only to lots classified as Single-Family Residential or Manufactured Housing Residential use types. The site regulations not apply to 1-Family Units that are accessory uses on lots classified as Agricultural Use Types.

* *Corner lots bordered by two arterial streets shall maintain full front yard setbacks on both arterials.

§ 205-44. (Reserved)

§ 205-45. (Reserved)

ARTICLE VI. RE Rural Residential Estates District

§ 205-46. Purpose.

This district provides for the rural residential use of land, accommodating low-density residential environments. The district's regulations assure that density is developed consistent with land use policies of the Papillion Comprehensive Plan regarding rural subdivisions, levels of infrastructure, and environmentally sensitive development practices. Developments in the RE District may utilize individual or community wastewater treatment systems. The district accommodates developments that merge urban living with rural life. The RE Rural Residential Estates District is appropriately used in areas designated by the Papillion Comprehensive Plan as urban reserve and low-density residential.

§ 205-47. Site development regulations.

Regulator	1-Family Units	Other Permitted Uses
Site Area per Housing Unit	3 acres for individual wastewater systems; 1 acre for community or municipal wastewater systems	NA
Minimum Lot Area	3 acres for individual wastewater systems; 1 acre for community or municipal wastewater systems	3 acres
Minimum Lot Width (feet)	100	100
Minimum Yards (feet)		
Front Yard	35	35
Interior Side Yard	20	20
Street Side Yard*	25	25
Rear Yard	35	35
Maximum Height (feet)	35	35
Maximum Building Coverage	25%	25%
Maximum Impervious Coverage	35%	35%
Maximum Amount of Total Parking Located in Street Yard	NA	NA
Project Size Requiring Large Project Special Use Permit	NA	NA
Minimum Depth of Open Space Adjacent to Street Right-of-Way Line (feet)	35	35

* Corner lots bordered by two arterial streets shall maintain full front yard setbacks on both arterials.

§ 205-48. (Reserved)

§ 205-49. (Reserved)

ARTICLE VII. R-1 Single-Family Residential (Low Density)

§ 205-50. Purpose.

This district is intended to provide for low-density residential neighborhoods, characterized by single-family dwellings on relatively large lots with supporting community facilities and municipal services, including municipal water and sanitary sewer service. Its regulations are intended to minimize traffic congestion and to assure that density is consistent with the carrying capacity of infrastructure. The R-1 district should normally not be used for developments on individual or community water or wastewater systems. The R-1 Single-Family Residential District (Low-Density) is appropriately used in areas designated by the Papillion Comprehensive Plan as low-density residential and medium-density residential.

§ 205-51. Site development regulations.

Regulator	1-Family Detached	1-Family Attached	Other Permitted Uses
Site Area per Housing Unit			
Lots with Community Wastewater Systems	1.0 acres	NA	NA
Lots with Sanitary Sewer	8,500 square feet	8,500 square feet	
Minimum Lot Area			
Lots with Community Wastewater Systems	1.0 acres	NA	1.0 acres
Lots with Sanitary Sewer	8,500 square feet	8,500 square feet	1.0 acres
In Conventional Development	8,500 square feet	8,500 square feet	
In Conservation Development	7,200 square feet	7,200 square feet	
Maximum Lot Area (SF)	2 acres	20,000	NA
Minimum Lot Width (feet)	60	50 per unit	100
Minimum Yards (feet)			
Front Yard	30	30	30
Interior Side Yard	10	10	15
Street Side Yard*	15	15	30
Rear Yard Area	30	30	30
Maximum Height (feet)	35	35	35
Maximum Building Coverage	35%	35%	35%
Maximum Impervious Coverage	45%	50%	45%
Maximum Amount of Total Parking Located in Street Yard	NA	NA	20%
Project Size Requiring Large Project Special Use Permit	NA	NA	NA
Minimum Depth of Open Space Adjacent to Street Right-of-Way Line (feet)	20	20	30

* Corner lots bordered by two arterial streets shall maintain full front yard setbacks on both arterials.

§ 205-52. Zero Lot Line for Single-Family Attached Development

Within a common development, interior side yard setbacks may be equal to zero for single-family attached residential uses provided that:

1. The normal side yard setback requirement must be maintained adjacent to any lot with an existing structure not within the common development; or not otherwise designated for zero lot line use.

2. An easement for maintenance of the zero lot line façade is prepared by the developer and filed with the Sarpy County Register of Deeds, the City Clerk, and the Building Official at the time of application for a building permit.

§ 205-53. (Reserved)

§ 205-54. (Reserved)

ARTICLE VIII. R-2 Single-Family Residential (Medium Density)

§ 205-55. Purpose.

This district is intended to provide for medium-density urban residential neighborhoods, characterized by single-family and duplex residential structures on moderately-sized lots with supporting community facilities and municipal services, including municipal water and sanitary sewer service. Its regulations are intended to minimize traffic congestion and to assure that density is consistent with the carrying capacity of infrastructure. The R-2 Single-Family Residential District is most appropriately used in areas designated by the Papillion Comprehensive Plan as low-density residential, medium-density residential, neighborhood mixed use, or City Center.

§ 205-56. Site development regulations.

Regulator	1-Family Detached	1-Family Attached	Duplex Residential	Other Permitted Uses
Site Area per Housing Unit (SF)	7,200	7,200	6,000	NA
Minimum Lot Area (SF)				12,000
In Conventional Development	7,200	7,200	12,000	
In Conservation Development	6,000	6,000	10,000	
Maximum Lot Area (SF)	2 acres	20,000	NA	NA
Minimum Lot Width (feet)	60	50 per unit	60	60
Minimum Yards (feet)				
Front Yard	30	30	30	30
Interior Side Yard	10	10	10	10
Street Side Yard*	15	15	15	15
Rear Yard Area	30	30	30	30
Maximum Height (feet)	35	35	35	35
Maximum Building Coverage	45%	45%	45%	45%
Maximum Impervious Coverage	55%	55%	55%	55%
Maximum Amount of Total Parking Located in Street Yard	NA	NA	NA	20%
Large Project Special Use Permit	NA	NA	NA	NA
Minimum Depth of Open Space Adjacent to Street Right-of-Way Line (feet)	20	20	20	20

* Corner lots bordered by two arterial streets shall maintain full front yard setbacks on both arterials.

§ 205-57. Zero Lot Line for Single-Family Attached Development.

Within a common development, interior side yard setbacks may be equal to zero for single-family attached residential uses provided that:

1. The normal side yard setback requirement must be maintained adjacent to any lot with an existing structure not within the common development; or not otherwise designated for zero lot line use.
2. An easement for maintenance of the zero lot line façade is prepared by the developer and filed with the Sarpy County Register of Deeds, the City Clerk, and the Building Official at the time of application for a building permit.

§ 205-58. (Reserved)

§ 205-59. (Reserved)

ARTICLE IX. R-3 Urban Family Residential

§ 205-60. Purpose.

This district is intended to provide for medium-density residential neighborhoods, characterized by single-family dwellings on small to moderately sized lots and low- density, multiple-family development such as townhomes. It also provides regulators that encourage innovative forms of housing development. It adapts to both established and developing neighborhoods, as well as transitional areas between single-family and multi-family neighborhoods. The R-3 Urban Family Residential District is appropriately used in areas designated by the Papillion Comprehensive Plan as medium-density residential, high-density residential, neighborhood mixed use, or MU (mixed use)-1, City Center, or urban corridor.

§ 205-61. Site development regulations.

Regulator	1-Family Detached	1-Family Attached	Duplex	Town-house	Other Permitted Uses
Site Area per Housing Unit (square feet)	6,000	6,000	5,000	5,000 **	
Minimum Lot Area					
In Conventional Development	6,000	6,000	10,000	5,000	6,000
In Conservation Developments	5,000	4,000	8,000	4,000	6,000
Minimum Lot Width (feet)	50	50	60	30***	
Minimum Yards (feet)					
Front Yard	30	30	30	30	25
Interior Side Yard	10	10	10	10	10
Street Side Yard*	15	15	15	15	15
Rear Yard	30	30	30	30	25
Maximum Height (feet)	40	40	40	40	40
Maximum Building Coverage	45%	45%	45%	45%	45%
Maximum Impervious Coverage	60%	60%	60%	60%	60%
Maximum Amount of Total Parking Located in Street Yard	NA	NA	NA	NA	40%
Project Size Requiring Large Project Special Use Permit (Note 1)	NA	NA	NA	≥ 15 acres or 300 units	≥ 15 acres
Minimum Depth of Landscaping Adjacent to Street Right-of-Way Line (feet)	20	20	20	20	20

* Corner lots bordered by two arterial streets shall maintain full front yard setbacks on both arterials.

** The minimum Site Area per Housing Unit for attached units is 3,000SF.

*** The minimum lot width for any townhouse lot sold individually is 25 ft.

Note 1: Large Project Special Use Permit

The Large Project Special Use Permit requirement applies to projects of sufficient size or scale to require public comment and individual review by the Planning Commission and City Council. All projects that meet or exceed the Large Project Special Use Permit size threshold shall require approval of a special use permit, following the procedures set forth in § 205-302 of this Ordinance, unless they are located within and included within the development plans of an MU or PUD District.

§ 205-62. Zero Lot Line for Single-Family Attached Development.

Within a common development, interior side yard setbacks may be equal to zero for single-family attached or townhouse residential uses provided that:

1. The normal side yard setback requirement must be maintained adjacent to any lot with an existing structure not within the common development; or not otherwise designated for zero lot line use.
2. An easement for maintenance of the zero lot line façade is prepared by the developer and filed with the Sarpy County Register of Deeds, the City Clerk, and the Building Official at the time of application for a building permit.

§ 205-63. (Reserved)

§ 205-64. (Reserved)

ARTICLE X. R-4 Multiple-Family Residential

§ 205-65. Purpose.

This district is intended to provide locations primarily for multiple-family housing, with supporting and appropriate community facilities. It also permits some nonresidential uses such as offices through a special use permit procedure, to permit the development of mixed-use neighborhoods. The R-4 Multiple-Family Residential District is appropriately used in areas designated by the Papillion Comprehensive Plan as high-density residential, neighborhood mixed use, MU (mixed use)-1, City Center, or urban corridor.

§ 205-66. Site development regulations.

Regulator	1-Family Detached	1-Family Attached	Duplex	Town-house	Multi-family	Other Permitted Uses
Site Area per Housing Unit (square feet)	6,000	6,000	3,000	5,000 **	3,000 for first 4 units, 1,500 for each additional unit	
Minimum Lot Area In Conventional Development In Conservation Developments	6,000 4,000	6,000 4,000	6,000 5,000	3,000 2,000	10,000 10,000	10,000 10,000
Minimum Lot Width (feet)	50	50	50	30***	60	60
Minimum Yards (feet) (Note 1) Front Yard Interior Side Yard Street Side Yard* Rear Yard	25 10 15 20	25 10 15 20	25 10 15 20	25 10 15 20	25 10 15 20	25 10 15 25
Maximum Height (feet)	40	40	40	40	40	40
Maximum Building Coverage	50%	50%	50%	50%	50%	50%
Maximum Impervious Coverage	60%	60%	60%	60%	60%	60%
Maximum Amount of Total Parking Located in Street Yard	NA	NA	NA	NA	25%	50%
Project Size Requiring Large Project Special Use Permit (Note 2)	NA	NA	NA	≥15 acres or 300 units	≥15 acres or 300 units	≥ 15 acres
Minimum Depth of Landscaping Adjacent to Street Right-of-Way Line (feet)	15	15	15	15	15	15

* Corner lots bordered by two arterial streets shall maintain full front yard setbacks on both arterials.

** The minimum Site Area per Housing Unit for attached units is 3,000SF.

*** The minimum lot width for any townhouse lot sold individually is 25 ft.

Note 1: *Flexible Yard Setbacks in Planned Unit Development Districts*

The Planning Commission and City Council may vary required minimum setbacks in planned unit development districts. Along arterials designated in the city's Comprehensive Development Plan, the Public Works Director may require a deeper front-yard setback.

Note 2: *Large Project Special Use Permit*

The Large Project Special Use Permit requirement applies to projects of sufficient size or scale to require public comment and individual review by the Planning Commission and City Council. All projects that meet or exceed the Large Project Special Use Permit size threshold shall require approval of a special use permit, following the procedures set forth in § 205-302 of this Ordinance, unless they are located within and included within the development plans of an MU or PUD District.

§ 205-67. Zero Lot Line for Single-Family Attached or Townhouse Residential Development.

Within a common development, interior side yard setbacks may be equal to zero for single-family detached or townhouse residential uses provided that:

1. The normal side yard setback requirement must be maintained adjacent to any lot with an existing structure not within the common development; or not otherwise designated for zero lot line use.
2. An easement for maintenance of the zero lot line façade is prepared by the developer and filed with the Sarpy County Register of Deeds, the City Clerk, and the Building Official at the time of application for a building permit.

§ 205-68. (Reserved)

§ 205-69. (Reserved)

ARTICLE XI. MH Mobile Home Residential District

§ 205-70. Purpose.

This district recognizes that mobile home development, properly planned, can provide important opportunities for affordable housing. It provides opportunities for mobile home development within planned parks or subdivisions, along with the supporting services necessary to create quality residential neighborhoods. The MH Mobile Home Residential District is appropriately used in areas designated by the Papillion Comprehensive Plan as medium-density residential or high-density residential.

§ 205-71. Site development regulations.

Regulator	1-Family Detached, and Mobile Home Units on Sub-divided Lots	1-Family Attached	Duplex Residential	Mobile Home Park	Other Permitted Uses
Site Area per Housing Unit (SF)	7,200	7,200	6,000	7,200	NA
Minimum Lot Area					12,000
In Conventional Development	7,200	7,200	12,000	8 acres	
In Conservation Development	6,000	6,000	10,000	8 acres	
Minimum Lot Width (feet)	60	50 per unit	60	150	60
Minimum Yards (feet)					
Front Yard	30	30	30	(Note 1)	30
Interior Side Yard	10	10	10		10
Street Side Yard*	15	15	15		15
Rear Yard	30	30	30		30
Maximum Height (feet)	35	35	35	35	35
Maximum Building Coverage	45%	45%	45%	45%	45%
Maximum Impervious Coverage	55%	55%	55%	55%	55%
Maximum Amount of Total Parking Located in Street Yard	NA	NA	NA	20%	20%
Project Size Requiring Large Project Special Use Permit	NA	NA	NA	NA	NA
Minimum Depth of Open Space Adjacent to Street Right-of-Way Line (feet)	20	20	20	35	20

* Corner lots bordered by two arterial streets shall maintain full front yard setbacks on both arterials.

Note 1: 35 feet from all adjacent non-residential uses, 50 feet from all adjacent residential uses

§ 205-72. Zero Lot Line for Single-Family Attached Development.

Within a common development, interior side yard setbacks may be equal to zero for single-family detached residential use provided that:

1. The normal side yard setback requirement must be maintained adjacent to any lot with an existing structure not within the common development; or not otherwise designated for zero lot line use.

2. An easement for maintenance of the zero lot line façade is prepared by the developer and filed with the Sarpy County Register of Deeds, the City Clerk, and the Building Official at the time of application for a building permit.

§ 205-73. Regulations for mobile home parks in the MH District.

Mobile home residential uses in the MH district may be configured in a mobile home park or mobile home subdivision. Following the effective date of this chapter, no mobile home shall be located outside of a mobile home park or mobile home subdivision. A mobile home park is subject to approval of a special use permit and compliance with the following regulations:

- A. Certification. A certification of compliance with all ordinances and regulations regarding mobile home licensing, zoning, health, plumbing, electrical, building, fire protection and any other applicable requirements shall be required of all mobile home parks.
- B. Minimum and maximum area. A mobile home park shall be considered to be one zoned lot. The contiguous area of a mobile home park shall provide for a minimum of 50 mobile home spaces.
- C. Density requirements
 - (1) The minimum gross site area per dwelling unit shall be 7,200 square feet.
 - (2) The minimum size of an individual mobile home space shall be 4,000 square feet for single-wide mobile home units and 6,000 square feet for double-wide mobile home units.
 - (3) Each mobile home space shall have a width of at least 40 feet wide and a length of at least 75 feet.
- D. Site development standards.
 - (1) Setbacks. Each mobile home park shall have a minimum perimeter setback of 35 feet from adjacent nonresidential uses and 50 feet from adjacent residential uses. No space for a dwelling unit or any other structure shall be permitted in the required setback.
 - (2) Setback landscaping. All area contained within the required setbacks except sidewalks and private drives shall be landscaped and screened in conformance with Article XXXV of this chapter. Screening shall be provided in conformance with Article XXXV for any common property line with another nonresidential use.
 - (3) Impervious coverage. Impervious coverage for a mobile home park shall not exceed 55% of the total site area.
 - (4) Open space. Each mobile home park shall provide a minimum of 400 square feet of open recreational space per unit. Such space shall be provided at a central location accessible from all parts of the park by pedestrians. Required perimeter setbacks or buffers shall not be credited toward the fulfillment of this requirement.

- (5) Separation between mobile home units. The minimum separation between a mobile home unit and attached accessory structure and any other mobile home units and/or accessory structure shall be 20 feet.
- (6) Separation and setbacks for accessory structures. An accessory structure on a mobile home space shall maintain a minimum rear and side yard setback of five feet. A minimum distance of 10 feet shall be provided between any mobile home and an unattached accessory structure.

E. Street access and circulation requirements.

- (1) Access to public street. Each mobile home park must abut and have access to a dedicated public street with a right-of-way of at least 60 feet. Direct access to a mobile home space from a public street is prohibited.
- (2) Vehicular circulation. The mobile home park must provide interior vehicular circulation on a private internal street system. Minimum interior street width shall be 27 feet. The street system shall be continuous and connected with other internal and public streets; or shall have a cul-de-sac with a minimum diameter of 90 feet. No such cul-de-sacs may exceed 300 feet in length.
- (3) Separation between units and circulation areas. The minimum distance between a mobile home unit and any attached accessory structure and the pavement of an internal street or parking area shall be 10 feet.
- (4) Sidewalks. Each mobile home park shall provide a sidewalk system to connect each mobile home space to common buildings or community facilities constructed for the use of its residents; and to the fronting public right-of-way. Sidewalk width shall be at least four feet.
- (5) Street and sidewalk standards. All internal streets and sidewalks shall be hard-surfaced. Electric street lighting is required along all internal streets.
- (6) Parking requirements. Each mobile home park must provide at least two off-street parking stalls for each mobile home space.

F. Tornado shelters. Underground tornado shelters shall be provided in the mobile home park. Such shelter or shelters shall be built according to the recommendations of the Civil Defense Authority and be large enough to meet the specific needs of the park and its residents.

G. Utilities.

- (1) All mobile home parks shall provide individual units and common facilities with an adequate, piped supply of hot and cold water for both drinking and domestic purposes; and standard electrical service, providing at least one one-hundred-twenty-volt and one two-hundred-forty-volt electrical service outlet to each mobile home space.
- (2) Complete sanitary and sewer service shall be provided within each mobile home park in accordance with Chapter 170, Subdivision of Land.

(3) Properly spaced and operating fire hydrants shall be provided for proper fire protection within each mobile home park in accordance with Chapter 170, Subdivision of Land.

(4) All electric, telephone, gas and other utility lines shall be installed underground.

- H. Financial responsibility. Each application for a mobile home park shall include a demonstration by the developer of financial capability to complete the project and a construction schedule.
- I. Completion schedule. Construction must begin on any approved mobile home park within one year of the date of approval by the City Council. Such construction shall be completed within two years of approval, unless otherwise extended by the City Council.
- J. All other uses and provisions of the Papillion mobile home park regulations are incorporated herein by reference. These provisions include tie-down and other structural requirements included in the Papillion Municipal Codes.

§ 205-74. Regulations for mobile home subdivisions in the MH District.

- A. Mobile home subdivisions shall be developed in accordance with all standards and requirements set forth in Chapter 170, Subdivision of Land. Site development regulations shall be the same as those required in the R-2 Zoning District. Each mobile home shall be considered a single-family detached residential unit for the purpose of determining applicable development regulations.
- B. Mobile home units within mobile home subdivisions shall be built in accordance with the minimum design standards of the United States Department of Housing and Urban Development and display a certification of such compliance.
- C. Mobile home subdivisions shall provide tornado shelter facilities as required by § 205-73 (F) above.

§ 205-75. (Reserved)

§ 205-76. (Reserved)

ARTICLE XII. O Office District

§ 205-77. Purpose.

This district reserves appropriately located area for office development and distinguishes office uses from other more-intensive commercial activities. The Office District is also designed to permit a mixture of uses that are compatible with office development and to facilitate planning for traffic generation. The O Office District is appropriately used in areas designated by the Papillion Comprehensive Plan as commercial, neighborhood mixed use, Mixed Use-1, Mixed Use-2, City Center, urban corridor, or Business Park.

§ 205-78. Site development regulations.

Regulator	1-Family Detached	1-Family Attached	Duplex	Town-house	Multi-family	Other Permitted Uses
Site Area per Housing Unit (square feet)	6,000	6,000	3,000	5,000**	3,000 for first 4 units, 1,500 for each additional unit	NA
Minimum Lot Area						
In Conventional Development	6,000	6,000	10,000	5,000	10,000	5,000
In Conservation Developments	4,000	4,000	8,000	4,000	10,000	5,000
Minimum Lot Width (feet)	50	50	60	30***	60	50
Minimum Yards (feet) (Note 1)						
Front Yard	25	25	25	25	25	20
Interior Side Yard	10	10	10	10	10	10
Street Side Yard*	15	15	15	15	15	20
Rear Yard	20	20	20	20	20	20
Maximum Height (feet)	40	40	40	40	50	50
Maximum Building Coverage	50%	50%	50%	50%	50%	50%
Maximum Impervious Coverage	60%	60%	60%	60%	60%	70%
Maximum Amount of Total Parking Located in Street Yard	NA	NA	NA	NA	25%	50%
Project Size Requiring Large Project Special Use Permit (Note 2)	NA	NA	NA	≥10 acres or 200 units	≥10 acres or 200 units	NA
Minimum Depth of Landscaping Adjacent to Street Right-of-Way Line (feet)	15	15	15	15	15	15

* Corner lots bordered by two arterial streets shall maintain full front yard setbacks on both arterials.

** The minimum Site Area per Housing Unit for attached units is 3,000SF.

*** The minimum lot width for any townhouse lot sold individually is 25 ft.

Note 1: Flexible Yard Setbacks in Planned Unit Development Districts

The Planning Commission and City Council may vary required minimum setbacks in planned unit development districts. Along arterials designated in the city's Comprehensive Development Plan, the Public Works Director may require a deeper front-yard setback.

Note 2: Large Project Special Use Permit

The Large Project Special Use Permit requirement applies to projects of sufficient size or scale to require public comment and individual review by the Planning Commission and City Council. All projects that meet or exceed the Large Project Special Use Permit size threshold shall require approval of a special use permit, following the procedures set forth in § 205-302 of this Ordinance, unless they are located within and included within the development plans of an MU or PUD District.

§ 205-79. Zero Lot Line for Single-Family Attached and Townhouse Residential Development.

Within a common development, interior side yard setbacks may be equal to zero for single-family detached or townhouse residential uses provided that:

1. The normal side yard setback requirement must be maintained adjacent to any lot with an existing structure not within the common development; or not otherwise designated for zero lot line use.
2. An easement for maintenance of the zero lot line façade is prepared by the developer and filed with the Sarpy County Register of Deeds, the City Clerk, and the Building Official at the time of application for a building permit.

§ 205-80. (Reserved)

§ 205-81 (Reserved)

ARTICLE XIII. LC Limited Commercial District

§ 205-82. Purpose.

This district provides for neighborhood shopping facilities which serve the needs of residents of surrounding residential communities. The commercial and office uses permitted are compatible with nearby residential areas. Development regulations are designed to ensure compatibility in size, scale and landscaping with nearby uses, including residential uses. The LC Limited Commercial District is appropriately used in areas designated by the Papillion Comprehensive Plan as commercial, neighborhood mixed use, MU (mixed use)-1, City Center, existing town center, or urban corridor.

§ 205-83. Site development regulations.

Regulator	1-Family Detached	1-Family Attached	Duplex	Town-house	Multi-family	Other Permitted Uses
Site Area per Housing Unit (square feet)	6,000	6,000	3,000	5,000**	3,000 for first 4 units, 1,500 for each additional unit	NA
Minimum Lot Area						
In Conventional Development	6,000	6,000	10,000	5,000	10,000	5,000
In Conservation Developments	4,000	4,000	8,000	4,000	10,000	5,000
Minimum Lot Width (feet)	50	50	60	30***	60	50
Minimum Yards (feet) (Note 1)						
Front Yard	25	25	25	25	25	20
Interior Side Yard	10	10	10	10	10	10
Street Side Yard*	15	15	15	15	15	20
Rear Yard	20	20	20	20	20	20
Maximum Height (feet)	40	40	40	40	50	50
Maximum Building Coverage	50%	50%	50%	50%	50%	50%
Maximum Impervious Coverage	60%	60%	60%	60%	60%	70%
Maximum Amount of Total Parking Located in Street Yard	NA	NA	NA	NA	25%	60%
Project Size Requiring Large Project Special Use Permit (Note 2)	NA	NA	NA	≥10 acres or 200 units	≥10 acres or 200 units	NA
Minimum Depth of Landscaping Adjacent to Street Right-of-Way Line (feet)	15	15	15	15	15	15

* Corner lots bordered by two arterial streets shall maintain full front yard setbacks on both arterials.

** The minimum Site Area per Housing Unit for attached units is 3,000SF.

*** The minimum lot width for any townhouse lot sold individually is 25 ft.

Note 1: Flexible Yard Setbacks in Planned Unit Development Districts

The Planning Commission and City Council may vary required minimum setbacks in planned unit development districts. Along arterials designated in the city's Comprehensive Development Plan, the Public Works Director may require a deeper front-yard setback.

§ 205-84. Zero Lot Line for Single-Family Attached and Townhouse Residential Development.

Within a common development, interior side yard setbacks may be equal to zero for single-family detached or townhouse residential uses provided that:

1. The normal side yard setback requirement must be maintained adjacent to any lot with an existing structure not within the common development; or not otherwise designated for zero lot line use.
2. An easement for maintenance of the zero lot line façade is prepared by the developer and filed with the Sarpy County Register of Deeds, the City Clerk, and the Building Official at the time of application for a building permit.

§ 205-85. Special standards in the LC District.

- A. No building facade facing a street shall have the appearance of a rear facade. Architectural details, including materials, textures, patterns, colors, and design features used on the front facade shall be incorporated into all facades facing public streets and easily visible to the public.
- B. All service and loading areas shall be entirely screened from view.
- C. All buildings and developments shall include a direct, clear, and safe pedestrian connection from adjacent public sidewalks to the entrances of buildings within the development.

§ 205-86. (Reserved)

§ 205-87. (Reserved)

ARTICLE XIV. CC Community Commercial District

§ 205-88. Purpose.

This district is intended for commercial facilities that serve the needs of markets ranging from several neighborhoods to the overall region. The CC District may include major retail facilities, including large-scale retailers and community and regional shopping centers. While permitted commercial and office uses are generally compatible with nearby residential areas, traffic and operating characteristics may have more negative effects on residential neighborhoods than those permitted in the LC District. CC Districts are appropriate at major intersections, at the junction of several neighborhoods or at substantial commercial subcenters. The CC Community Commercial District is appropriately used in areas designated by the Papillion Comprehensive Plan as commercial, neighborhood mixed use, Mixed Use-1, Mixed Use-2, City Center, and Existing Town Center.

§ 205-89. Site development regulations.

Regulator	All Other Permitted Uses	Multiple-Family Residential
Site Area per Housing Unit (square feet)	NA	2,500 for first 4 units, 1,000 for each additional unit
Minimum Lot Area (square feet)	5,000	7,500
Minimum Lot Width (feet)	50	50
Minimum Yards (feet) (Note 1)		
Front Yard	15	15
Interior Side Yard	10	10
Street Side Yard*	10	10
Rear Yard	10	10
Maximum Height (feet)	75	50
Maximum Building Coverage	60%	60%
Maximum Impervious Coverage	80%	80%
Maximum Amount of Total Parking Located in Street Yard	80%	80%
Project Size Requiring Large Project Special Use Permit (Note 2)	NA	≥10 acres or 200 units
Minimum Depth of Landscaping Adjacent to Street Right-of-Way Line (feet)	10	10

* Corner lots bordered by two arterial streets shall maintain full front yard setbacks on both arterials.

Note 1: Flexible Yard Setbacks in Planned Unit Development Districts

The Planning Commission and City Council may vary required minimum setbacks in planned unit development districts. Along arterials designated in the city's Comprehensive Development Plan, the Public Works Director may require a deeper front-yard setback.

Note 2: Large Project Special Use Permit

The Large Project Special Use Permit requirement applies to projects of sufficient size or scale to require public comment and individual review by the Planning Commission and City Council. All projects that meet or exceed the Large Project Special Use Permit size threshold shall require approval of a special use permit, following the procedures set forth in § 205-302 of this Ordinance, unless they are located within and included within the development plans of an MU or PUD District.

§ 205-90. Special standards in the CC District.

- A No building facade facing a street shall have the appearance of a rear facade. Architectural details, including materials, textures, patterns, colors, and design features used on the front facade shall be incorporated into all facades facing public streets and easily visible to the public.

- B. All service and loading areas shall be entirely screened from view consistent with the requirements of § 205-232.
- C. All buildings and developments shall include a direct, clear, and safe pedestrian connection from adjacent public sidewalks to the entrances of buildings within the development.

§ 205-91. (Reserved)

§ 205-92. (Reserved)

ARTICLE XV. GC General Commercial District

§ 205-93. Purpose.

This district accommodates a variety of commercial uses, some of which have significant traffic or visual effects. These districts may include commercial uses that are oriented to services, including automotive services, rather than retail activities. These uses may create land use conflicts with adjacent residential areas, requiring provision of adequate buffering. This district is most appropriately located along major arterial streets or in areas that can be adequately buffered from residential districts. The GC General Commercial District is appropriately used in areas designated by the Papillion Comprehensive Plan as commercial, MU (mixed use)-2, business park, and industrial.

§ 205-94. Site development regulations.

Regulator	All Permitted Uses
Minimum Lot Area	5,000
Minimum Lot Width (feet)	50
Minimum Yards (feet) (Note 1)	
Front Yard	10
Interior Side Yard	0
Street Side Yard*	10
Rear Yard	0
Maximum Height (feet)	75
Maximum Building Coverage	70%
Maximum Impervious Coverage	90%
Maximum Amount of Total Parking Located in Street Yard	100%
Minimum Depth of Landscaping Adjacent to Street Right-of-Way Line (feet)	10

* Corner lots bordered by two arterial streets shall maintain full front yard setbacks on both arterials.

Note 1: Flexible Yard Setbacks in Planned Unit Development Districts

The Planning Commission and City Council may vary required minimum setbacks in planned unit development districts. Along arterials designated in the city's Comprehensive Development Plan, the Public Works Director may require a deeper front-yard setback.

§ 205-95. (Reserved)

§ 205-96. (Reserved)

ARTICLE XVI. CBD Central Business District

§ 205-97. Purpose.

This district is intended to provide appropriate development regulations for the original town center of Papillion. The district is intended to guide new development and to provide for small-scale pedestrian-oriented businesses to service both the surrounding businesses and residential areas. Mixed uses are encouraged within the CBD District. The grouping of uses is designed to strengthen this special district's role as a center for trade, service and civic life. Physically, the CBD District character reflects a dense, pedestrian-oriented building pattern with structures set upon or near the front lot line, a high ratio of building coverage to site, and a two-story building facade pattern that is architecturally articulated to the scale of a traditional pedestrian environment. The CBD Central Business District is appropriately used in areas designated by the Papillion Comprehensive Plan as Existing Town Center or urban corridor. It may also apply to a comprehensively planned new city center.

§ 205-98. Site development regulations.

Regulator	All Permitted Uses
Minimum Lot Area	None
Minimum Lot Width (feet)	20
Minimum Yards (feet)	
Front Yard	0
Interior Side Yard	0
Street Side Yard	0
Rear Yard	0
Maximum Height (feet)	No limit
Maximum Building Coverage	100%
Maximum Impervious Coverage	100%
Maximum Amount of Total Parking Located in Street Yard	0%
Project Size Requiring Large Project Special Use Permit	NA
Minimum Depth of Landscaping Adjacent to Street Right-of-Way Line (feet)	0

§ 205-99. Special use permit process.

All projects developed in the CBD District are subject to approval through the special use permit process.

§ 205-100. (Reserved)

§ 205-101. (Reserved)

Appendix B

Table 205-38 of the Papillion Municipal Code

Table 205-38
Permitted Uses by Zoning Districts

Key:

[illegible]

ZONING

Table 205-38
Permitted Uses by Zoning Districts

City of Papillion (Cont'd)

Key:

P = Uses Permitted by Right
S = Uses Permitted by special use permit
Blank = Use not permitted

Use Types	AG	RE	R-1	R-2	R-3	R-4	MH	O	LC	CC	CBD	GC	LI	GI	Additional Regulations
CIVIC USES (CONT'D)															
Secondary Educational Facilities	S	S	S	S	S	S	S	S	S	S	S	S			
Skilled Nursing	S	S	S	S	P	P	S	S	S	S	S	S			
Transitional Living Facility													P		
Utilities	S	S	S	S	S	S	S	S	S	P	P	P	P	P	
OFFICE USES															
Corporate Offices								P				P	P	P	
Data Center								P		S		P	P	S	
Financial Services (Type A)						S		P	P	P	P	P	S	S	
Financial Services (Type B)								S	S	P	P	P	S	S	
General Offices	S					S		P	P	P	P	P	P	P	
Medical Offices (Type A)					S	S		P	P	P	P	P	P	S	
Medical Offices (Type B)								P	S	P	S	P	P	S	
COMMERCIAL USES															
Agricultural Sales/Service	S									S		P	P	P	
Automotive Auction Lots													S	P	
Automotive Rental/Sales										S	P	P	S		§205-202C
Automotive Services									S	S	P	P	P	P	
Body Repair										S		S	P	P	§205-202A, C
Equipment Rental/Sales											S	P	P	P	§205-202C
Equipment Repair												P	P	P	§205-202A
Bed-and-Breakfast			S	S	S	S		P	P	P	P	P			§205-202D
Body Art Services								S	S	S	S	S			
Business Support Services								P	P	P	P	P	P	P	
Business/Trade School								S		P	P	P	P		

ZONING

Table 205-38
Permitted Uses by Zoning Districts

City of Papillion (Cont'd)

Key:

P = Uses Permitted by Right
S = Uses Permitted by special use permit
Blank = Use not permitted

Use Types	AG	RE	R-1	R-2	R-3	R-4	MH	O	LC	CC	CBD	GC	LI	GI	Additional Regulations
COMMERCIAL USES (CONT'D)															
Campground	P	S										S			§205-202E
Cocktail Lounge										S	S	S			
Commercial Recreation (Controlled Impact)	S								S	S	P	P	P		
Commercial Recreation (High Impact)	S											S	S		
Communication Services								S	P	P	P	P	P	P	
Construction Sales/Services											S	P	P	P	
Consumer Services								S	P	P	P	P	P		
Food Sales (Convenience)										S	S	P			
Food Sales (Limited)									P	P	P	P			
Food Sales (General)									S	P	P	P			
Funeral Services (No Crematorium)					S	S		P	P	P	P	P			
Funeral Services (With Crematorium)													P	P	§205-202J
Crematoriums													P	P	§205-202J
Gaming Facilities										S	S	S			
Garden Center	S									S		P	P	P	§205-199A
Gun Sales										S	S	S			
Kennels	P	S										S	P		
Laundry Services											S	P	P	P	
Liquor Sales		S									S	S			
Lodging								S	S	P	P	P			
Personal Services						S		P	P	P	P	P	P	P	
Pet Services	S								P	P	P	P	S		
Recreational Vehicle Sales/Storage										S	S	P	S		
Research Services									P	P	P	P	P		
Restaurant (Drive-in/Drive-thru/Fast-food)										P		P	S	S	
Restaurant (General)									P	P	P	P	S	S	

ZONING

Table 205-38
Permitted Uses by Zoning Districts

City of Papillion (Cont'd)

Key:

- | | | |
|-------|---|--------------------------------------|
| P | = | Uses Permitted by Right |
| S | = | Uses Permitted by special use permit |
| Blank | = | Use not permitted |

[illegible]

ZONING

Table 205-38
Permitted Uses by Zoning Districts

City of Papillion (Cont'd)

Key:

P	=	Uses Permitted by Right
S	=	Uses Permitted by special use permit
Blank	=	Use not permitted

[illegible]

Appendix C

Current Future Land Use Map

City of Papillion Future Land Use

Future Land Use Designation

- Low Density Residential
- Medium Density Residential
- High Density Residential
- Downtown
- Business Park
- Commercial
- Mixed Use 1: High Density Residential, Office, and Limited Commercial
- Mixed Use 2: Commercial/Industrial
- Neighborhood Mixed Use: Residential, Limited Commercial and Limited Office

- Industry
- Civic/Public Utilities
- School
- Park/Recreation
- Open Space
- Parkways

Ridgeline Boulevard - Designation

- Industrial
- Residential

0 0.5 1 2 Miles

Created January 20, 2022

Exhibit A

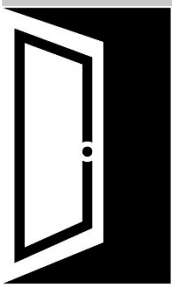
Sources: Esri, Airbus DS, USGS, NOAA, NASA, CGIAR, N Robinson, NCEAS, NLS, OS, NIMA, Geodataspyreken, Rijkswaterstaat, GSA, Geoland, FEMA, Intermap and the GIS user community

Appendix D

County-Wide Housing Study with Strategies for Housing Affordability

SARPY COUNTY & COMMUNITIES, NEBRASKA

County-Wide Housing Study With Strategies for Housing Affordability.



**Housing
Foundation for
Sarpy County**

April, 2020

Nebraska Investment Finance Authority – Housing Study Grant Program.

SARPY COUNTY & COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR HOUSING AFFORDABILITY.

Housing Foundation for Sarpy County

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Sarpy County-Wide Housing Steering Committee.

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Traci Stites, Offutt AFB
Elizabeth Fimbres, NIFA**

The Sarpy County & Communities, Nebraska County-Wide Housing Study with Strategies for Housing Affordability was prepared for the Housing Foundation for Sarpy County, a nonprofit affiliate of the Bellevue Housing Agency. The Housing Study was completed by Hanna:Keelan Associates, P.C., with the guidance and direction of the Sarpy County-Wide Housing Steering Committee.

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

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

***Lincoln, Nebraska* 402.464.5383 ***

Becky Hanna, Tim Keelan, Keith Carl, Jake Palm

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SARPY COUNTY & COMMUNITIES, NEBRASKA

County-Wide Housing Study With Strategies for Housing Affordability.

Executive Summary.



EXECUTIVE SUMMARY

This **Sarpy County & Communities, Nebraska County-Wide Housing Study with Strategies for Housing Affordability** provides documentation of on-site field observations, public opinion and statistical data and narrative highlighting existing Community and County-wide trends, projections and the identification of specific housing goals and development initiatives for Sarpy County, Nebraska.

The **Housing Study** highlights a **profile of economic and housing information, a recommended five-year housing unit target demand** and a **housing land use needs analysis** for **Sarpy County**, including each incorporated Community and Rural Sarpy County, identified as the “Balance of County.” Various housing concepts, available funding sources and potential housing partnerships are identified and recommended future housing projects are presented in a “**Five-Year Housing Action Plan.**”

Additionally, the **Housing Study** includes special research directed at workforce housing and housing replacement and repair needs as a result of the 2019 flooding disaster in Sarpy County. Information specifically related to the flood damage for housing and infrastructure and associated housing goals and initiatives are provided in Appendix I of this Study. The information is provided to assist local leaders in effectively allocating Community Development Block Grant Disaster Recovery (CDBG-DR) funds.

Housing Study Findings/Recommendations.

Key findings and recommendations from research performed for this **Sarpy County-Wide Housing Study** include the following:

- Sarpy County has the fastest-growing population in the State of Nebraska. Currently, the County has an estimated population of 189,962, which is projected to increase 6 percent, or by 11,411 persons to **201,703** by **2025**.
- An estimated **69,591 households** currently reside in Sarpy County, including 50,406 owner (72.4%) and 19,185 rental (27.6%). By 2025, the County will be home to an estimated **73,886 households**.
- Sarpy County has an estimated **Adjusted Housing Vacancy Rate** of **2.1 percent (1,587 available units)**, resulting in a lack of quality, affordable both owner and rental units.

EXECUTIVE SUMMARY.

- Approximately **399 housing units** were lost in Sarpy County as a result of the **2019 flooding disaster**, primarily valued in the \$50,000 to \$100,000 price range, for a total estimated cost of \$29.9 million to \$35.9 million.
- A majority of the 399 lost housing units, an estimated 340 units, were in **areas occupied by low- to moderate-income individuals and families**. This includes an estimated 200 manufactured, modular and mobile homes in the **Paradise Lake and Green Acres** developments in the City of Bellevue.



- A total of 719 owners and 263 renters registered for FEMA assistance in Sarpy County. **217 owners** recorded a FEMA Verified Loss (FVL) of **\$25,000 or more**, while **139 renters** recorded an FVL of **\$5,000 or more**.
- FEMA registrant information was categorized based upon FVL. The highest level is categorized as **‘Severe’** and indicates over \$28,800 in real property FVL, or over 6 feet of 1st floor flooding for owners. For renters, the Severe criteria indicates over \$7,500 in personal property FVL, destroyed, or over 6 feet of 1st floor flooding.
 - **170 owners** in Sarpy County recorded **Severe** damage.
 - **89 renters** in Sarpy County recorded **Severe** damage.
 - Of the four most impacted Counties in Nebraska (Sarpy, Dodge, Douglas and Cass) **Sarpy County was home to 259 of the 316 total owners and renters, or 82 percent of all individuals who recorded Severe damage.**
- The County has a recommended **Five-Year Housing Target Demand** of **5,579 total housing units**, including an estimated **3,618 owner** and **1,961 rental units**.
- At least **465 housing units**, including an estimated **187 owner** and **278 rental units** are recommended for **very-low and low income Sarpy County households** by **2025**.
- Approximately **2,900 housing units** are recommended for the Sarpy County **workforce population** during the next five years.

- Estimated **housing land use projections** for Sarpy County Communities are identified in **Section 5**, including:
 - **Bellevue:** 308 acres needed for new housing construction; 924 total *designated* acres for future housing construction.
 - **Gretna:** 54 acres needed for new housing construction; 162 total *designated* acres for future housing construction.
 - **La Vista:** 112 acres needed for new housing construction, including mixed-use developments (shared commercial and residential buildings and lots).
 - **Papillion:** 151 acres needed for new housing construction; 452 total *designated* acres for future housing construction.
 - **Springfield:** 12.2 acres needed for new housing construction; 36.6 total *designated* acres for future housing construction.
- **Section 6** highlights Sarpy County-Wide Goals, Action Steps and Planning Initiatives that represent the benchmark of this **Housing Study**. The Goals, Action Steps and Planning Initiatives are divided into five primary categories:
 1. Housing Partnerships & Housing Education.
 2. Housing Development, Rehabilitation & Preservation.
 3. Emergency Housing and Natural Disaster Preparedness.
 4. Impediments/Barriers to Fair Housing.
 5. Housing Study Implementation & Review.
- The **Sarpy County & Communities County-Wide Housing Study with Strategies for Housing Affordability** concludes with a **Five-Year Housing Action Plan** consisting of 26 “priority” housing projects and programs proposed for the County and Communities during the next five years. The **Action Plan** is divided into five primary categories:
 1. Organizational/Operational Programs.
 2. Housing Preservation Programs.
 3. Housing for Elderly/Senior Populations.
 4. Housing for Families.
 5. Housing for Special Populations.

Purpose of Study.

Overall, the **Sarpy County & Communities County-Wide Housing Study** aims to provide strategies for **immediate housing replacement needs** due to the **2019 flooding disaster**, as well as present a comprehensive picture of County-Wide demographic, income, economic and housing information that can be utilized to alleviate both present and future social, economic and regulatory barriers to the provision of affordable housing in Sarpy County and serve as a model to other metropolitan Counties in the region. The end result is the development and presentation of specific **housing goals, action steps and planning initiatives** and a “**Five-Year Housing Action Plan**,” identifying recommended, specific future housing projects.

SARPY COUNTY & COMMUNITIES, NEBRASKA

County-Wide Housing Study With Strategies for Housing Affordability.

Section 1:

Overview of Research Approach & Purpose of Study.



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

INTRODUCTION.

This **Sarpy County & Communities, Nebraska County-Wide Housing Study with Strategies for Housing Affordability** provides documentation of on-site field observations, public opinion and statistical data and narrative highlighting existing Community and County-wide trends, projections and the identification of specific housing goals and development initiatives for Sarpy County, Nebraska.

The **Housing Study** highlights a **profile of economic and housing information, a recommended five-year housing unit target demand** and a **housing land use needs analysis** for **Sarpy County**, including each incorporated Community and Rural Sarpy County, identified as the “Balance of County.” Various housing concepts, available funding sources and potential housing partnerships are identified and recommended future housing projects are presented in a “**Five-Year Housing Action Plan.**”

Additionally, the **Housing Study** includes special research directed at workforce housing and housing replacement and repair needs as a result of the **2019 flooding disaster in Sarpy County**. Information specifically related to the flood damage for housing and infrastructure and associated housing goals and initiatives are provided in Appendix I of this Study. The information is provided to assist local leaders in effectively allocating Community Development Block Grant Disaster Recovery (CDBG-DR) funds.

2019 Flooding Disaster.

In March, 2019, a combination of unique weather patterns resulting in devastating flooding conditions occurred across the State of Nebraska. The flooding disaster significantly affected Sarpy County’s housing stock, where approximately **399 housing units were lost**, primarily valued in the \$50,000 to \$100,000 price range. The *2019 Nebraska Housing Impact Assessment* identified a total of 719 owners and 263 renters in Sarpy County who registered for FEMA assistance. **A combined 508 owners and renters recorded a FEMA-Verified Loss of \$5,000 or more.**

Communities throughout the County were affected by the flooding, with the most significant damage affecting properties along the Missouri River and nearby tributaries in the eastern portion of the County, including the City of Bellevue and Offutt Air Force Base (Population 4,682), an area with a high concentration of workforce housing, was severely impacted.

Currently, zero housing units lost due to the 2019 flooding have been replaced. This, combined with an insufficient supply of affordable housing, has led to the displacement of families across the County. Thus, unique housing development options must be explored and considered to provide an adequate housing supply for low- to moderate-income persons and families throughout Sarpy County.



Flood-damaged
property near
Chris Lake.
- Bellevue, NE



National Housing Crisis.

Adding to the difficulty in replacing lost housing units in Sarpy County, prior to the flooding disaster, is the prolonged “housing crisis” that has plagued the United States in communities and counties both rural and urban in nature. A growing share of households across the U.S. cannot find housing they can afford. Households that spend 30 percent or more of their income on housing costs such as rent, mortgage payments, utilities, insurance premiums and taxes are considered to be cost-burdened households. Currently, an estimated 22.5 percent of households in Sarpy County are cost-burdened.

High numbers of cost-burdened households can at least partially be attributed to a housing shortage of all housing types, especially in the State of Nebraska. Over a one year period between 2017 and 2018, only California and the District of Columbia had tighter housing inventories than Nebraska, when just 1 in every 184 housing units were for sale in any given month. Available homes in Nebraska were about 1.7 times as scarce than in the United States as a whole.¹

The American Planning Association has identified the realities of this crisis with the following statements on **Page 1.3:**

¹<https://www.washingtonpost.com/news/wonk/wp/2018/06/06/we-try-to-solve-the-great-nebraska-mobile-home-mystery/>

The U.S. ‘Housing Crisis’

- “Many of our nation’s cities have been dubbed ‘high cost.’”
- “Metropolitan areas are struggling to maintain their workforce due to stagnant wages.”
- “Production has not kept pace with demand,”
- “Preservation of existing affordable homes, whether through existing affordability restrictions or market forces is also critical.”
- “Planners are well-positioned to address these issues due to their close proximity to development activities, permitting and policy-setting at all levels of government.”

Source: American Planning Association.

PURPOSE OF STUDY.

“The purpose of this Housing Study is to establish a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs in Sarpy County, utilizing appropriate public and private funding sources and local leadership. The Study provides guidance in the development of various affordable housing types for persons and families of all income sectors.”

Overall, this **Study** aims to provide strategies for **immediate housing replacement needs** due to the **2019 flooding disaster**, as well as present a comprehensive picture of County-Wide demographic, income, economic and housing information that can be utilized to alleviate both present and future social, economic and regulatory barriers to the provision of affordable housing in Sarpy County and serve as a model to other metropolitan Counties in the region. The end result is the development and presentation of specific **housing goals, action steps and planning initiatives** and a **“Five-Year Housing Action Plan,”** identifying recommended, specific future housing projects.

Sarpy County and each Community have a prime opportunity to implement affordable housing programs for households of all age and income sectors, including very-low to low income families, the “**missing middle**” income households, upper income families, local workforce, elderly populations and housing for persons with special needs and residential disaster recovery. The **Housing Foundation for Sarpy County**, along with local government and nonprofit leadership, local service providers, financial institutions, developers, major employers and other primary housing stakeholders must collaborate in **partnerships** to meet local housing needs and demands.

RESEARCH APPROACH.

The **Sarpy County-Wide Housing Study** included both quantitative and qualitative research activities. **Qualitative research activities** included a comprehensive citizen participation program consisting of two important **Surveys** and meetings with an organized “**Housing Steering Committee**,” comprised of Sarpy County housing, business and government leaders, with the intent to understand the housing issues and needs of the local citizenry.

Quantitative research activities included the gathering of multiple sets of statistical and field data for the County and each Community, including housing (damage) related data as a result of the 2019 flooding disaster. The collection and analysis of this data allowed for the projection of the County population and household base, income capacity and housing profile and demand.

The **Sarpy County-Wide Housing Study** is comprised of information obtained from both public and private sources, including the Federal Emergency Management Agency (FEMA) and U.S. Department of Housing and Urban Development’s Housing Recovery Support Function. All 2000 and 2010 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2013-2017 American Community Survey. FEMA and HUD provided detailed information and data addressing property loss caused by the 2019 flooding disaster in Sarpy County. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and other local, State and Federal sources.

To facilitate effective planning and implementation activities, housing demand projections were developed for a five year period. The implementation period for this Housing Study will be April, 2020, to April, 2025.

The **Sarpy County & Communities County-Wide Housing Study** was prepared by **Hanna:Keelan Associates, P.C.**, a Nebraska-based community planning and research consulting firm, on behalf of the **Housing Foundation for Sarpy County (HFSC)**, a nonprofit affiliate of the Bellevue Housing Agency. **HFSC, a County-Wide Steering Committee and the general citizenry of Sarpy County all provided valuable information throughout the development of the Study.** Funding for the **County-Wide Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **HFSC**.

HOUSING STUDY OBJECTIVES.

The **Objectives** of this **Housing Study** are **Ten-Fold**:

- 1) **Analyze the recent past and present housing situation in Sarpy County**, with emphasis on determining immediate housing needs due to the recent flooding disaster, especially the need for workforce and elderly, both owner and rental housing options;
- 2) Document **housing and related infrastructure damage and repair and replacement needs** in Sarpy County as a result of the 2019 flooding disaster;
- 3) **Identify the housing needs for Sarpy County’s workforce population**, including a five-year workforce housing unit target demand;
- 4) **Provide a process for educating and energizing the leadership of Sarpy County and each Community** to take an active role in improving and creating modern and safe, both market rate and affordable housing options, including the creation of **project-specific Community and County-Wide Housing Partnerships**;
- 5) **Identify a five-year housing unit target demand** for the County and each Community, including residential recovery needs;
- 6) Design program-specific housing projects to address **homeownership, a continuum of housing care for older adults and persons with special needs** and all housing types necessary to both **retain and expand job opportunities** in Sarpy County;
- 7) Address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of the County and each Community;
- 8) Introduce **new and innovative housing programs** that are a “fit” for Sarpy County, to address both immediate and long-term housing needs and include the incorporation of Place-Based Development Components;
- 9) Recommend programs and initiatives to address **flooding and natural disaster preparation**, as it pertains to providing safe and affordable housing; and
- 10) Encourage Sarpy County and Community leadership to take an active role in **improving and creating modern and safe housing options** for persons and families of all incomes and backgrounds.

This **County-Wide Housing Study** is prepared in a manner that thoroughly addresses all of the preceding **Objectives**. Public opinion, population and economic trends and projections and future housing needs are detailed in the following sections of this **Housing Study**:

- ❖ **Section 2:** Comprehensive Citizen Participation Program.
- ❖ **Section 3:** Sarpy County/Community Profile.
- ❖ **Section 4:** Housing Unit Target Demand/Needs Analysis.
- ❖ **Section 5:** Housing Land Use Needs Analysis.
- ❖ **Section 6:** Housing Goals, Action Steps & Planning Initiatives.
- ❖ **Section 7:** Housing Development Implementation, Concepts & Funding Sources/ Partnerships.
- ❖ **Section 8:** Sarpy County Five-Year Housing Action Plan.
- ❖ **Appendix I:** Community Development Block Grant Disaster Recovery.
- ❖ **Appendix II:** Sarpy County Survey Results.
- ❖ **Appendix III:** Sarpy County Table Profile.

This **Sarpy County & Communities County-Wide Housing Study with Strategies for Housing Affordability** should be utilized by Sarpy County Communities and economic and housing development corporations, public school districts and other important for-profit and nonprofit groups and organizations in the County. Additionally, local developers and contractors who commit funds for housing developments can utilize this **Study** for proposing appropriate housing programs in Sarpy County.

The creation of housing-specific Community and County-Wide Housing Partnerships will be the key ingredient for successful implementation of prepared housing programs recommended in the Housing Study.

SARPY COUNTY & COMMUNITIES, NEBRASKA

County-Wide Housing Study With Strategies for Housing Affordability.

Section 2:

Comprehensive Citizen Participation Program.



SECTION 2: COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

INTRODUCTION.

The **Sarpy County, Nebraska County-Wide Housing Study** included both qualitative and quantitative research activities. Discussed in this **Section** is the **comprehensive citizen participation program** that was implemented to gather the opinions of the Sarpy County citizenry regarding local housing issues and needs.

Planning for the County and each 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 Sarpy County and each Community included meetings with a **County-Wide Housing Steering Committee** and two important Surveys; a “**County-Wide Citizen Housing Survey**” and a “**Workforce Housing Needs Survey**”.











HOUSING STEERING COMMITTEE.

The **Sarpy County-Wide Housing Study with Strategies for Housing Affordability** process included the input of a **Housing Steering Committee**, comprised of local governmental leadership, pertinent private and nonprofit housing organizations, business owners and local citizenry. The collaboration with this **Steering Committee** provided the Consultant with a foundation of knowledge to create **housing goals, action steps and planning initiatives** and a **Five-Year Housing Action Plan** that address the housing interests of the County.

The following housing issues highlighted throughout this Housing Study, presented on Page 2.2, were expressed by Steering Committee members and will need to be addressed during the next five years.



Current Sarpy County Housing Issues

-  Approximately 399 housing units were lost in Sarpy County due to the 2019 flooding disaster. The majority of these homes were valued in the \$50,000 to \$100,000 price range. Currently, no units have been built to replace those lost due to flooding.
-  Workforce/Military housing is greatly needed, especially following the 2019 flooding, for Offutt Air Force Base employees.
-  Infill housing and redevelopment/rehabilitation activities are needed along several main thoroughfares in Sarpy County, including along 84th Street (State Highway 85) in the City of La Vista and Fort Crook Road in the City of Bellevue.
-  There is a severe lack of sufficient, affordable housing at all income levels (especially low and very-low income) in Sarpy County.
-  The starting wage for new employees provided by many major employers in the County is \$15/hour. New housing development needs to match the affordability thresholds of these workforce residents. This includes an approximate affordable purchase price of \$100K-\$140K for owner housing and affordable monthly rent of \$450-\$615.
-  The homeless population is not recognized in Sarpy County (no emergency shelter in the County).
-  Elderly populations needing assistance are increasing with minimal resources. Human Services are unable to assist and are being forced to turn elderly populations away.
-  Most of the existing housing stock in the County supports upper income households and families.
-  The high cost of land is driving up development costs and adding to the difficulty of building new affordable housing units.
-  Replacement units for those housing units lost to the 2019 flooding disaster must consider long-term resiliency, as it relates to the placement/location of new housing.

COUNTY-WIDE CITIZEN HOUSING SURVEY.

A **County-Wide Citizen Housing Survey** was made available to households in Sarpy County Communities at select locations and on pertinent Community and County websites. A total of **526 Surveys** were completed and returned, providing valuable public information. **Survey** participants were asked to provide their opinion about barriers to obtaining affordable owner or rental housing, as well as specific housing types greatly needed throughout the County and in each Community. The following summarizes the results of the **Survey**. *The complete results of the Survey are available in **Appendix II** of this Housing Study.*

- **Survey** participants were asked to address some of the **issues** or **barriers** they experience in **obtaining affordable owner or rental housing**. **The top three identified issues/barriers** for both owner and rental housing are presented below:

Top Issues/Barriers to Obtaining Affordable Housing in Sarpy County	
<u>For Renters</u>	<u>For Owners</u>
1) Cost of Rent.	1) Housing Prices.
2) Lack of Available, Decent Rental Units.	2) Lack of Sufficient Homes for Sale.
3) Excessive Application Fees and/or Rental Deposits.	3) Age and Condition of Existing Housing Units.

- **A total of 149 Survey participants were not satisfied with their current housing situation.** Reasons included high property taxes, homes/living units too small (including the lack of adequate and available Section 8 housing) or in need of substantial updating and/or rehabilitation, including repair and rehabilitation costs due to the recent flooding disaster; and an overall lack of new, *affordable* housing that could improve their current living situation.
- Top housing needs in Sarpy County, as identified by **Survey** participants included *housing for low- and middle-income families and low-income elderly persons, housing for single parent families and first-time homebuyers, single family housing and three+-bedroom apartments or homes.*
- Participants of the **Survey** identified a **purchase price** for housing in the **\$100,000 to \$175,000** range as being the most affordable for residents of Sarpy County. In Sarpy County, households below 60 percent AMI (very-low and low income) fall in this housing affordability price range. Moderate- to upper income households have the financial capability to purchase a home at a higher price.
- **Monthly rent** between **\$951 and \$1,100** was the monthly rent price range identified by **Survey** respondents as being most affordable in Sarpy County. **Section 4** of this **Study** identifies a five-year housing target demand of **628 rental units** at an average monthly rent of less than \$1,100, County-Wide.

- **53 percent** of the **Survey** participants supported the County using State or Federal grant funds to conduct an owner housing rehabilitation program. **48 percent** of the **Survey** participants supported Sarpy County using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **60 percent** of the **Survey** participants supported Sarpy County establishing a local program that would purchase and remove dilapidated houses, to provide lots available for a family or individual to build a house.
- **59 percent** of the **Survey** participants supported the County using grant dollars to purchase, rehabilitate and resell vacant housing.
- **53 percent** of the **Survey** participants supported Sarpy County using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- Elderly (55+ years) participants of the **Survey** identified *single family homes, townhomes, and duplex-type rental homes* as the specific housing types they would be most interested in moving to.
- Participants of the Citizen Survey were asked to identify if their place of residence experienced any damage due to the 2019 flooding of the Missouri River. A total of 47 participants identified having experienced some level of flood damage to their homes. Common responses included water in basements, minor or major roof damage and complete loss of their home.

COUNTY-WIDE CITIZEN SURVEY FOR SARPY COUNTY, NEBRASKA
 The Housing Foundation for Sarpy County (HFSC) is preparing a County-Wide Housing Study to determine all present and future housing needs in Sarpy County, during the next five years. The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from HFSC. An important activity of the Housing Study is to ask about the housing needs of your Community and the County. Please complete the following Survey and return to the Dropbox, by **WEDNESDAY, NOVEMBER 13TH**. Your responses will remain anonymous and are only utilized for feedback purposes.

Please share this survey. More responses help your community.

1. Where do you reside (or near)?
☐ Bellevue ☐ Gretna ☐ La Vista ☐ Offutt AFB ☐ Papillion
☐ Springfield ☐ Rural/Unincorporated Sarpy County ☐ Outside of Sarpy County (Identify) _____

2. If you do not live in Sarpy County, are you interested in moving to the County? Yes _____ No _____

3. Did you and/or your family move to Sarpy County from another County or State? Yes _____ No _____
 If Yes, please indicate year of relocation and reason for relocation: _____

4. Which of the following sectors are you employed?
☐ Government ☐ Finance
☐ Non-Profit Organization ☐ Manufacturing
☐ Retail & Wholesale Trade ☐ Agricultural/Forestry/Natural Resources
☐ Real Estate ☐ Administrative
☐ Information ☐ Health Care/Social
☐ Education ☐ Utilities/Construction
☐ Leisure & Hospitality ☐ Professional/Technical
☐ Transportation ☐ Mining
☐ Accommodation & Food ☐ Arts/Entertainment
☐ Retired ☐ Other _____

5. Gender? Male _____ Female _____

6. What is your current age? 18-24 _____ 25-34 _____ 35-44 _____ 45-54 _____ 55-64 _____ 65-74 _____ 75-84 _____ 85+ _____

7. Which type of housing do you currently live in?
☐ Single Family House (own) ☐ Acreage
☐ Single Family House (rent) ☐ Manufactured/Mobile Home (own)
☐ Duplex/Triplex (own) ☐ Manufactured/Mobile Home (rent)
☐ Duplex/Triplex (rent) ☐ Rental Apartment
☐ Townhome (own) ☐ Condominium
☐ Townhome (rent) ☐ Other _____

8. Number of persons in your household? _____

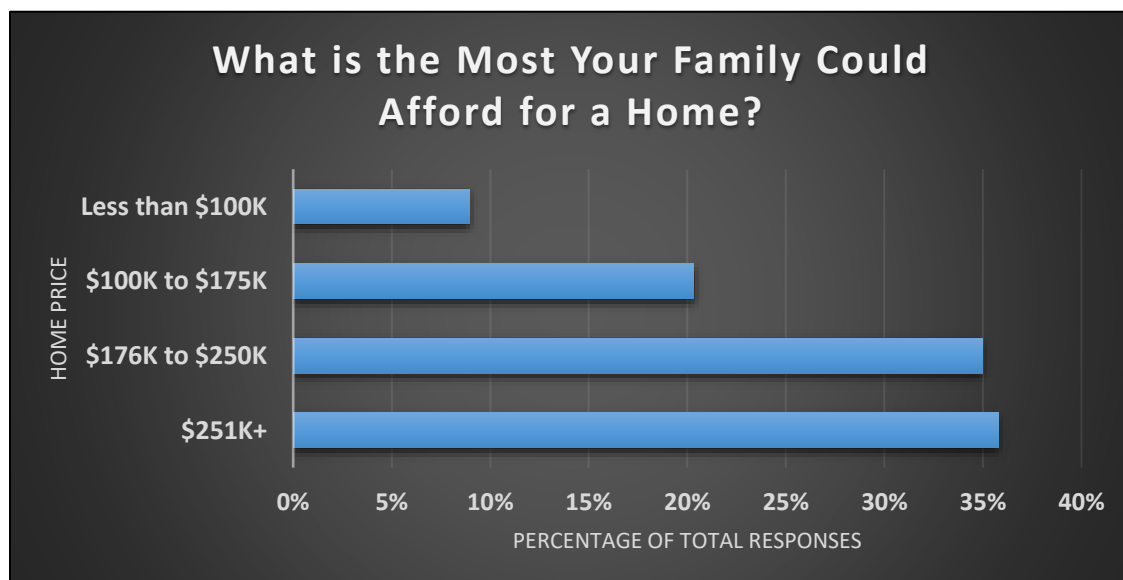
9. Please indicate your household income range, for 2018, \$ _____

WORKFORCE HOUSING NEEDS SURVEY.

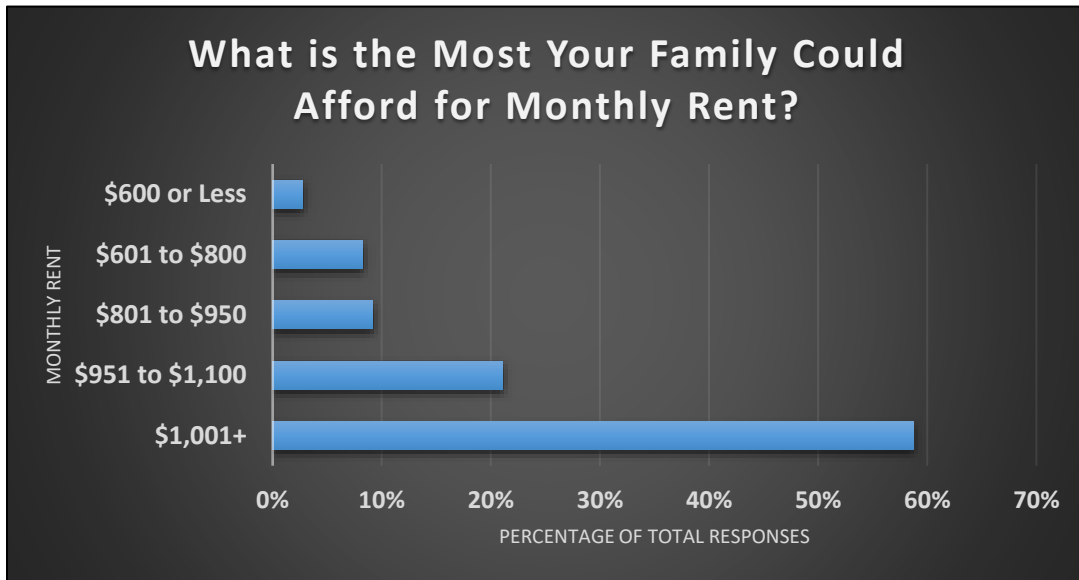
The **Housing Foundation for Sarpy County**, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of **210 Surveys** were returned.

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 in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the Survey. *The complete Survey results are available in Appendix II.*

- **Survey participants included 175 homeowners and 28 renters. A total of 32 participants were not satisfied with their current housing situation.** Reasons included a desire to live closer to their place of employment, become a homeowner rather than renter and either upgrade or downsize from their current living situation, as well as high property taxes.
- The majority of respondents identified the **ability to purchase a home priced at or above \$176,000.**



- The majority of renters looking to upgrade to a more suitable rental housing unit identified the **ability to afford a monthly rent at or above \$1,101**.



- Approximately **20 percent** of **Survey** respondents who do not currently reside in Sarpy County indicated an interest in moving to Sarpy County.
- A total of **69 participants** identified a desire to **purchase or rent a single family home** in the next **five years**.

Survey participants were asked to identify some of the issues or barriers they experience in obtaining affordable owner or renter housing for their families. **The top three identified barriers to obtaining affordable owner housing were:**

- 1) **Cost of Real Estate Taxes.**
- 2) **Housing Prices.**
- 3) **Lack of Sufficient Homes for Sale.**

The top three identified barriers to obtaining affordable rental housing in Sarpy County were:

- 1) **Cost of Rent.**
- 2) **Lack of Availability of Decent Rental Units in an Affordable Price Range.**
- 3) **Excessive Application Fees and/or Rental Deposits.**

SARPY COUNTY & COMMUNITIES, NEBRASKA

County-Wide Housing Study With Strategies for Housing Affordability.

Section 3: Sarpy County/Community Profile.



SECTION 3: SARPY COUNTY/COMMUNITY PROFILE.

INTRODUCTION.

This **Section** of the **Sarpy County, Nebraska County-Wide Housing Study with Strategies for Housing Affordability** provides a population, income, economic and housing profile of the County. Presented are both trend and projection analysis. **Emphasis is placed on a five-year projection of change.**

Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Sarpy County. The statistical data, projections and associated assumptions presented in this **Profile** will serve as the very basic foundation for preparing the County and each 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 Sarpy County, included a five-year period, **April, 2020, to April, 2025.** This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

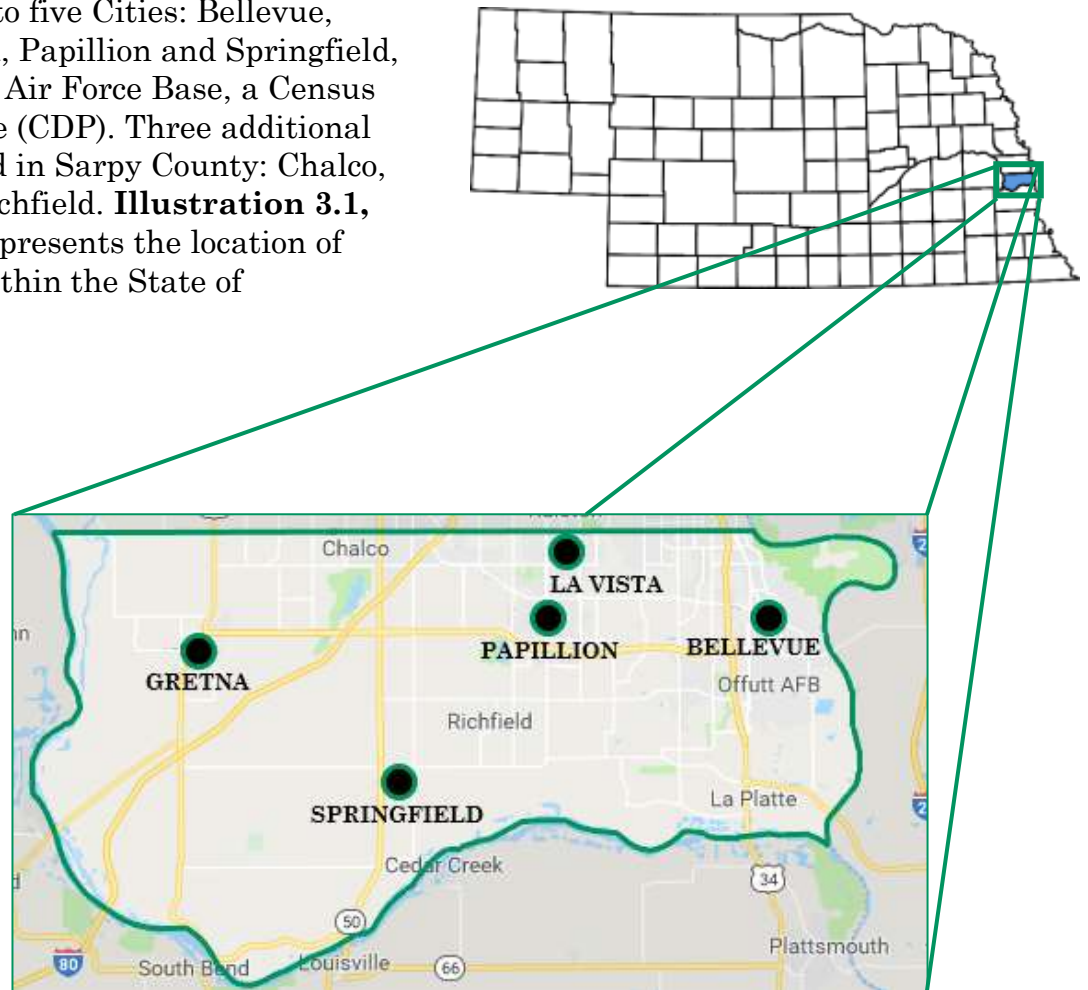
The following narrative provides population, income, economic and housing trends and projections for Sarpy County. ***All statistical Tables are included in Appendix III of this Housing Study.***

LOCATION.

Sarpy County is located in eastern Nebraska along the Missouri River, with Interstate 80, U.S. Highways 6, 34 and 75 and Nebraska State Highways 31, 50, 85 and 370 supporting transportation to and from Sarpy County Communities and beyond. The Missouri River (east) and Platte River (south and west) create natural County borders, while the centerline of Harrison Street (north) is the County's only man-made boundary. The County is part of the Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area (MSA), supporting a large portion of the MSA's suburban development.

With approximately 241 square miles of land, Sarpy County is the smallest County in Nebraska, but maintains the third-largest population. It is currently the fastest-growing County in the State. Sarpy County is home to five Cities: Bellevue, Gretna, La Vista, Papillion and Springfield, as well as Offutt Air Force Base, a Census Designated Place (CDP). Three additional CDPs are located in Sarpy County: Chalco, La Platte and Richfield. **Illustration 3.1, Location Map**, presents the location of Sarpy County within the State of Nebraska.

**ILLUSTRATION 3.1
LOCATION MAP**



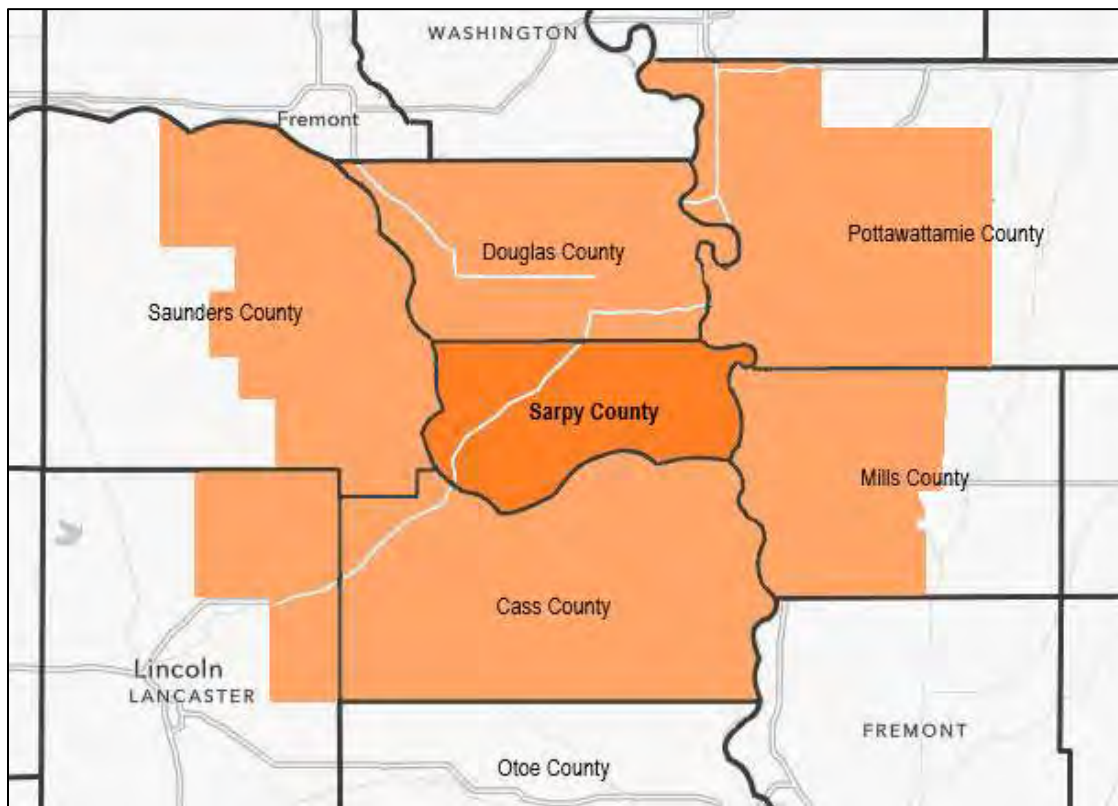
As part of the Omaha-Council Bluffs MSA and being home to several major employers, Sarpy County Communities are expected to continue experiencing strong population growth. The close proximity between the County's five Cities has created the need for inter-local agreements regarding fair and realistic growth boundaries, including a 2019 agreement between the Cities of Gretna and Papillion regarding future jurisdiction surrounding a planned Interstate 80 interchange at 192nd Street. Such agreements are important to allow for each Community to preserve their unique heritage, while supporting sustainable growth, County-Wide.

HOUSING MARKET AREA.

Illustration 3.2 presents the **Housing Market Area (HMA)** for Sarpy County. The Sarpy County **HMA** is divided into two segments: a Primary and a Secondary Housing Market Area. The **Primary HMA** (dark orange) includes the entire County and each Community. The **Secondary HMA** (light orange) was determined by 2010 Census Tract boundaries and proximity to other large centers of population in the surrounding region. This **Secondary HMA** for Sarpy County includes all of Cass and Douglas Counties in Nebraska and portions of Lancaster and Saunders Counties, Nebraska and Mills and Pottawattamie Counties, Iowa.

The **Secondary HMA** provides additional support to Sarpy County's economic development opportunities and overall population growth. Sarpy County housing stakeholders, funders, economic and community development entities and other interested parties should strive to attract residents from the **Secondary HMA** through the provision of a variety of housing types, both owner and renter, at affordable price points for all income levels.

ILLUSTRATION 3.2 – Housing Market Area

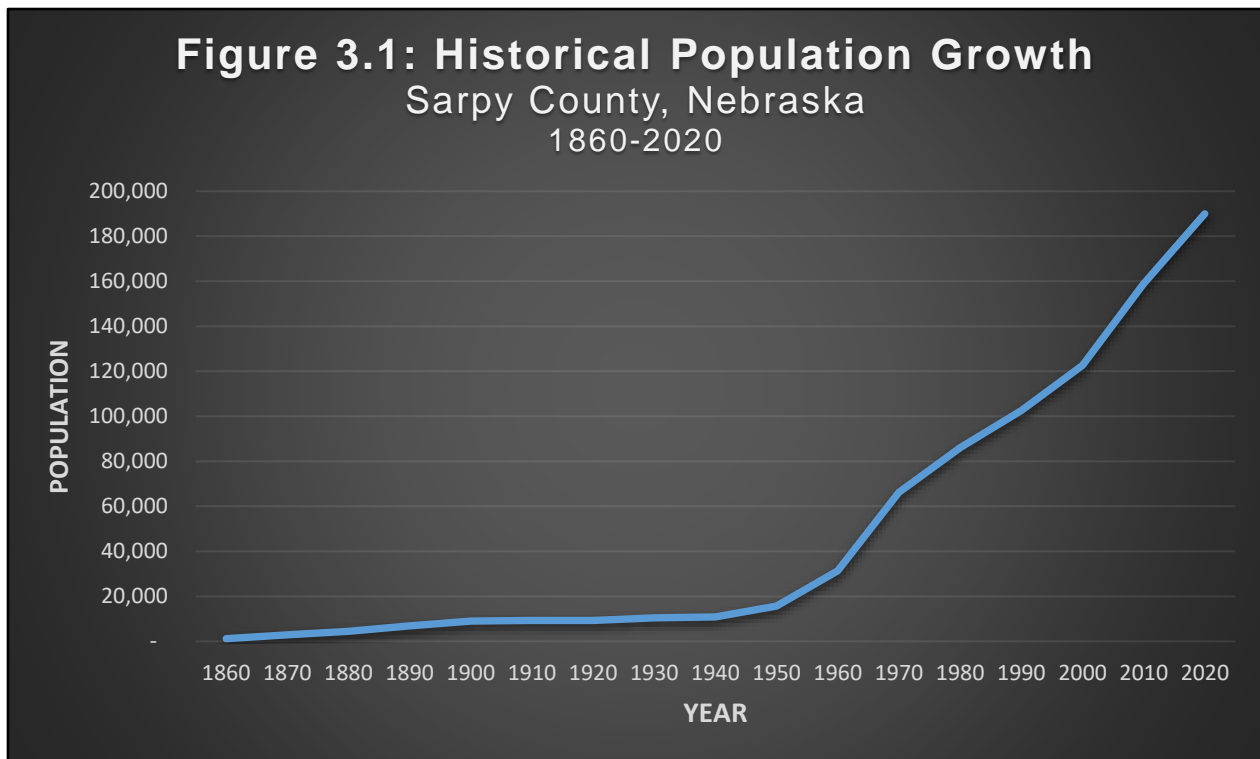


POPULATION PROFILE.

The **Population Profile** presents population trends, projections and age distribution for Sarpy County in an effort to provide a basic understanding of important changes that have, and will, occur within the County. Such information is critical in analyzing a community and determining proper strategies for future growth.

Population Trends and Projections.

Figure 3.1 presents the historical population growth of Sarpy County, since 1860. The population of Sarpy County was first recorded by the 1860 U.S. Census, which identified 1,201 residents living in the County. The County has historically experienced an increasing rate of population growth and has never recorded a population decrease for each Decennial Census since 1860. After reaching a population of 9,080 in 1900, growth slowed significantly through 1940, when the population was recorded at 10,835. Since 1940, the County has experienced significant growth at each Census, and is currently the fastest-growing County in the State of Nebraska.



Sarpy County Population: 1860 to 2020									
Year	1860	1870	1880	1890	1900	1910	1920	1930	1940
Population	1,201	2,913	4,481	6,875	9,080	9,274	9,370	10,402	10,835
Year	1950	1960	1970	1980	1990	2000	2010	2020 Est.	
Population	15,693	31,281	66,200	86,015	102,583	122,595	158,840	189,962	

Table 3.1, Page 3.6, identifies population trends and projections for Sarpy County, each incorporated Community, Census Designated Places (CDPs) and the Balance of County (rural Sarpy County), from 2000 to 2025. The previous two Decennial Censuses (2000 and 2010) recorded strong population growth in the County. The total Sarpy County population increased from 122,595, in 2000, to 158,840, in 2010, an increase of 36,245 persons, or 29.6 percent.

Currently (2020), the population for the County is an estimated 189,962. The County is projected to continue its historical trend of strong population growth over the next five years. By 2025, the population of Sarpy County is projected to increase by an estimated 6 percent, or 11,411 persons.

All incorporated Communities in Sarpy County, as well as the Balance of County, are projected to continue to experience

strong population growth. **A high population growth rate contributes to the need for new and improved housing of various types and sizes, as well as affordable to various income sectors of the County.** The City of Gretna is projected to experience the largest population increase, by percentage, among incorporated Communities in Sarpy County.

Figure 3.2 identifies the share of the County's total population each Community has maintained, since 2000. The Balance of County is projected to experience strong population growth (10.1% increase) through 2025, contributing to Bellevue's decreasing population share. However, given recent trends and aggressive annexation policies among Sarpy County Communities, a portion of this growth in the rural, unincorporated areas of the County will ultimately be absorbed into an incorporated Community through annexation.

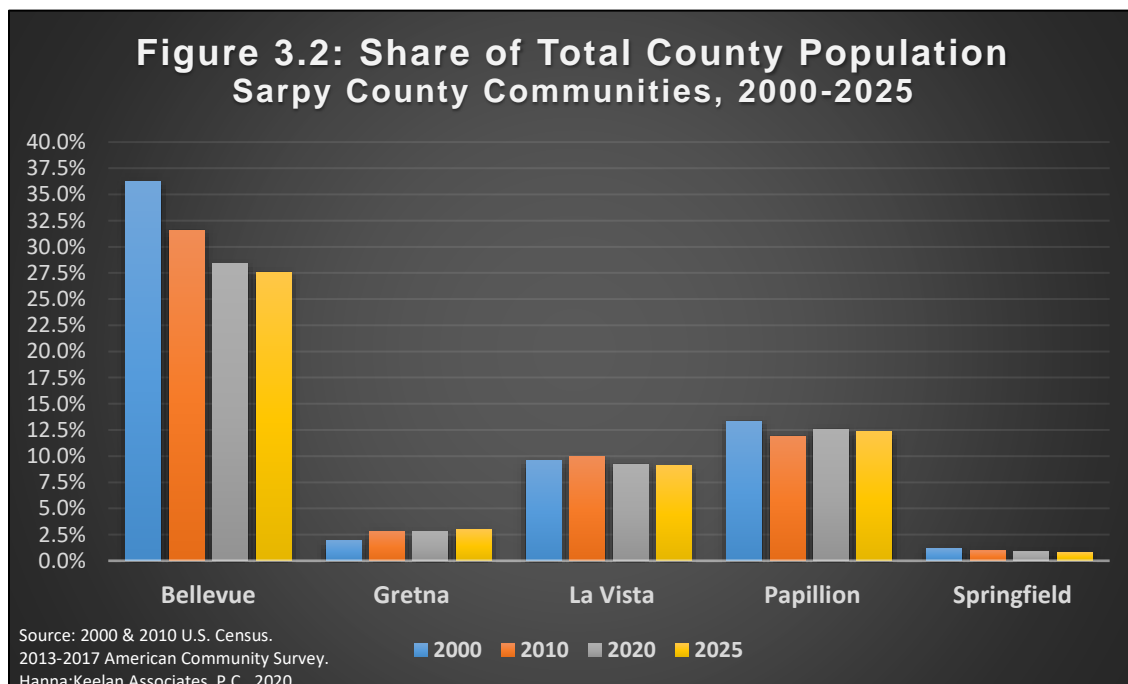


Table 3.1
Population Trends & Projections
Sarpy County & Communities, Nebraska
2000-2025

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2025</u>	<u>% Change 2020-2025</u>
Sarpy County:	122,595	158,840	189,962	201,373	+6.0%
Bellevue:	44,382	50,137	53,940	55,471	+2.8%
Chalco CDP:	10,736	10,994	11,120	11,303	+1.6%
Gretna:	2,355	4,441	5,248	5,958	+13.5%
La Platte CDP:	N/A	114	121	125	+3.3%
La Vista:	11,699	15,758	17,526	18,259	+4.2%
Offutt AFB CDP:	8,901	4,644	4,682	4,722	+0.9%
Papillion:	16,363	18,894	23,889	24,789	+3.8%
Richfield CDP:	N/A	43	43	42	-2.3%
Springfield:	1,450	1,529	1,633	1,686	+3.2%
Balance of County:	26,709	52,286	71,760	79,009	+10.1%

CDP = Census-Designated Place.

N/A = Not Available.

2018 U.S. Census Population Estimates (Incorporated Communities):

Sarpy Co. – 184,459; Bellevue – 53,627; Gretna – 5,076; La Vista – 17,163; Papillion – 20,530; Springfield – 1,612; Balance of County (Rural and CDPs) – 86,451.

2017 American Community Survey Population Estimates:

Sarpy Co. – 175,188; Bellevue – 53,040; Chalco CDP – 11,209; Gretna – 5,045;
 La Platte CDP – 61; La Vista – 17,062; Offutt AFB CDP – 5,142; Papillion – 19,478;
 Richfield CDP – 175; Springfield – 1,391; Balance of County – 62,585.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.

Population Age Distribution.

The various population age cohorts represented in a community are important indicators of the unique needs present in a community. An analysis of the population's age distribution can be used to identify the future need for various housing types and community amenities such as public schools, child care facilities, recreational areas and health care facilities.

Table 3.2 highlights the **population age distribution** in Sarpy County. Between the 2000 and 2010 Censuses, Sarpy County experienced an increase in all population cohorts, with the “19 and Under” and “35-54” age cohorts experiencing the largest population increases. Since 2000, the “19 and Under” age cohort has been the largest segment of the population in Sarpy County. Currently (2020), this age cohort accounts for 30.9 percent of the County's total population. The “65+” age groups are projected to increase by an estimated 1,650 persons from 2020 to 2025, or 9.7 percent. This projection is based upon the historical growth of the elderly population in Sarpy County.

Currently, Sarpy County maintains an estimated **median age of 33.6 years**. The median age among County residents is projected to increase, slightly, by **2025 to 34.2 years**.

Table 3.2
Population Age Distribution
Trends & Projections
Sarpy County, Nebraska
2000-2025

Sarpy County	2000-2010			2020-2025		
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2025</u>	<u>Change</u>
19 and Under	40,606	49,518	+8,912	58,689	61,067	+2,378
20-34	27,829	34,750	+6,921	41,322	44,054	+2,732
35-54	37,322	45,466	+8,144	52,799	55,671	+2,872
55-64	8,715	15,562	+6,847	20,192	21,971	+1,779
65-74	5,040	8,148	+3,108	10,433	11,298	+865
75-84	2,352	4,018	+1,666	4,780	5,346	+566
85+	731	1,378	+647	1,747	1,966	+219
Totals	122,595	158,840	+36,245	189,962	201,373	+11,411
Median Age	31.5	32.9	+1.4	33.6	34.2	+0.6

Source: 2000, 2010 Census.

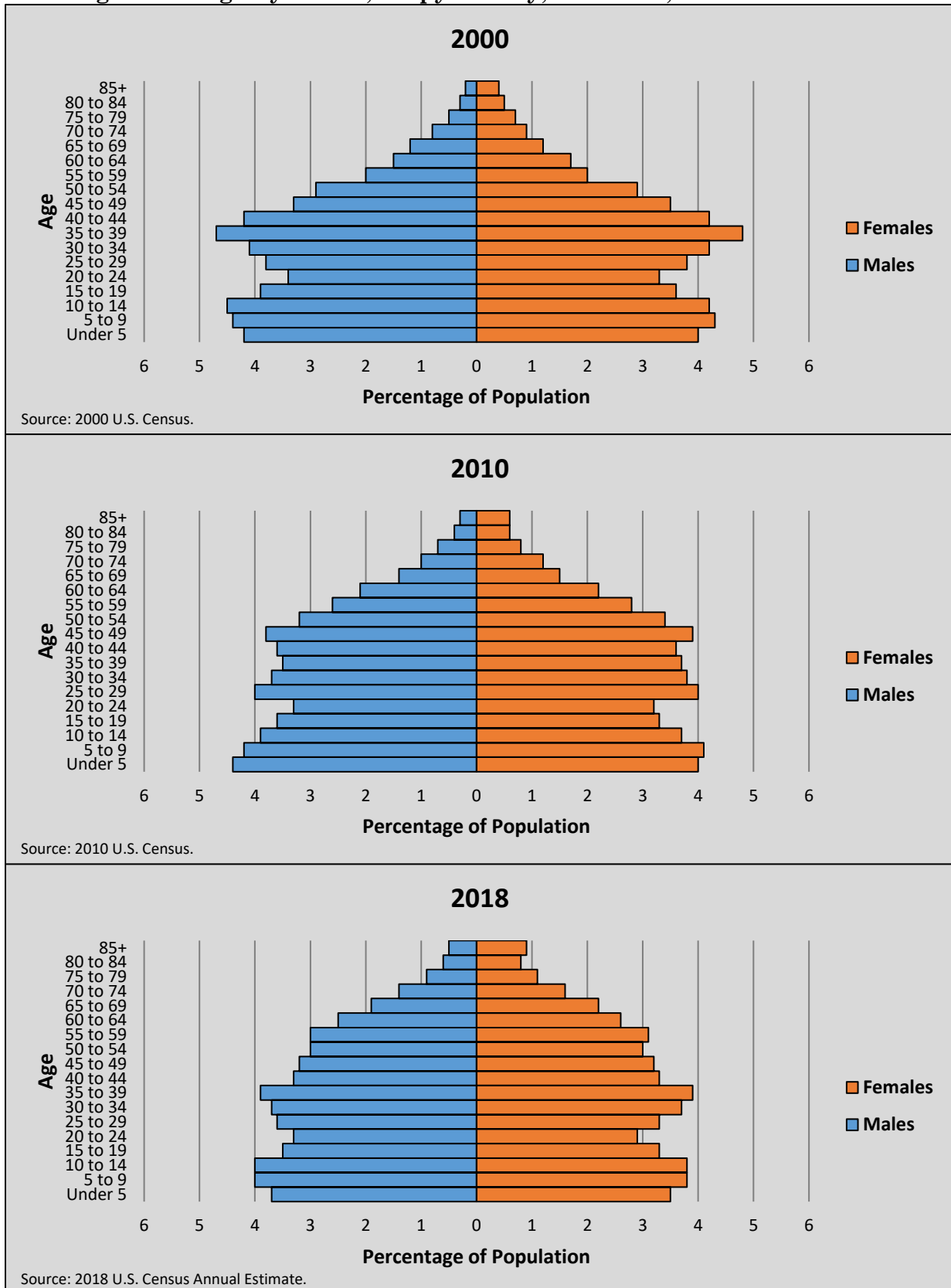
Hanna:Keelan Associates, P.C., 2020.

Figure 3.3, Page 3.9, presents an **Age Pyramid** for the years 2000, 2010 and 2018 in Sarpy County. A population pyramid is a tool used for understanding the composition of a given population by presenting the age-sex distribution of the population. The **Figure** shows the percentage of the County's total population that is comprised within each age sector, by sex. The population pyramid is helpful in determining the various needs for a local population. For example, the more rectangular the graph is shaped, the slower the population is growing, while a pyramid shape represents faster population growth.

For Sarpy County, the large 'base' at the bottom of the Pyramid for ages 10 and under is a positive sign, as it indicates the potential for future population growth. However, there appears to be a 'hole' in the 15 to 29-year age group. This indicates the County is struggling to retain high school and college-aged students, as well as younger workers. Strategies for retaining the County's younger population should be explored.

As depicted in **Figure 3.3**, the **Age Pyramid** for Sarpy County is beginning to take on a more rectangular shape, as the elderly population continues to increase and the younger population continues to decrease as a proportion of the overall population. Each Community in Sarpy County should be prepared to provide the necessary housing types and amenities for an aging population, including providing existing housing units with senior-specific amenities and continuing to provide housing opportunities with specialized service provisions. This could include skilled nursing and assisted living housing.

Figure 3.3: Age Pyramids, Sarpy County, Nebraska, 2000-2018



INCOME PROFILE.

Information presented in the **Income Profile** assists in determining the number of households within Sarpy County having the financial capacity to afford housing at various price points. In addition, the analysis of household incomes assists in determining the size, type and style of housing needed in the County, in the future. Low cost and government subsidized housing are subject to federal regulations, such as size and type, whereas upper income housing has no such limitations.

Median Household Income.

The **median income** for all households in Sarpy County, in 2020, is estimated to be **\$81,829**, which represents an eight percent increase from 2017 (\$75,752). Household median income in the County is projected to increase to \$90,191, or 10.2 percent by 2025. This projection is largely driven by the significant increase in the total number of households with incomes at or above \$100,000 which occurred in the County between 2000 and 2017, increasing by more than 300 percent.

Since 2000, Sarpy County has experienced an increase in the total number of households with incomes at or above \$50,000, as well as at or below \$10,000. The total number of households earning between \$10,000 and \$50,000 has decreased since 2000. As the number of low-income households continues to increase in the County, it is recommended that both local and State housing stakeholders develop an **affordable housing “plan of action”** to encourage the development of new housing opportunities for persons and families within these lower income brackets. This effort should strive to create balance and opportunity in the Sarpy County housing market by providing the necessary housing for persons of these incomes.

Senior/Elderly (65+) Median Household Income.

The total number of elderly households in Sarpy County, consisting of those with at least one person 65+ years of age, has experienced a sharp increase since the 2000 Census. The number of elderly households increased from 5,210 in 2000, to 11,636 in 2017, representing a 123 percent increase. Currently, the total number of senior/elderly households in Sarpy County is an estimated 13,445.

Median income among seniors in Sarpy County has also increased significantly since 2000. The 2013-2017 American Community Survey estimates a median income of \$50,921 in the County, a 46.4 percent increase from the 2000 median income of \$34,775. The current median income, an estimated \$53,500, represents a 5.1 percent increase over the last three years.

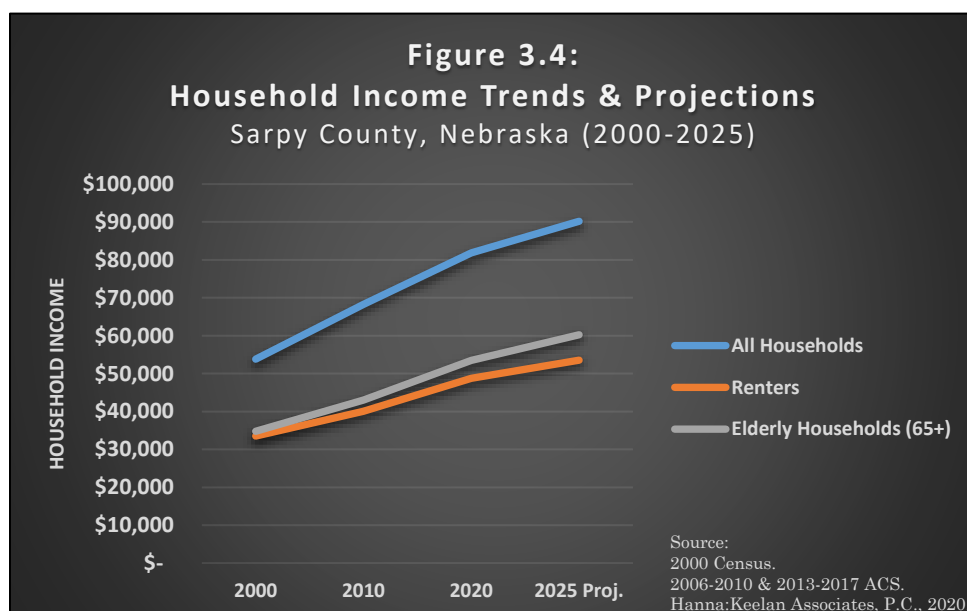
By 2025, senior/elderly households at all income levels are projected to increase, including those with incomes in the ‘Less than \$10,000’ and ‘\$10,000-\$19,999’ income ranges. Elderly households in these two lower income brackets are projected to account for approximately 12.3 percent of all elderly households in the County, by 2025. Senior households with incomes at or above \$100,000 will comprise the largest share of total elderly households than any other income bracket, accounting for approximately 25.5 percent, or 4,212 of the projected total senior/elderly households. The **median income** among senior/elderly households in Sarpy County is projected to increase an estimated 12.6 percent by 2025, to **\$60,242**.

Renter Median Household Income.

The **median income** for renter households in Sarpy County, in 2020, is estimated to be **\$48,773**, which represents a 6.3 percent increase from 2017 (\$45,901). For renters in Sarpy County, median household income is projected to increase to \$53,537, or 9.8 percent by 2025. This projection is largely driven by the significant increase in the total number of renter households with incomes at or above \$75,000 which occurred in the County between 2000 and 2017, increasing by more than 250 percent.

Since 2000, renter households in Sarpy County have experienced an increase in the number of households with incomes at or above \$35,000, as well as at or below \$10,000. The number of households earning between \$10,000 and \$35,000 has decreased since 2000. As the number of very-low income renter households continues to increase in the County, it will be important that both local and State housing stakeholders establish ‘**project-specific housing partnerships**’ to encourage the development of new, affordable housing opportunities for persons and families within these lower income brackets.

Figure 3.4 presents household income trends and projections for all Sarpy County households, renter households and elderly households (65+ years) from 2000 to 2025.



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. As per the Nebraska Department of Economic Development, per capita income in Sarpy County increased from \$41,972 in 2012 to \$46,977 in 2017, an increase of \$5,005, or 11.9 percent. The **2020 per capita income** in Sarpy County is an estimated **\$48,129**, an increase of approximately 14.7 percent since 2012. **By 2025, per capita income in Sarpy County will increase an estimated 15 percent, to \$55,341.**

Poverty Status.

Table 3.3 identifies the **overall poverty rate and number of individuals living in households with earned incomes below the federal poverty level** in Sarpy County, from 1990 to 2017. The number of individuals living below the poverty level increased rapidly between 2000 and 2010, when the overall poverty rate increased from 4.2 percent in 2000, to 5.7 percent in 2010. By 2017, the County's poverty rate had decreased to 5.3 percent, although the total number of individuals living in poverty has increased to 9,285 residents.

Table 3.3
Poverty Status
Sarpy County, Nebraska
1990-2017

<u>Year</u>	<u>Poverty Rate</u>	<u>Individuals Below Poverty Level</u>	<u>Percent Change</u>
1990	4.5%	4,523	--
2000	4.2%	5,148	+13.8%
2010	5.7%	9,054	+75.9%
2017	5.3%	9,285	+2.6%

Source: 1990 & 2000 U.S. Census.

2006-2010 & 2013-2017 American Community Survey 5-Year Estimates.

Cost Burden/Housing Problems.

A number of households throughout Sarpy County are considered to be “**Cost Burdened**” and/or have various “**Housing Problems**,” as defined by the Department of Housing and Urban Development. 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.

In **2020**, an estimated **7,894 owner households** in Sarpy County, or 15.7 percent of all owner households, are **cost burdened** and/or experiencing **housing problems**. **By 2025, an estimated 8,662 owner households in Sarpy County will be of this status.** Currently, an estimated **7,783 renter households** in Sarpy County, or 40.6 percent of all renter households are **cost burdened** and/or experiencing **housing problems**. **By 2025, this number is expected to increase to 8,275 households.**

The **2013-2017 American Community Survey** estimates a total of **2,660 elderly renter households** reside in Sarpy County. An estimated **1,535, or 57.7 percent** are considered **cost burdened**. A majority of these elderly **cost burdened households** are spending **35 percent or more** of their income on **housing costs and maintenance**.

The **Sarpy County Housing Steering Committee**, as well as participants of the **County-Wide Surveys**, stated that the increase in the number of **cost burdened households** is related to the low supply and, thus, high demand for housing with affordable prices in Sarpy County. The following factors have played a role in creating **cost-burdened households** in Sarpy County:

1. **The high cost of land and building materials is driving up the cost of new housing development and related infrastructure in the County.**
2. **Most of the new rental housing being developed, today, does not meet the affordability needs of persons and families with the greatest housing need.**
3. **Housing that is available for purchase or rent either does not meet the demands of today’s family needs (including size, location, etc.) or is severely deteriorating or dilapidated and in extreme cases, experiencing health and safety issues such as mold, inadequate utilities and deferred maintenance.**

4. **As per 2013-2017 American Community Survey data, Sarpy County has a shortage of 1,766 affordable housing units for households with annual incomes below \$20,000. Affordable units in this range include owner units valued at \$70,000 or below and rental units with monthly rents below \$400.**

It will be important that Sarpy County and Communities, through 2025, take an aggressive approach to developing housing for persons and families of low- to moderate-income, especially to support the County's homeless population, families living in deteriorating or dilapidated housing units and persons and families who were displaced from their homes following the 2019 flooding disaster.

ECONOMIC PROFILE.

The following discussion provides a general **Economic Profile** of Sarpy County. Included is a review of annual employment trends, relevant labor force data, commuting characteristics and the identification of major employers.

Employment Trends.

Between 2009 and September, 2019, the unemployment rate in Sarpy County ranged from a high of 4.9 percent to a low of 2.2 percent. During this period, the total number of employed persons increased by 19,415. By 2025, an estimated 99,356 persons will be employed in the County. Job creation, as well as the growth and expansion of existing industries, has been and will continue to be a critical element in the expansion of Sarpy County's housing market, especially for persons and families in the workforce.

Employment By Type.

As of September, 2019, non-farm employment (wage and salary) comprises 79,074 jobs in Sarpy County. The largest employment sector in the County is Transportation and Warehousing, which comprises approximately 13 percent of all non-farm employment opportunities in the County.

Sarpy County is home to several large employers, including seven which employ more than 1,000 workers: Offutt AFB, PayPal, Papillion-La Vista Public Schools, Werner Enterprises, Inc., Bellevue Public Schools, Wal-Mart & Sam's Club and Hillcrest Health Systems. Eight additional employers employ between 500 and 999 workers. These and other employers could form a partnership to create various, both owner and rental housing types for their employees.

Major employers can play a lead role in promoting the importance and need for additional workforce housing in Sarpy County via direct communication with local governments and elected officials. The Housing Foundation for Sarpy County should work directly with Sarpy County Economic Development Corporation to assist major employers in promoting workforce housing as well as in attracting additional major employers to the County or expanding existing industries, which results in expanding the Sarpy County housing market.

Commuting Patterns.

An estimated 11,254 employees from Sarpy County travel less than 10 minutes to their place of employment, according to estimates from the 2013-2017 American Community Survey. An estimated 4,783 employees travel 45 minutes or more to their place of employment.

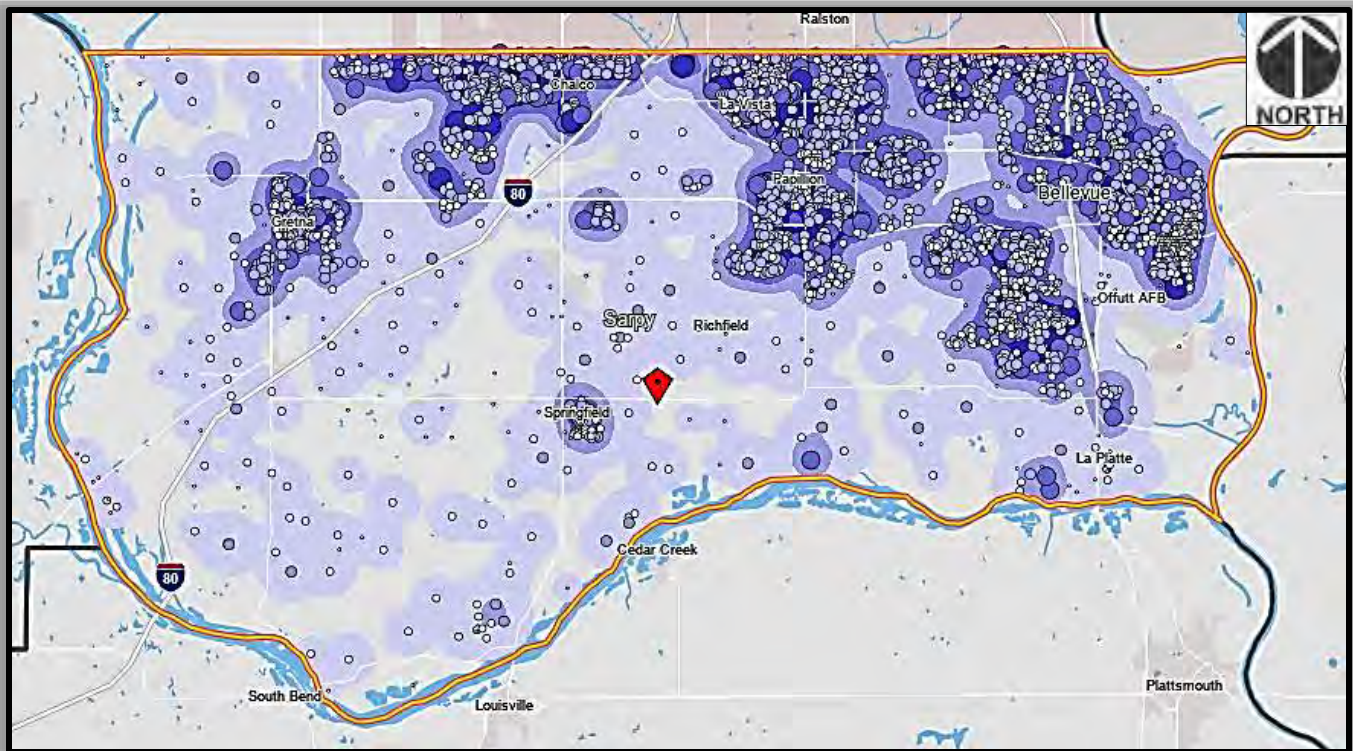
Figure 3.5 highlights commuting patterns for persons living and/or working in Sarpy County, as per the United States Census Bureau, Center for Economic Studies (CES). CES recorded 71,833 persons employed in Sarpy County in 2017. Of the **71,833, an estimated 47,865, or 66.6 percent commute into the County for work**, while 23,968, or 33.4 percent are both employed and living in Sarpy County. Additionally, the data reveals that 89,119 total employed persons live in Sarpy County. Of these, an estimated **65,151 persons, or 73.1 percent are employed outside the County**, while 23,968 (26.9 percent) are both employed and living in Sarpy County.

FIGURE 3.5 – Commuting Patterns



Figure 3.6 identifies “**employment density**” in Sarpy County, as per 2017 CES data. The majority of the County’s major employers are located in the northern portion of the County, adjacent the City of Omaha, Nebraska and within the larger Communities in Sarpy County (Bellevue, La Vista and Papillion). Various shades of blue represent **areas of low, medium, high and very high densities of jobs per square mile**, while the blue dots represent the **number of jobs per Census block**. Sarpy County’s areas of high employment density are expected to continue strong growth and expansion, especially along major transportation corridors such as Interstate 80.

FIGURE 3.6 – Employment Density



Map Legend	
Job Density [Jobs/Sq. Mile]	Job Count [Jobs/Census Block]
5 - 154	1 - 4
155 - 604	5 - 26
605 - 1,353	27 - 87
1,354 - 2,403	88 - 206
2,404 - 3,752	207 - 402
Selection Areas	
* Analysis Selection	

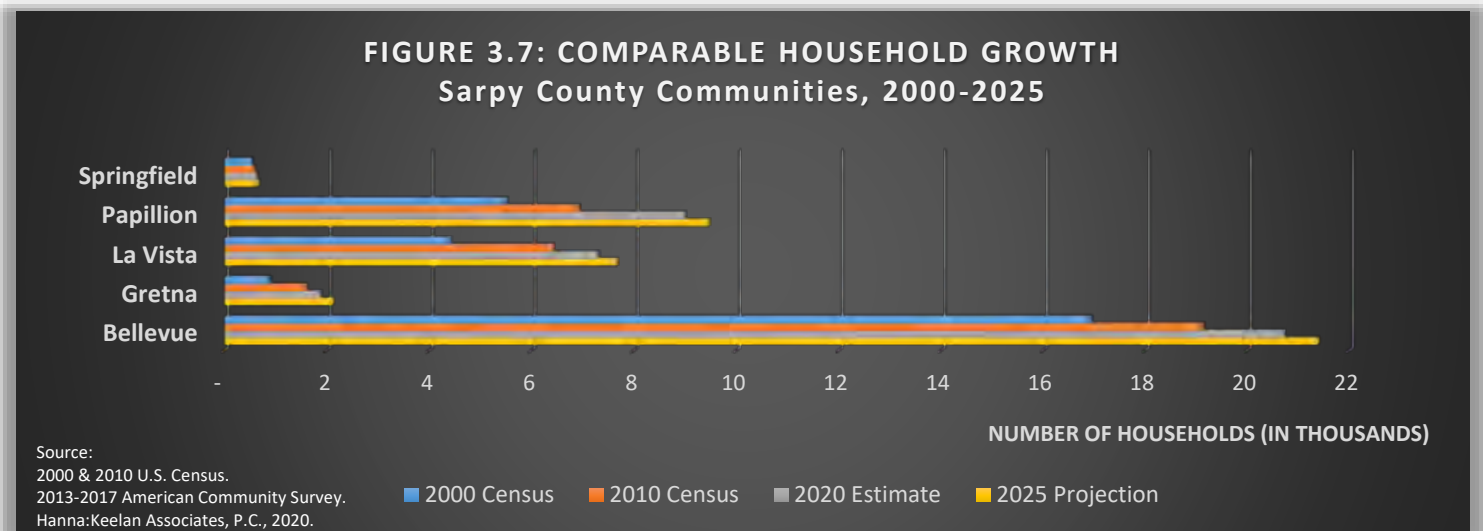
Source: U.S. Census Bureau,
Center for Economic Studies, 2017.

HOUSING PROFILE.

Households.

Currently, an estimated **69,591 households exist in Sarpy County**, consisting of **50,406 owner households** and **19,185 renter households**. Owner households are projected to outpace the growth of renter households, slightly, through **2025**, when owner households will account for an estimated 72.7 percent of all households in the County. From 2020 to 2025, the number of owner households is projected to increase by an estimated 3,320 households (6.6 percent), while renter households are projected to increase by an estimated 975 households (5.1 percent). **All incorporated Communities as well as the Balance of County are projected to experience an increase in both owner and renter households over the next five years.**

Figure 3.7 highlights comparable household growth in the incorporated Communities of Sarpy County from 2000 to 2025. Housing development of all types, at all price points throughout Sarpy County will be necessary to ensure continued household growth and to support a diverse workforce in the County.



Senior/Elderly Households.

Sarpy County has experienced significant growth in the total number of senior/elderly households since the 2000 and 2010 Censuses. During this time, total elderly households (age 55+ years) increased from 10,241 in 2000, to 17,631 in 2010, representing an increase of 7,390 households, or 72.2 percent. Currently, an estimated 22,143 senior/elderly households exist in Sarpy County, consisting of 17,405 owner and 4,738 renter households. This represents an increase of 4,512 senior/elderly households, or 25.6 percent since the 2010 Census.

Group Quarters.

Group quarters population includes persons residing in specialized housing situations. “Institutionalized” populations include persons residing in adult correctional facilities, juvenile facilities, nursing and skilled nursing establishments, not free to come and go on their own merit. “Non-institutionalized” populations reside in housing that includes military barracks and college/university dormitories and have the ability to travel freely.

The current number of persons in **group quarters** in Sarpy County is estimated at **1,231**. This represents a continued trend of a slightly decreasing group quarters population since the 2000 Census, which recorded a group quarters population of 1,301. By **2025**, the County is projected to maintain a group quarters population of **1,203 persons**.

The decline in group quarters population is largely related to the closure of “military quarters” for personnel associated with Offutt Air Force Base. Population living in military quarters decreased from 587, in 2000, to 443 in 2010. This is likely due to a transition into more permanent housing situations, including both traditional and “military base designated” single family housing units.

Conversely, Sarpy County has experienced an increase in institutionalized group quarters, specifically nursing and skilled nursing facilities/beds. Overall, Sarpy County increased from 344 nursing home quarters in 2000, to 450 in 2010. New facilities in the Community of Gretna and the Balance of County are responsible for this group quarters increase.

Housing Units/Vacancy & Occupancy.

Currently, Sarpy County contains an estimated 75,910 housing units, consisting of approximately 54,308 owner and 21,602 rental units. Of these 75,910 units, approximately 6,319 are vacant, resulting in an overall, housing vacancy rate of 8.3 percent. The 6,319 vacant housing units consist of an estimated 3,902 owner and 2,417 rental units, equaling an owner housing vacancy rate of 7.2 percent and a rental housing vacancy rate of 11.1 percent.

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 year-round for rent or purchase, meeting current housing code and having modern amenities. A vacancy rate of at least 6 percent is the minimum rate recommended for Sarpy County, to allow for sufficient housing available for both new and existing residents. **The 2020 overall AHVR for Sarpy County is an estimated 2.1 percent, which includes an AHVR for owner housing of 1.8 percent and 2.7 percent for rental housing units.** This concludes that the County is experiencing a “Housing Vacancy Deficiency” for both owner and rental housing.

To make an impact on solving this vacancy deficiency, Sarpy County Communities will need to continue its high rate of housing production during the next five years. This can be accomplished via both new housing construction and rehabilitating (economically practical) existing housing units.

A **Survey of rental properties** was conducted by the **Nebraska Investment Finance Authority** for Sarpy County from 2002 to 2019. A total of 100 rental housing programs in the County participated in the 2019 Survey, totaling 12,060 rental housing units. Results identified a **4.8 percent rental housing vacancy rate**. Rental units in the County, for 2019, took an average of 19 days to become occupied, a slight increase from 2018, when the absorption rate was an estimated 18.1 days.

Figure 3.8 presents the historical vacancy rates of the surveyed rental properties in Sarpy County, from 2002 to 2019.

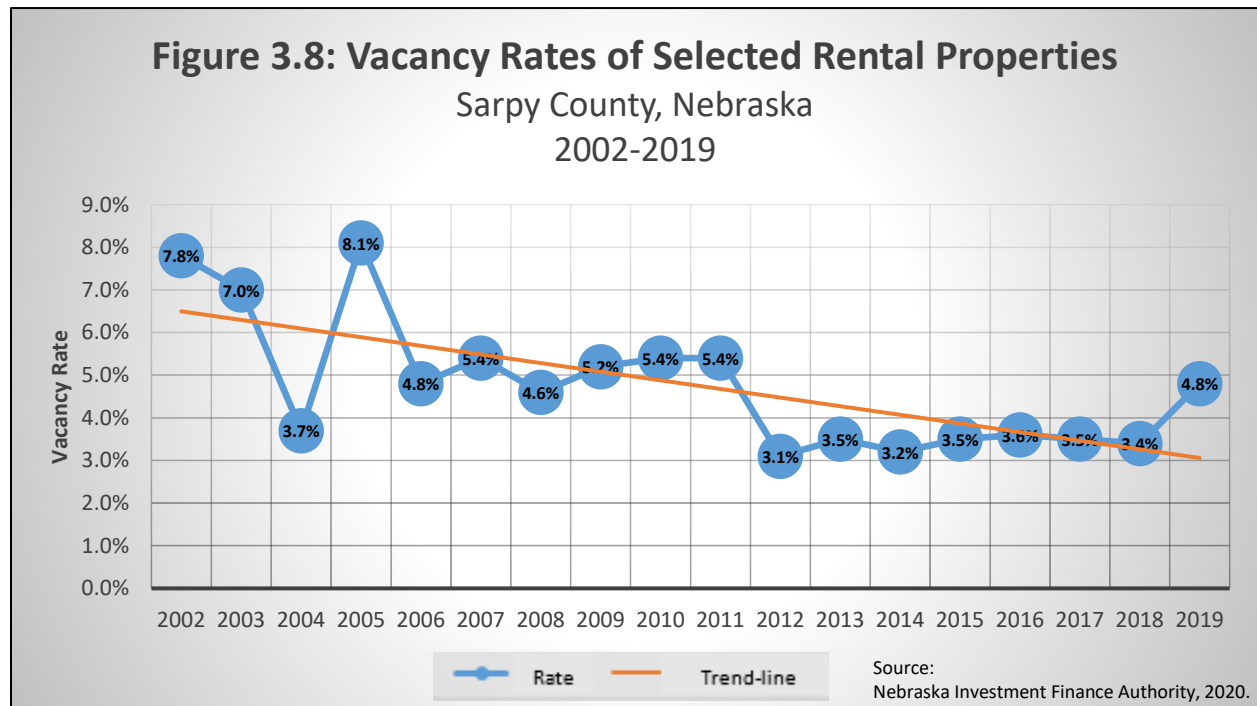


Table 3.4 identifies the vacancy rate by unit type for Sarpy County in 2019. Of the total 12,060 managed units that were surveyed in 2019, only 579 were available. This contributes to a vacancy rate, of surveyed units, of 4.8 percent.

Table 3.4
Vacancy Rates By Unit Type
Sarpy County, Nebraska
2019

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	1,680	69	4.1
Apartments	10,114	497	4.9
Mobile Homes	11	2	18.2
"Other" Units	32	0	0.0
<u>Don't Know</u>	<u>223</u>	<u>11</u>	<u>4.9</u>
Total Units	12,060	579	4.8

Source: Nebraska Investment Finance Authority, 2020.

Housing Values.

Table 3.5 highlights the average sales price of single family homes in Sarpy County, from 1999 to 2019. In 2019, an average sales price of \$239,248 was recorded, representing an increase of \$124,374, or 108.3 percent from the 1999 price of \$114,874. 2019 also represents the peak average sale price of single family homes in the County since 1999.

In the last five years (2015-2019), average home prices in Sarpy County have increased an estimated \$30,306, or 14.5 percent.

Table 3.5
Average Sales Price Of
Single Family Homes
Sarpy County, Nebraska
1999-2019

<u>Fiscal Year</u>	<u>Average Sale Price (\$)</u>
1999	114,874
2000	123,051
2001	130,746
2002	137,389
2003	150,509
2004	160,126
2005	169,138
2006	178,132
2007	180,373
2008	184,175
2009	178,366
2010	178,965
2011	190,474
2012	189,101
2013	193,405
2014	200,661
2015	208,942
2016	216,256
2017	225,121
2018	235,217
<u>2019</u>	<u>239,248</u>

Change (1999-2019) +124,374 (+108.3%)

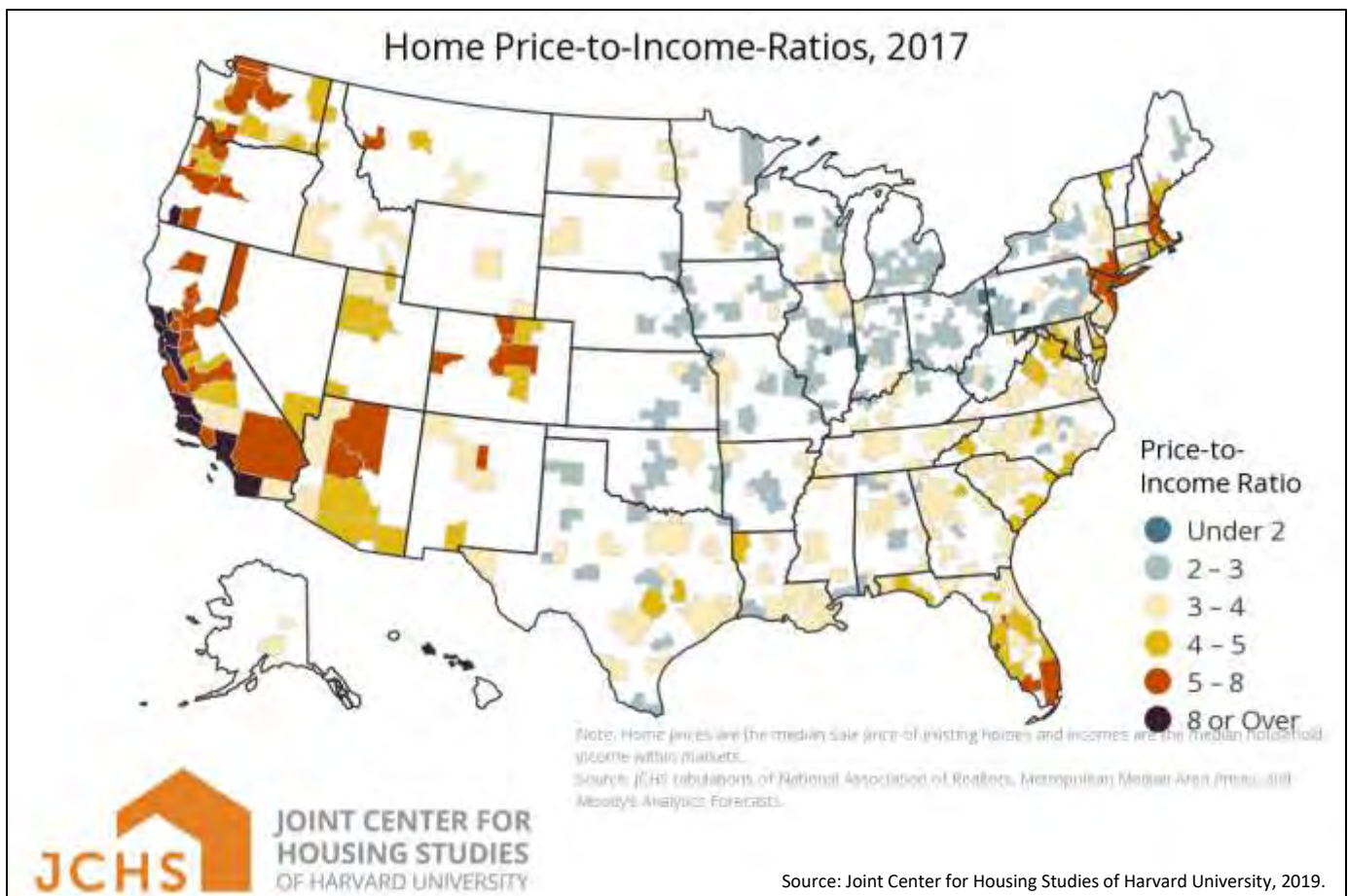
Source: Nebraska Investment Finance Authority, 2020.

Figure 3.9 presents a U.S. map of the ‘home price-to-income ratios’ of the designated Metropolitan Statistical Areas (MSAs) in the United States, as of 2017.

Home price-to-income ratios are key measures of housing affordability within a community. These ratios measure whether or not household incomes are in line with home values (prices). The higher the ratio, the more expensive housing is considered to be in a particular community or region. Generally, an affordable, efficient housing market exhibits price-to-income ratio between 2 and 3.

From 1990 to 2018, the National home price-to-income ratio was 3.7, or the median sales price of a home was, on average, 3.7 times more than the median household income.¹ In 2018, the national home price-to-income ratio was 4.1, slightly higher than the 28-year average.

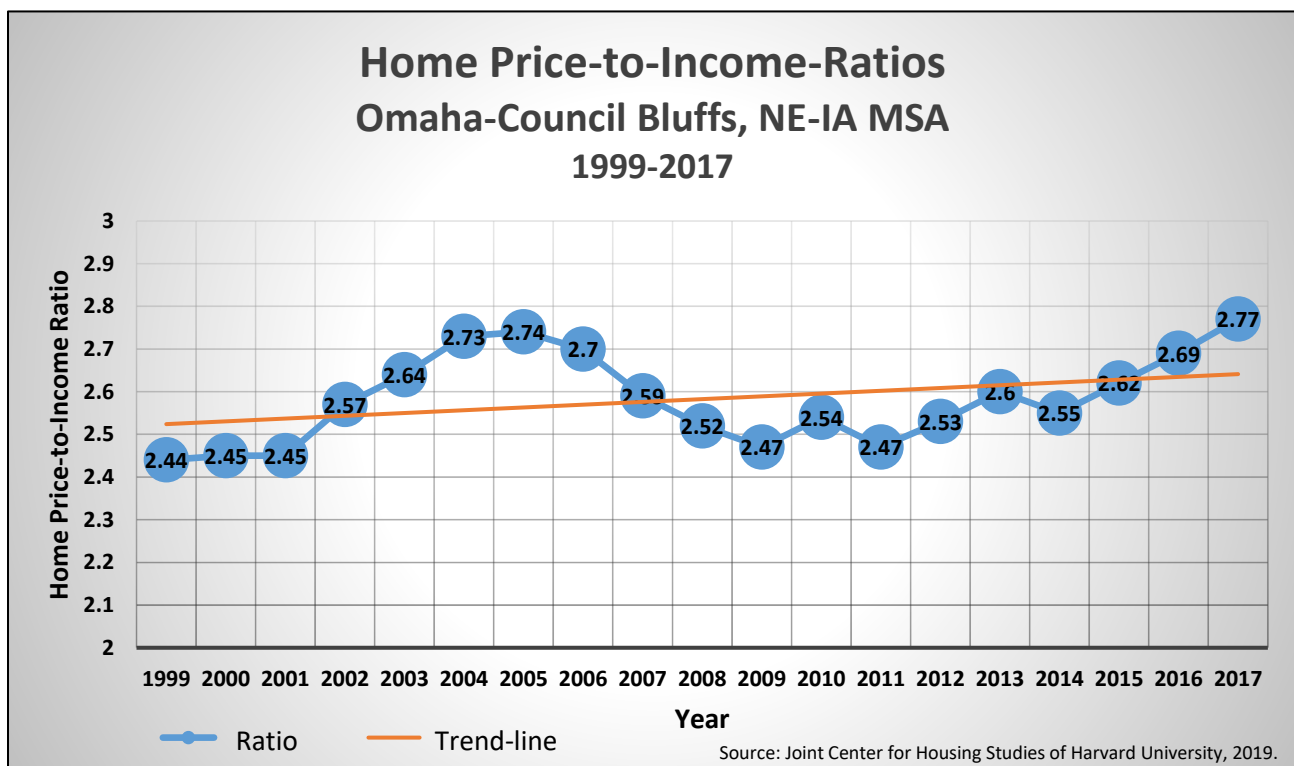
FIGURE 3.9



¹ Joint Center for Housing Studies of Harvard University, The State of the Nation's Housing, 2019.

Figure 3.10 illustrates the change in home price-to-income ratios within the Omaha-Council Bluffs, NE-IA MSA, which includes Sarpy County, from 1999 to 2017. Housing prices in the Omaha-Council Bluffs MSA have remained well below the national average during this time, and within the desired price-to-income ratio range of 2 to 3. However, the **ratio has increased from 2.44 in 1999 to 2.77 in 2017**, an indication that home values in the Omaha-Council Bluffs MSA (including Sarpy County) are increasing at a faster rate than household incomes. The orange line in **Figure 3.8** represents the general trend-line to better illustrate the rate of increase in price-to-income ratios, from 1999 to 2017.

FIGURE 3.10



The cost of housing in any County or Community is influenced by many factors, including the cost of construction, availability of land and infrastructure and the organizational capacity of the County or Community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. Sarpy County and its Communities are challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources. A continued effort to upgrade wages at both existing and new employment settings should be a top priority, and is a necessary component to improving housing affordability in the County.

The Sarpy County **median owner housing value**, estimated to be **\$191,300** in **2020**, is projected to continue to increase, substantially, by an estimated 29.9 percent by **2025** to **\$248,600**. The highest median housing value in 2020 exists in the Balance of County, which has a median housing value of \$158,700. By 2025, the Balance of County will continue to have the highest estimated median owner housing value, \$276,700. The high housing values in the Balance of County are attributed to the development of upper-income, rural residential subdivisions.

In **2020**, the estimated **median gross rent** for Sarpy County is **\$979**. This is projected to increase by 5.5 percent, by **2025**, to **\$1,033**. The Balance of County currently maintains the highest gross rental rate in the County, at \$1,146. Of the five incorporated Communities in Sarpy County, the City of La Vista maintains the highest gross rent, \$967.

The increasing median gross rent in Sarpy County can largely be attributed to the development of high-end-rental housing units, a trend that is expected to continue through 2025.

Housing Conditions.

A **Housing Structural Condition Analysis** was implemented for Sarpy County to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. Data was collected via on-site field work and information from the Sarpy County Assessor's Office. A total of **55,834 housing structures** located throughout the County were reviewed. Of these structures, **3,312**, or **5.9 percent** were rated as being in a **"Fair"** to **"Poor"** condition.

Additionally, the Nebraska Investment Finance Authority's (NIFA) *2019 Sarpy County Profile* identifies **1,222 housing structures** as being constructed of **"Fair"** or **"Low"** **quality materials**, creating a situation where these structures could be moderately or severely damaged as a result of a natural disaster such as the 2019 flooding, or have structural components deteriorate more rapidly over time. **Many of these "Low" rated structures are likely not cost effective to be rehabilitated and should be demolished.**

2019 FLOODING DISASTER.

In March, 2019, severe flooding affected several communities throughout Sarpy County, specifically along the Missouri River and nearby tributaries. A significant number of properties, including housing, were damaged throughout the County. A total of 399 housing units were lost in Sarpy County as a result of the flooding disaster. Sarpy County leadership expressed a high priority of rehabilitating housing affected by the floods and are in need of applicable strategies for housing replacement and repair in the event of a natural disaster.

The Nebraska Flood Recovery Fund was established to assist low-income Nebraskans impacted by the 2019 Floods, via a one-to-one match grant, which will assist the applying Communities of Sarpy County in their efforts to rehabilitate damaged housing structures.

Tables 3.9 and 3.10, Page 3.25, identify an assessment of housing damage by tenure and vulnerable populations, due to the 2019 flooding disaster, as documented in the *Nebraska Housing Impact Assessment* completed in August, 2019.

A total of 719 owner and 263 renter households in Sarpy County registered for FEMA assistance in 2019. Approximately 217 owner households recorded a FEMA-Verified Loss (FVL) of \$25,000 or more, and 139 renter households recorded an FVL between \$5,000 and \$24,999. Real property losses were declared by 521 owner households, while 411 owner and 197 renter households declared personal property losses (renters only experience a loss of personal property because their home is owned by the landlord).

Of the 719 owner household registrants, 47 percent were households with a member 60+ years of age and one percent were households with an “Access and Functional Needs (AFN)” member. Approximately 12 percent of the 263 renter household registrants had a household member 60+ years of age, with three percent having an AFN member.

Table 3.6
FEMA Flood-Related Housing Damage Assessment –
Verified Loss By Tenure
Sarpy County, Nebraska
2019

	<u>Number of Registrations</u>	<u>Total FVL \$200-\$5,000</u>	<u>Total FVL \$5,000-\$24,999</u>	<u>Total FVL >\$25,000</u>	<u>RP FVL Recorded</u>	<u>PP FVL Recorded</u>	<u>Homeowners/ Flood Insurance</u>
Owners:	719	140	152	217	521	411	72% / 27%
Renters:	263	54	139	0	0	197	--

Note 1: FVL = FEMA Verified Loss. FVL is to be viewed as a relative indicator of loss, rather than a precise estimate of the value of lost property or estimate of the replacement cost for that property.

Note 2: RP = Real Property.

Note 3: PP = Personal Property.

Source: FEMA Impact Assessment Data, 2019.

Table 3.7
FEMA Flood-Related Housing Damage Assessment –
Vulnerable Populations
Sarpy County, Nebraska
2019

	<u>Pre-Disaster</u>
Population:	175,188
Poverty Rate:	4%
Population 60+:	15.4%

Post-Disaster (Owner Registrants)

FEMA Registrants:	719
HH with Member 60+:	47%
HH with AFN Member:	1%

Post-Disaster (Renter Registrants)

FEMA Registrants:	263
HH with Member 60+:	12%
HH with AFN Member:	3%

Note: AFN = Access & Functional Needs.

Source: FEMA Impact Assessment Data, 2019.

SARPY COUNTY & COMMUNITIES, NEBRASKA

County-Wide Housing Study With Strategies for Housing Affordability.

Section 4: Housing Unit Target Demand/ Needs Analysis.



SECTION 4: HOUSING UNIT TARGET DEMAND/ NEEDS ANALYSIS.

INTRODUCTION.

This Section of the Sarpy County & Communities, Nebraska, County-Wide Housing Study with Strategies for Housing Affordability provides a **Housing Needs Analysis**, as well as a **Five-Year Housing Unit Target Demand** for Sarpy County and each Community. The needs/demand analysis includes the identification of a housing “target” demand for both new housing development and housing rehabilitation activities.

HOUSING DEMAND POTENTIAL.

To effectively determine housing demand potential, four separate components were reviewed. These included (1) **housing demand based upon new population/households, the replacement of housing in substandard condition and the need for affordable housing units for persons/families considered to be “cost burdened,”** (2) **vacancy deficiency (demand),** (3) **local “pent-up” housing demand** and (4) **local housing development capacity.** The following describes each of these components.

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

New 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 (2020), the population for Sarpy County is an estimated 189,962. The population is projected to increase an estimated six percent, by 2025, to 201,373. Households are projected to increase from the current estimate of 69,591 to 73,886 households, by 2025. Housing development programs will need to be implemented to ensure safe, decent and affordable housing is provided for both current and new residents.

“Cost Burdened” Households Experiencing Housing Problems.

Owner or renter households experiencing cost burden are paying more than 30 percent of their income on housing costs, including maintenance and mortgage payments. According to HUD standards, a housing unit is considered to have housing problems if it is overcrowded (more than one person per room) and/or lacks complete plumbing. **Currently, an estimated 22.5 percent, or 15,677 of the total 69,591 households in Sarpy County, are cost burdened and/or experiencing housing problems.** This equals an estimated 7,894 owner and 7,783 renter households. By 2025, the number of cost burdened owner households is projected to increase to 8,662, while cost-burdened renter households will increase to 8,275, signifying a need for additional, affordable rental housing. Action should continue to be taken to create more affordable housing units across the County to prevent future issues regarding “affordability mismatch” between prospective buyers/renters and local housing value trends.

Substandard Units/Overcrowded Conditions.

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

- A total of **55,834 housing structures** located in the Communities of Sarpy County were reviewed and recorded by the Sarpy County Assessor. Of these structures, 3,204, or 5.7 percent were identified as being in a “Fair” or “Fair+” condition. Additionally, 108 housing structures were identified as being in a “Poor” or “Poor+” condition. **An estimated 25 to 30 percent of these units are currently occupied.**

During the next five years, these structures should be targeted for either moderate or substantial rehabilitation or, in extreme cases, demolition and replacement. Units rated as “Poor” or “Poor+” have the highest potential to be targeted for demolition and replaced with appropriate, modern, safe and decent housing units, with a special focus on unit damaged/destroyed as a result of the 2019 flooding disaster.

- An estimated **1,457 housing units** in Sarpy County are experiencing ***overcrowded conditions***, as per the 2013-2017 American Community Survey. A total of 163 units were recorded as ***lacking complete plumbing***. The number of overcrowded housing units could increase by 2025, if action is not taken to provide appropriate housing to accommodate larger families. The housing target demand determination for Sarpy County and each Community targets the replacement of approximately 20 percent of these substandard and overcrowded housing structures.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community or County, 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 Sarpy County to have sufficient housing available for both new and existing residents.**

An **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. The **AHVR** does not consider vacant units typically classified as ‘other vacant’. Common reasons a unit may be classified as ‘other vacant’ include:

- The owner does not want to sell or rent the unit.
- The unit is being used for storage.
- The owner/previous occupant is currently living in a nursing home/assisted living facility and the unit is being held until the individual can return to their home.
- The unit is being held for settlement of an estate.
- The unit is being repaired or renovated.

Currently, Sarpy County maintains an estimated, overall **AHVR of 2.1 percent, which includes an estimated AHVR for owner housing of 1.8 percent and 2.7 percent for rental housing. This concludes that both an owner and rental “vacancy deficiency” exists in Sarpy County.**

(3) “PENT-UP” HOUSING DEMAND.

The **“Pent-Up” housing demand** is defined as those current residents of Sarpy County needing and/or wanting to secure a different and/or affordable owner or rental housing type during the next five years. This would include persons from all household types and income sectors, 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 demand is created by renter households wanting to become a homeowner, or vice versa.

“Pent-Up” housing demand for Sarpy County, by 2025, should include building for an estimated 3 to 5 percent of the existing household population.

(4) LOCAL HOUSING DEVELOPMENT CAPACITY.

A **local housing development capacity** is calculated for each Sarpy County Community and the Balance of County. The calculation is based on the County’s and each Community’s ability to organize for housing development, land availability, existing zoning regulations and housing codes, accessibility to general contractors and other building trades and building supply/materials.

HOUSING UNIT TARGET DEMAND.

Table 4.1, Page 4.6 identifies the **estimated housing unit target demand** for **Sarpy County** and **each Community**, by **2025**. 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 Sarpy County.

The total estimated **housing unit target demand** in **Sarpy County**, by **2025**, is **5,579 housing units**, including **3,618 owner** and **1,961 rental units**, at an estimated development cost of **\$1.41 Billion**. The Balance of County has the highest demand for housing in the County, an estimated 2,786 units. It is projected, however, that a portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

Of the 5,579 total units in demand for Sarpy County, an estimated **2,897 units** (1,786 owner, 1,111 rental) should be developed as “workforce housing” for local employees, both new and existing. Additionally, all Sarpy County Communities should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units.



Table 4.1
Estimated Housing Target Demand
Sarpy County & Communities, Nebraska
2025

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand*</u>	<u>Est. Required Housing Unit Target Budget</u>
Sarpy County:	3,618 (1,003)	1,961 (254)	5,579 (1,587)	\$1.41B
Bellevue:	860 (169)	496 (64)	1,356 (233)	\$343.1M
Gretna:	125 (133)	100 (53)	225 (186)	\$56.9M
La Vista:	183 (130)	350 (81)	533 (211)	\$134.9M
Papillion:	360 (412)	274 (201)	634 (613)	\$160.4M
Springfield:	30 (3)	15 (1)	45 (4)	\$11.4M
Balance of County:	2,060 (127)	726 (76)	2,786 (203)	\$705.0M

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

NOTE 1: (#) = Current Estimated Vacant Housing Units.

NOTE 2: Target Demand in each Community can include New Construction and Purchase-Rehab-Resale/Re-Rent.

Source: Hanna:Keelan Associates, P.C., 2020.

HOUSING DEMAND BY INCOME SECTOR.

Table 4.2 identifies the current **Area Median Income (AMI)**, per household size for the Omaha-Council Bluffs Metropolitan Area, which includes Sarpy County. AMI is determined by finding the “100 percent” median income of households in a given geographic area, ranging in household size from one- to eight persons.

The “median” amount of income is considered to be “100 percent” for a geographic area for each household size category. For example, in the **Table** below, a four-person family in Sarpy County, with an annual household income of \$86,000 is considered to be making “100 percent of the local AMI”. This information allows for the determination of “**affordability**” and associated **housing price points (products)** for various household sizes.

Table 4.2
Area Median Income (AMI) By Persons Per Household (PHH)
Omaha-Council Bluffs Metropolitan Area, NE-IA*
2019

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$18,100	\$20,650	\$23,250	\$25,800	\$27,900	\$29,950	\$32,000	\$34,100
50% AMI	\$30,100	\$34,400	\$38,700	\$43,000	\$46,450	\$49,900	\$53,350	\$56,800
60% AMI	\$36,120	\$41,280	\$46,440	\$51,600	\$55,740	\$59,880	\$64,020	\$68,160
80% AMI	\$48,200	\$55,050	\$61,950	\$68,800	\$74,350	\$79,850	\$85,350	\$90,850
100%AMI	\$60,200	\$68,800	\$77,400	\$86,000	\$92,900	\$99,800	\$106,700	\$113,600
125%AMI	\$75,250	\$86,000	\$96,750	\$107,500	\$116,125	\$124,750	\$133,375	\$142,000

*Includes Sarpy County.

Source: U.S. Department of Housing and Urban Development – 2019 HOME Income Limits.

Table 4.3 identifies the **estimated year-round housing target demand for Sarpy County and each incorporated Community, by 2025, by income sector.** County-Wide, approximately 5,579 new units, consisting of 3,618 owner and 1,961 rental units, should be targeted by 2025. Approximately 21 percent of the total target demand focuses on households of very-low to moderate income. Households within this income range comprise the majority of the individuals and families displaced from their homes following the 2019 flooding disaster. Overall, the greatest demand for new owner housing in Sarpy County will be for households with incomes at or above 126 percent AMI. For renters, the greatest demand is projected to be in the 81 to 125 percent AMI range.

Most, if not all housing at or below 80 percent AMI will need to be involved in either a purchase-rehab-resale/re-rent or subsidized housing development program. Housing for persons and families 126%+ AMI generally have the means to purchase a lot and build a home on their own.

Table 4.3
Estimated Year-Round Housing Demand By Income Sector
Sarpy County & Communities, Nebraska
2025

	<u>Income Range</u>					<u>Totals</u>	<u>Est. Workforce Housing Demand</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>		
<u>Sarpy County:</u>							
Owner:	60	127	338	956	2,137	3,618	1,786
Rental:	72	206	350	763	570	1,961	1,111
<u>Bellevue:</u>							
Owner:	36	72	129	259	364	860	424
Rental:	42	90	119	170	75	496	270
<u>Gretna:</u>							
Owner:	0	4	12	48	61	125	72
Rental:	0	10	14	46	30	100	58
<u>La Vista:</u>							
Owner:	8	15	28	58	74	183	88
Rental:	12	58	85	135	60	350	183
<u>Papillion:</u>							
Owner:	12	30	52	80	186	360	174
Rental:	18	44	62	108	42	274	137
<u>Springfield:</u>							
Owner:	4	6	7	13	0	30	11
Rental:	0	4	4	7	0	15	5
<u>Balance of County:</u>							
Owner:	0	0	110	498	1,452	2,060	1,017
Rental:	0	0	66	297	363	726	458

Source: Hanna:Keelan Associates, P.C., 2020.

HOUSING DEMAND FOR SPECIFIC POPULATION GROUPS & PRICE POINTS (PRODUCTS).

The **housing target demand**, by income sector, for Sarpy County and each Community is further specified by **targeted population groups**, including elderly, family and special needs, and **price points (products)**, the **estimated purchase price or rent cost**. The housing types in Sarpy County 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 the housing units should be geared toward family populations, including those in the local workforce.

Table 4.4A, Page 4.10, identifies the **housing unit target demand** in Sarpy County, for **specific population groups** by 2025. In Sarpy County, **5,579 units** will be needed by 2025, consisting of **3,618 owner** and **1,961 rental units**. This includes an estimated 1,333 total units for elderly (55+ years) populations, 4,128 total units for families and 118 total units for special populations, or those with a mental and/or physical disability(ies). **An estimated 2,897 housing units, consisting of 1,786 owner and 1,111 rental units should be built for the workforce population in the County.**

Table 4.4B, Page 4.11, identifies **proposed housing unit types by target price point ranges** with the given AMI for Sarpy County, by 2025. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$395,900 or above. Two or three+-bedroom rental units, with an average affordable monthly rent between \$1,100 and \$1,700, present the greatest demand in the County.

The 399 housing units lost in Sarpy County as a result of the 2019 flooding disaster were primarily low-income rental units. **Table 4.4B identifies an average affordable monthly rent range of \$420 to \$815 for rental units targeted to households between 31 and 60 percent AMI.**

Three-bedroom units at an average purchase price in the range of \$164,500 to \$246,820 and two+-bedroom units with an average monthly rent in the range of \$795 to \$1,195 are the most needed housing types for the workforce population in Sarpy County.

Tables 4.5 through 4.10 present the housing target demand, by income sector, for both specific population groups and price points (products) in greatest demand for each Sarpy County Community as well as the Balance of County, or rural areas of the County. Additionally, an estimated housing target demand for the Sarpy County workforce population is presented in the **Tables** for each targeted population group and unit type.

Sarpy County-Wide

Housing Target Demand per Target Populations and Price Points (Products)

Table 4.4A
Housing Demand Potential – Target Populations
Sarpy County-Wide, Nebraska
2025

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					Totals	Workforce Sector
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	19	28	60	256	476	839	150
Family	27	83	258	695	1,661	2,724	1,628
Special Populations¹	<u>14</u>	<u>16</u>	<u>20</u>	<u>5</u>	<u>0</u>	55	8
Subtotals	60	127	338	956	2,137	3,618	1,786
RENTAL UNITS*							
Elderly (55+)	22	58	87	182	145	494	80
Family	34	128	245	572	425	1,404	1,013
Special Populations¹	<u>16</u>	<u>20</u>	<u>18</u>	<u>9</u>	<u>0</u>	63	18
Subtotals	72	206	350	763	570	1,961	1,111
Totals	132	333	691	1,719	2,697	5,579	2,897

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2020.

Table 4.4B
Housing Demand – Specific Types By Price Point (Product) Range
Sarpy County-Wide, Nebraska
2025

PRICE – PURCHASE COST RANGE (Area Median Income)							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
OWNER	\$0 to	\$96,640 to	\$190,145 to	\$254,510 to			\$164,500 to
UNITS*	<u>\$93,600</u>	<u>\$187,045</u>	<u>\$249,370</u>	<u>\$392,765</u>	<u>\$395,900+</u>	<u>Totals</u>	<u>\$246,820</u>
1 Bedroom	0	0	16	20	10	46	0
2 Bedroom	22	39	89	215	381	736	167
3+ Bedroom	38	88	233	721	1,756	2,836	1,619
Totals	60	127	338	956	2,137	3,618	1,786
PRICE – RENT COST RANGE (Area Median Income)							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
RENTAL	\$0 to	\$420 to	\$825 to	\$1,100 to			\$795 to
UNITS**	<u>\$405</u>	<u>\$815</u>	<u>\$1,085</u>	<u>1,700</u>	<u>\$1,715+</u>	<u>Totals</u>	<u>\$1,195</u>
1 Bedroom	20	22	40	80	51	213	50
2 Bedroom	30	93	193	417	314	972	670
3+ Bedroom	22	71	117	266	205	676	391
Totals	72	206	350	763	570	1,961	1,111

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

City of Bellevue

Housing Target Demand per Target Populations and Price Points (Products)

Table 4.5A
Housing Demand Potential – Target Populations
Bellevue, Nebraska
2025

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	<u>Workforce Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	12	16	20	72	104	224	52
Family	18	48	103	185	260	614	368
Special							
<u>Populations¹</u>	<u>6</u>	<u>8</u>	<u>6</u>	<u>2</u>	<u>0</u>	<u>22</u>	<u>4</u>
Subtotals	36	72	129	259	364	860	424
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	14	24	24	54	38	154	34
Family	20	58	89	114	37	318	228
Special							
<u>Populations¹</u>	<u>8</u>	<u>8</u>	<u>6</u>	<u>2</u>	<u>0</u>	<u>24</u>	<u>8</u>
Subtotals	42	90	119	170	75	496	270
Totals	78	162	248	429	439	1,356	694

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2020.

Table 4.5B
Housing Demand – Specific Types By Price Point (Product) Range
Bellevue, Nebraska
2025

<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
OWNER	\$0 to	\$90,355 to	\$177,790 to	\$237,970 to			\$153,805 to
<u>UNITS*</u>	<u>\$87,520</u>	<u>\$174,885</u>	<u>\$233,165</u>	<u>\$367,230</u>	<u>\$367,235+</u>	<u>Totals</u>	<u>\$230,775</u>
1 Bedroom	0	0	10	12	0	22	0
2 Bedroom	14	20	33	80	82	229	32
3+ Bedroom	22	52	86	167	282	609	392
Totals	36	72	129	259	364	860	424
<u>PRICE – RENT COST RANGE (Area Median Income)</u>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
RENTAL	\$0 to	\$390 to	\$770 to	\$1,025 to			\$745 to
<u>UNITS**</u>	<u>\$380</u>	<u>\$760</u>	<u>\$1,015</u>	<u>\$1,585</u>	<u>\$1,590+</u>	<u>Totals</u>	<u>\$1,115</u>
1 Bedroom	10	12	12	30	15	79	26
2 Bedroom	20	40	62	84	40	246	150
3+ Bedroom	12	38	45	56	20	171	94
Totals	42	90	119	170	75	496	270

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

City of Gretna

Housing Target Demand per Target Populations and Price Points (Products)

Table 4.6A
Housing Demand Potential – Target Populations
Gretna, Nebraska
2025

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	<u>Workforce Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	4	14	10	28	6
Family	0	2	6	34	51	93	66
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	0	4	12	48	61	125	72
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	0	2	6	8	10	26	6
Family	0	4	6	38	20	68	50
Special							
<u>Populations¹</u>	<u>0</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>2</u>
Subtotals	0	10	14	46	30	100	58
Totals	0	14	26	94	91	225	130

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2020.

Table 4.6B
Housing Demand – Specific Types By Price Point (Product) Range
Gretna, Nebraska
2025

<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>							
OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
UNITS*	\$0 to	\$92,095 to	\$181,210 to	\$242,550 to	\$374,300+	Totals	\$156,765 to
	<u>\$89,200</u>	<u>\$178,250</u>	<u>\$237,650</u>	<u>\$374,295</u>			<u>\$235,215</u>
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	0	2	5	16	13	36	12
3+ Bedroom	0	2	7	32	48	89	60
Totals	0	4	12	48	61	125	72
<u>PRICE – RENT COST RANGE (Area Median Income)</u>							
RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
UNITS**	\$0 to	\$400 to	\$785 to	\$1,045 to	\$1,620+	Totals	\$760 to
	<u>\$385</u>	<u>\$775</u>	<u>\$1,035</u>	<u>\$1,615</u>			<u>\$1,140</u>
1 Bedroom	0	0	4	4	2	10	0
2 Bedroom	0	5	7	27	18	57	29
3+ Bedroom	0	5	3	15	10	33	29
Totals	0	10	14	46	30	100	58

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

City of La Vista

Housing Target Demand per Target Populations and Price Points (Products)

Table 4.7A
Housing Demand Potential – Target Populations
La Vista, Nebraska
2025

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	<u>Workforce Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	3	4	4	12	25	48	8
Family	3	8	22	46	49	128	78
Special							
<u>Populations¹</u>	<u>2</u>	<u>3</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>7</u>	<u>2</u>
Subtotals	8	15	28	58	74	183	88
RENTAL UNITS*							
Elderly (55+)	4	16	18	40	22	100	11
Family	4	40	65	94	38	241	170
Special							
<u>Populations¹</u>	<u>4</u>	<u>2</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>9</u>	<u>2</u>
Subtotals	12	58	85	135	60	350	183
Totals	20	73	111	193	124	533	271

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2020.

Table 4.7B
Housing Demand – Specific Types By Price Point (Product) Range
La Vista, Nebraska
2025

<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>							
OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
UNITS*	\$0 to	\$95,380 to	\$187,675 to	\$251,200 to	\$387,655+	Totals	\$162,360 to
	<u>\$92,380</u>	<u>\$184,610</u>	<u>\$246,130</u>	<u>\$387,650</u>			<u>\$243,610</u>
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	2	5	8	14	20	49	14
3+ Bedroom	6	10	20	44	54	134	74
Totals	8	15	28	58	74	183	88
<u>PRICE – RENT COST RANGE (Area Median Income)</u>							
RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
UNITS**	\$0 to	\$415 to	\$815 to	\$1,085 to	\$1,680+	Totals	\$780 to
	<u>\$395</u>	<u>\$800</u>	<u>\$1,075</u>	<u>\$1,675</u>			<u>\$1,180</u>
1 Bedroom	4	6	8	16	10	44	14
2 Bedroom	4	20	52	74	28	203	112
3+ Bedroom	4	12	25	45	22	103	57
Totals	12	58	85	135	60	350	183

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

City of Papillion

Housing Target Demand per Target Populations and Price Points (Products)

Table 4.8
Housing Demand Potential – Target Populations
Papillion, Nebraska
2025

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	<u>Workforce Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	4	6	6	30	50	96	14
Family	4	22	44	50	136	256	158
Special							
<u>Populations¹</u>	<u>4</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>2</u>
Subtotals	12	30	52	80	186	360	174
RENTAL <u>UNITS*</u>							
Elderly (55+)	4	14	16	32	18	84	8
Family	10	26	44	76	24	180	127
Special							
<u>Populations¹</u>	<u>4</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>10</u>	<u>2</u>
Subtotals	18	44	62	108	42	274	137
 Totals	 30	 74	 119	 188	 228	 634	 311

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2020.

Table 4.8B
Housing Demand – Specific Types By Price Point (Product) Range
Papillion, Nebraska
2025

<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
OWNER	\$0 to	\$87,170 to	\$171,510 to	\$229,565 to			Workforce
<u>UNITS*</u>	<u>\$84,430</u>	<u>\$168,710</u>	<u>\$224,930</u>	<u>\$354,265</u>	<u>\$354,270+</u>	<u>Totals</u>	<u>\$222,635</u>
1 Bedroom	0	0	6	8	10	24	0
2 Bedroom	4	10	12	25	52	103	26
3+ Bedroom	8	20	34	47	124	233	148
Totals	12	30	52	80	186	360	174
<u>PRICE – RENT COST RANGE (Area Median Income)</u>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
RENTAL	\$0 to	\$380 to	\$745 to	\$990 to			Workforce
<u>UNITS**</u>	<u>\$370</u>	<u>\$735</u>	<u>\$975</u>	<u>\$1,530</u>	<u>\$1,535+</u>	<u>Totals</u>	<u>\$1,075</u>
1 Bedroom	6	4	6	12	8	36	10
2 Bedroom	6	26	36	60	20	48	77
3+ Bedroom	6	14	20	36	14	90	50
Totals	18	44	62	108	42	274	137

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

City of Springfield

Housing Target Demand per Target Populations and Price Points (Products)

Table 4.9A
Housing Demand Potential – Target Populations
Springfield, Nebraska
2025

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	<u>Workforce Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	2	2	4	0	8	0
Family	2	3	5	9	0	19	11
Special							
<u>Populations¹</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>0</u>
Subtotals	4	6	7	13	0	30	11
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	0	2	2	2	0	6	0
Family	0	0	2	5	0	7	5
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	4	4	7	0	15	5
Totals	4	10	11	20	0	45	16

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2020.

Table 4.9B
Housing Demand – Specific Types By Price Point (Product) Range
Springfield, Nebraska
2025

PRICE – PURCHASE COST RANGE (Area Median Income)							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
OWNER	\$0 to	\$90,550 to	\$178,165 to	\$238,475 to			Workforce
UNITS*	\$87,700	\$175,260	\$233,660	\$368,015	\$368,020+	Totals	\$154,135 to
							\$231,270
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	2	2	3	5	0	12	3
3+ Bedroom	2	4	4	8	0	18	8
Totals	4	6	7	13	0	30	11
PRICE – RENT COST RANGE (Area Median Income)							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
RENTAL	\$0 to	\$390 to	\$770 to	\$1,030 to			Workforce
UNITS**	\$380	\$760	\$1,015	\$1,590	\$1,595+	Totals	\$740 to
							\$1,115
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	0	2	2	4	0	8	2
3+ Bedroom	0	2	2	3	0	7	3
Totals	0	4	4	7	0	15	5

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

Balance of Sarpy County

Housing Target Demand per Target Populations and Price Points (Products)

Table 4.10A
Housing Demand Potential – Target Populations
Balance Of Sarpy County, Nebraska
2025

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	<u>Workforce Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	24	124	287	435	70
Family	0	0	78	371	1,165	1,614	947
Special							
<u>Populations¹</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>3</u>	<u>0</u>	<u>11</u>	<u>0</u>
Subtotals	0	0	110	498	1,452	2,060	1,017
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	0	0	21	46	57	124	21
Family	0	0	39	245	306	590	433
Special							
<u>Populations¹</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>6</u>	<u>0</u>	<u>12</u>	<u>4</u>
Subtotals	0	0	66	297	363	726	458
Totals	0	0	176	795	1,815	2,786	1,475

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2020.

Table 4.10B
Housing Demand – Specific Types By Price Point (Product) Range
Balance Of Sarpy County, Nebraska
2025

<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>							
OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
UNITS*	\$0 to	\$113,070 to	\$222,470 to	\$297,775 to	\$459,530+	Totals	\$192,465 to
	<u>\$109,510</u>	<u>\$218,845</u>	<u>\$291,765</u>	<u>\$459,525</u>	<u>\$459,530+</u>		<u>\$288,780</u>
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	0	0	28	75	214	307	80
3+ Bedroom	0	0	82	423	1,248	1,753	937
Totals	0	0	110	498	1,452	2,060	1,017
<u>PRICE – RENT COST RANGE (Area Median Income)</u>							
RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
UNITS**	\$0 to	\$490 to	\$965 to	\$1,285 to	\$1,990+	Totals	\$930 to
	<u>\$475</u>	<u>\$955</u>	<u>\$1,270</u>	<u>\$1,985</u>	<u>\$1,990+</u>		<u>\$1,400</u>
1 Bedroom	0	0	10	18	16	44	0
2 Bedroom	0	0	34	168	208	410	300
3+ Bedroom	0	0	22	111	139	272	158
Totals	0	0	66	297	363	726	458

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

HOUSING REHABILITATION/DEMOLITION DEMAND.

Table 4.11 identifies the **rehabilitation and demolition demand** for each **Sarpy County Community**, by **2025**. The data presented is based upon both field inspections and information obtained from the Sarpy County Assessor's Office. Approximately **6,693 housing units** should be targeted for **moderate or substantial rehabilitation** in Sarpy County, at an estimated cost of **\$214.1 Million**. Up to **337 housing units** may be considered not cost effective for rehabilitation and could potentially be demolished and replaced. The **"Five-Year Housing Action Plan"** in this **Study** identifies an **annual target goal of 60 housing units to be demolished and replaced**, through 2025. The estimated cost of demolition will range, depending on acquisition of the housing unit.

Table 4.11
Estimated Target Housing
Rehabilitation / Demolition Demand
Sarpy County Communities, Nebraska
2025

	# Rehabilitated / Est. Cost*^	Demolition
Sarpy County:	6,693 / \$214.1M	337
Bellevue:	3,857 / \$123.4M	243
Gretna:	357 / \$11.4M	19
La Vista:	904 / \$28.9M	23
Papillion:	1,476 / \$47.2M	47
Springfield:	99 / \$3.2M	5

*Based upon Sarpy County Assessor Information, Field Inspections and Age of Housing.

^Includes both Moderate and Substantial Rehabilitation Activities.

Source: Hanna:Keelan Associates, P.C., 2020.

Land being occupied by **"bad and unsafe" housing** located in Communities could be secured in an established **County-Wide "Land Bank"** to be reserved for future housing development. The **Housing Foundation for Sarpy County**, in collaboration with local public, private and non-profit housing groups, should take a proactive role in housing development and rehabilitation activities throughout Sarpy County. Communities seeking to revitalize their housing stock will want to consider tools of redevelopment, such as Community Development Block Grants and Tax Increment Financing to assist with such activities.

Currently, the critical priority of housing rehabilitation and replacement in Sarpy County should focus on housing units damaged or destroyed by the 2019 flooding disaster.

SARPY COUNTY & COMMUNITIES, NEBRASKA

County-Wide Housing Study With Strategies for Housing Affordability.

Section 5:

Sarpy County-Wide Housing Land Use Needs Analysis.



SECTION 5: SARPY COUNTY-WIDE HOUSING LAND USE NEEDS ANALYSIS.

INTRODUCTION.

This Section of the Sarpy County & Communities, Nebraska, County-Wide Housing Study with Strategies for Housing Affordability provides a **Housing Land Use Needs Analysis** for Sarpy County and each Community. The analysis includes a site analysis process, the identification of new housing development areas adjacent each Community and total land requirements of each Community needed to meet their respective **Five-Year “Housing Unit Target Demand”** identified in Section 4 of this Housing Study.

SITE ANALYSIS PROCESS.

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

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

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

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

<u>Primary</u>		<u>Points</u>	<u>Points</u>	<u>Points</u>
		3	2	1
A.	Grocery	Wkg.	$\frac{1}{2}$ M	1 M
B.	Drug	Wkg.	$\frac{1}{2}$ M	1 M
C.	Medical	Wkg.	$\frac{1}{2}$ M	1 M
D.	Shopping	$\frac{1}{2}$ M	$\frac{3}{4}$ M	1 M
E.	Religious	$\frac{1}{2}$ M	$\frac{3}{4}$ 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.	$\frac{1}{2}$ M	1 M
B.	Recreational	Wkg.	$\frac{1}{2}$ M	1 M
C.	Shopping	$\frac{1}{2}$ M	$\frac{3}{4}$ M	1 M
D.	Religious	$\frac{1}{2}$ M	$\frac{3}{4}$ 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 processes and consideration of alternative sites in the area.
- Sites in or adjacent historic districts, buildings or archeological sites, which may mean expensive building modifications to conform to historic preservation requirements and a lengthy review process.
- Sites near airports, railroads or high volume traffic arteries which may subject residents to high noise levels, air pollution and risks from possible accidents.
- Sites near tanks that store chemicals or petrochemicals of an explosive or flammable nature.
- Sites near toxic dumps or storage areas.
- Sites with steep slopes or other undesirable access conditions which may make them undesirable for use.

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

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

HOUSING DEVELOPMENT AREAS.

New Housing Development.

Recent housing development in Sarpy County has included a variety of single- and multifamily housing types, both owner and renter, both family and elderly housing types at various price points in locations across the County and within each Community. Nearly 14,000 housing units were constructed in the County between 2010 and 2019.

Sarpy County Communities may need to consider higher-density residential development on lots previously zoned for single family homes to meet future housing demand. The proposed **LB 866 “Municipal Density and Missing Middle Housing Act”** (Section 7) addresses this land use issue. Higher-density residential developments are beneficial in making better and more cost-effective use of municipal resources and services, thus lower development costs and provide greater availability of affordable housing.

Infill Development.

Housing development and redevelopment activities in Sarpy County Communities should first focus on the infill of vacant land within each Community’s respective Corporate Limits. This will allow new development to take advantage of existing infrastructure, including water, sewer and electrical utilities, as well as preserve the County’s agricultural and scenic landscapes.

Single lots in developed neighborhoods would be best suited for single family homes. The redevelopment of vacated commercial spaces, for example, could allow for large-scale, multifamily residential infill developments. The **Housing Foundation for Sarpy County** should continue to work in conjunction with Sarpy County Communities in identifying suitable lots throughout the County to be targeted for infill development. This includes being active in a joint County-Wide Land Bank Program to provide an “inventory” of available, development-ready residential lots.

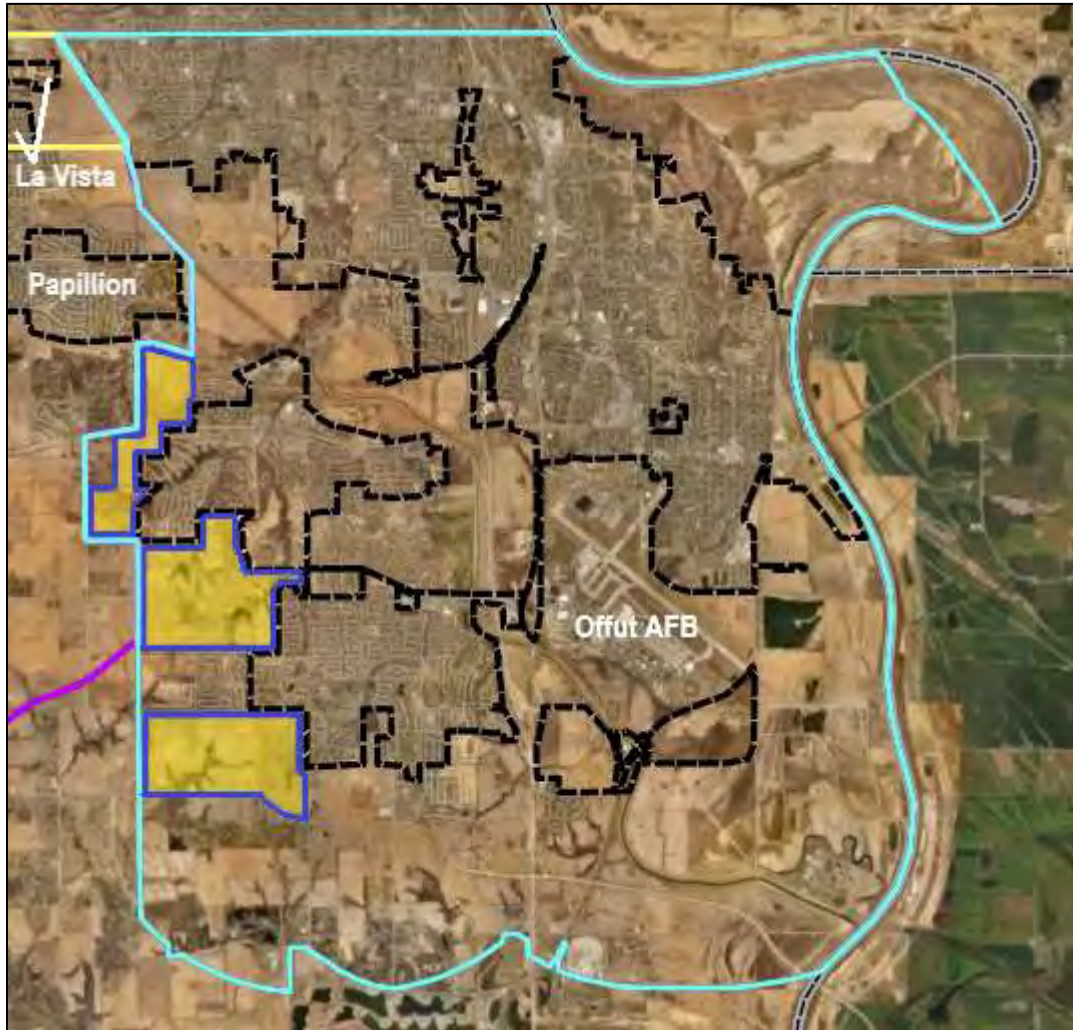
As the population of the County continues to increase, outward growth will inevitably take place. Large tracts of land exist throughout the County where housing development on a large scale, including single family homes, townhomes, duplexes, triplexes and apartments could take place.

General Housing Development Areas.

A review of each Sarpy County Community’s Comprehensive Plans and other relevant planning documents allowed for the general identification of **Housing Development Areas** for each Community, presented in **Illustrations 5.1 through 5.5, Pages 5.5 through 5.9**. Each **Illustration** identifies large, vacant tracts of agricultural land that could be secured for new housing development within and surrounding each respective Community’s existing Corporate Limits and associated Extraterritorial Jurisdictions. These **Areas** would be suitable for a variety of both single family and multifamily housing types.





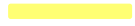
For context, **Illustration 5.6, Page 5.10**, provides an aerial view of Sarpy County and each Communities’ respective Corporate Limits and Extraterritorial Jurisdictions.

Illustration 5.1: Housing Development Areas City of Bellevue, Nebraska



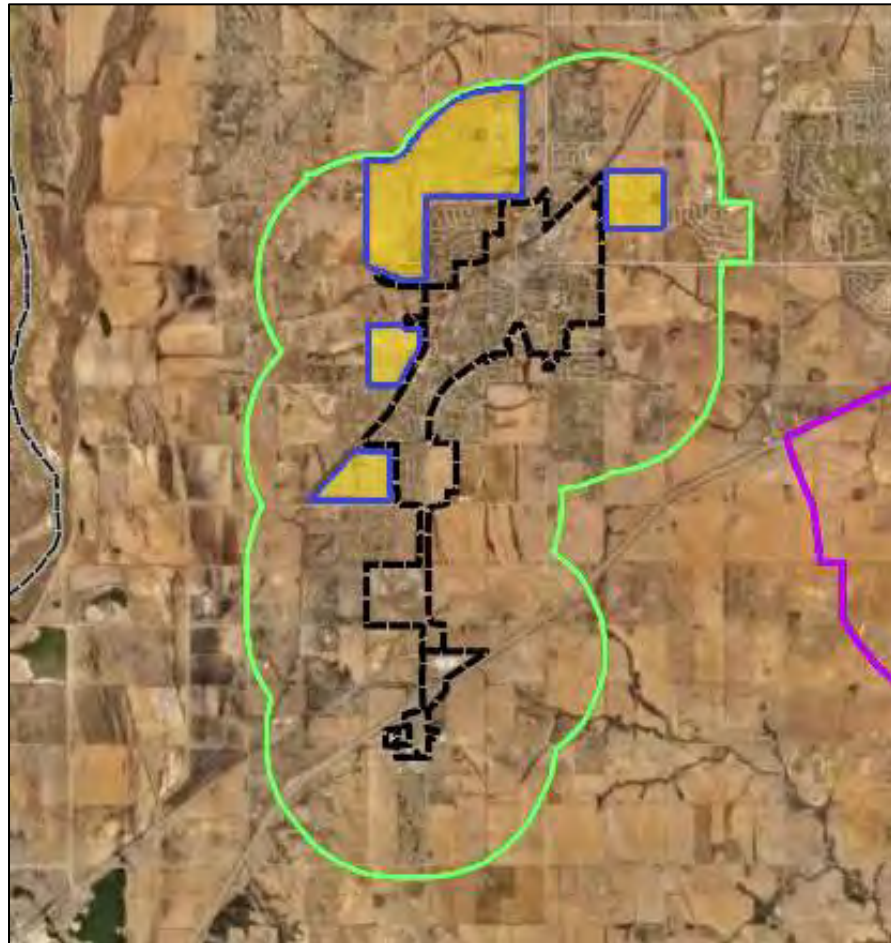
Source: Sarpy County GIS Department, Sarpy Internet Maps Service (SIMS), 2020.

LEGEND

-  VACANT LAND AVAILABLE FOR NEW HOUSING DEVELOPMENT
-  EXISTING MUNICIPAL CORPORATE LIMITS
-  BELLEVUE EXTRATERRITORIAL JURISDICTION
-  PAPILLION EXTRATERRITORIAL JURISDICTION
-  LA VISTA EXTRATERRITORIAL JURISDICTION

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Illustration 5.2: Housing Development Areas City of Gretna, Nebraska



Source: Sarpy County GIS Department, Sarpy Internet Maps Service (SIMS), 2020.

LEGEND

-  VACANT LAND AVAILABLE FOR NEW HOUSING DEVELOPMENT
-  EXISTING MUNICIPAL CORPORATE LIMITS
-  GRETNA EXTRATERRITORIAL JURISDICTION
-  PAPILLION EXTRATERRITORIAL JURISDICTION

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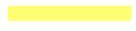


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Illustration 5.3: Housing Development Areas City of La Vista, Nebraska



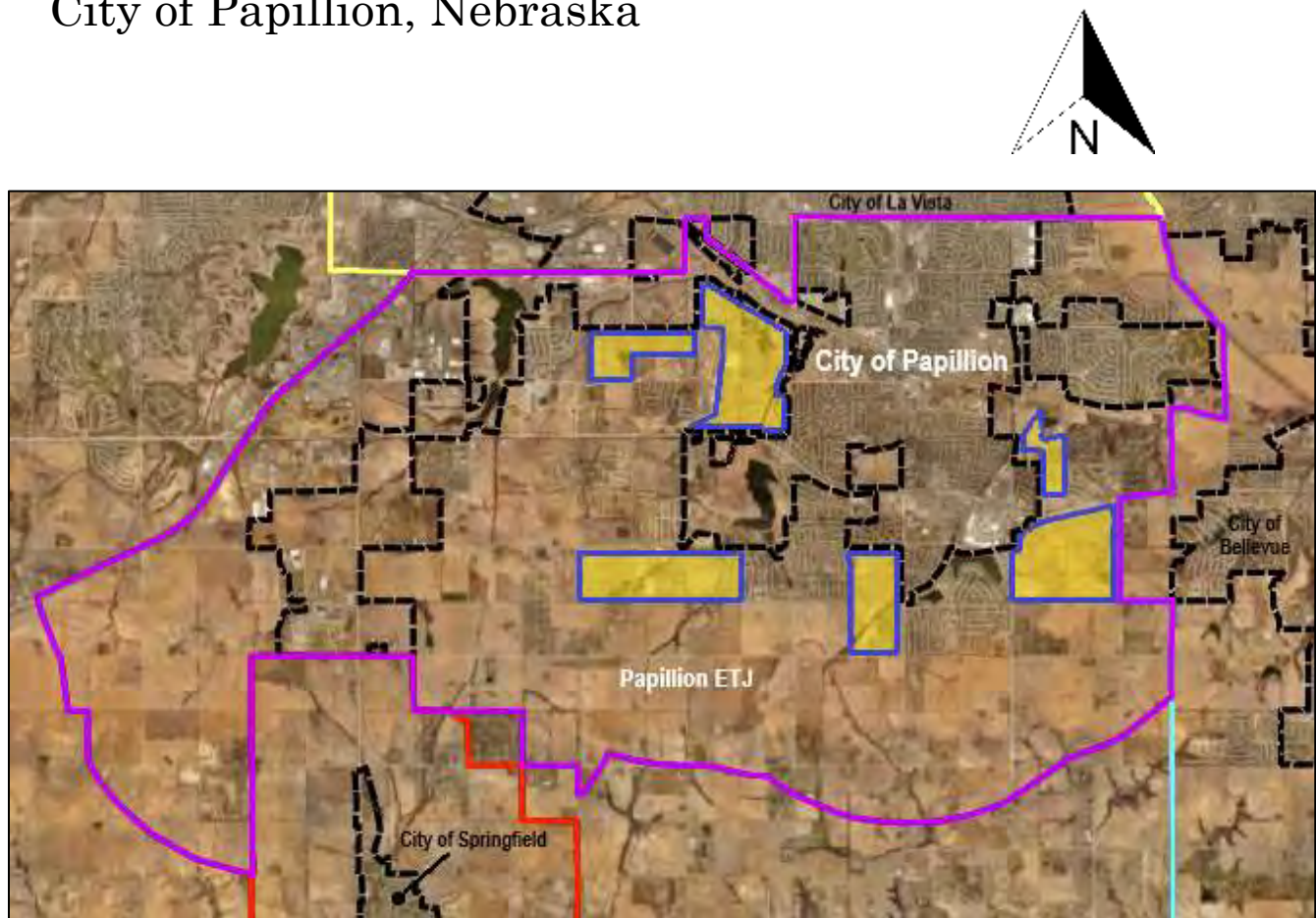
Source: Sarpy County GIS Department, Sarpy Internet Maps Service (SIMS), 2020.

LEGEND

-  VACANT LAND AVAILABLE FOR NEW HOUSING DEVELOPMENT
-  EXISTING MUNICIPAL CORPORATE LIMITS
-  LA VISTA EXTRATERRITORIAL JURISDICTION
-  BELLEVUE EXTRATERRITORIAL JURISDICTION
-  PAPILLION EXTRATERRITORIAL JURISDICTION

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Illustration 5.4: Housing Development Areas City of Papillion, Nebraska



Source: Sarpy County GIS Department, Sarpy Internet Maps Service (SIMS), 2020.

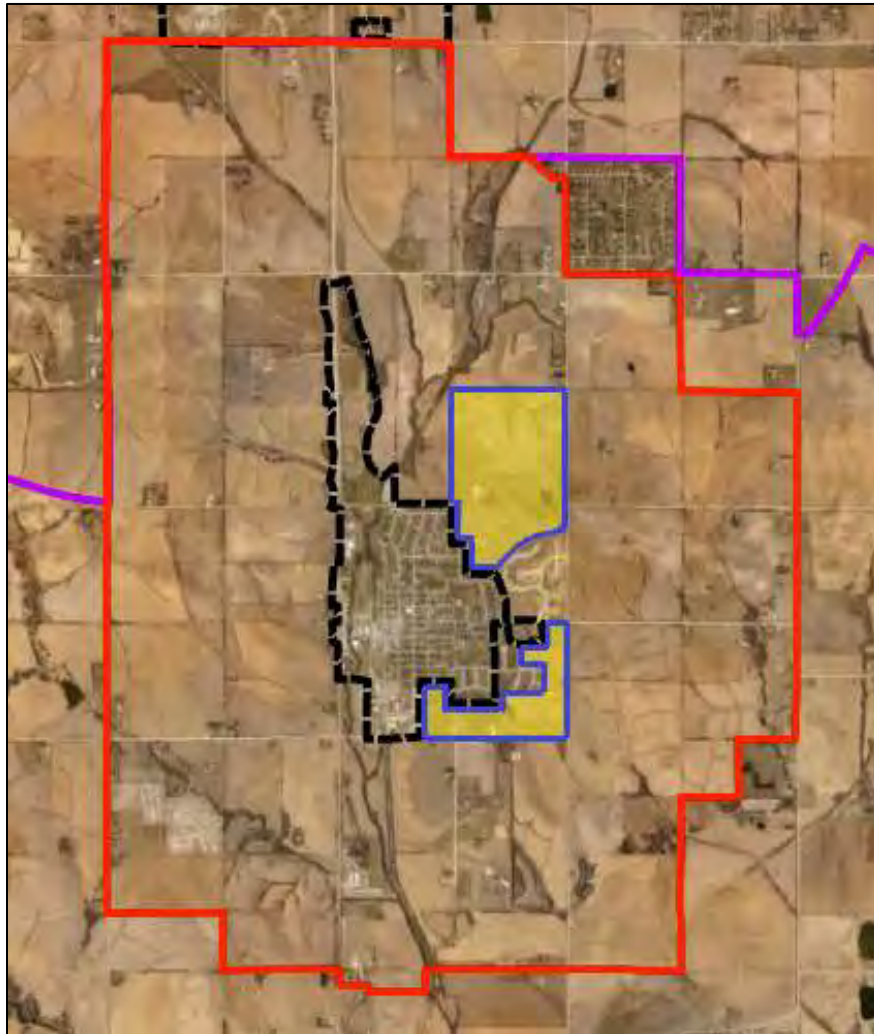
LEGEND

-  VACANT LAND AVAILABLE FOR NEW HOUSING DEVELOPMENT
-  EXISTING MUNICIPAL CORPORATE LIMITS
-  PAPILLION EXTRATERRITORIAL JURISDICTION
-  BELLEVUE EXTRATERRITORIAL JURISDICTION
-  LA VISTA EXTRATERRITORIAL JURISDICTION
-  SPRINGFIELD EXTRATERRITORIAL JURISDICTION

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Illustration 5.5: Housing Development Areas City of Springfield, Nebraska



Source: Sarpy County GIS Department, Sarpy Internet Maps Service (SIMS), 2020.

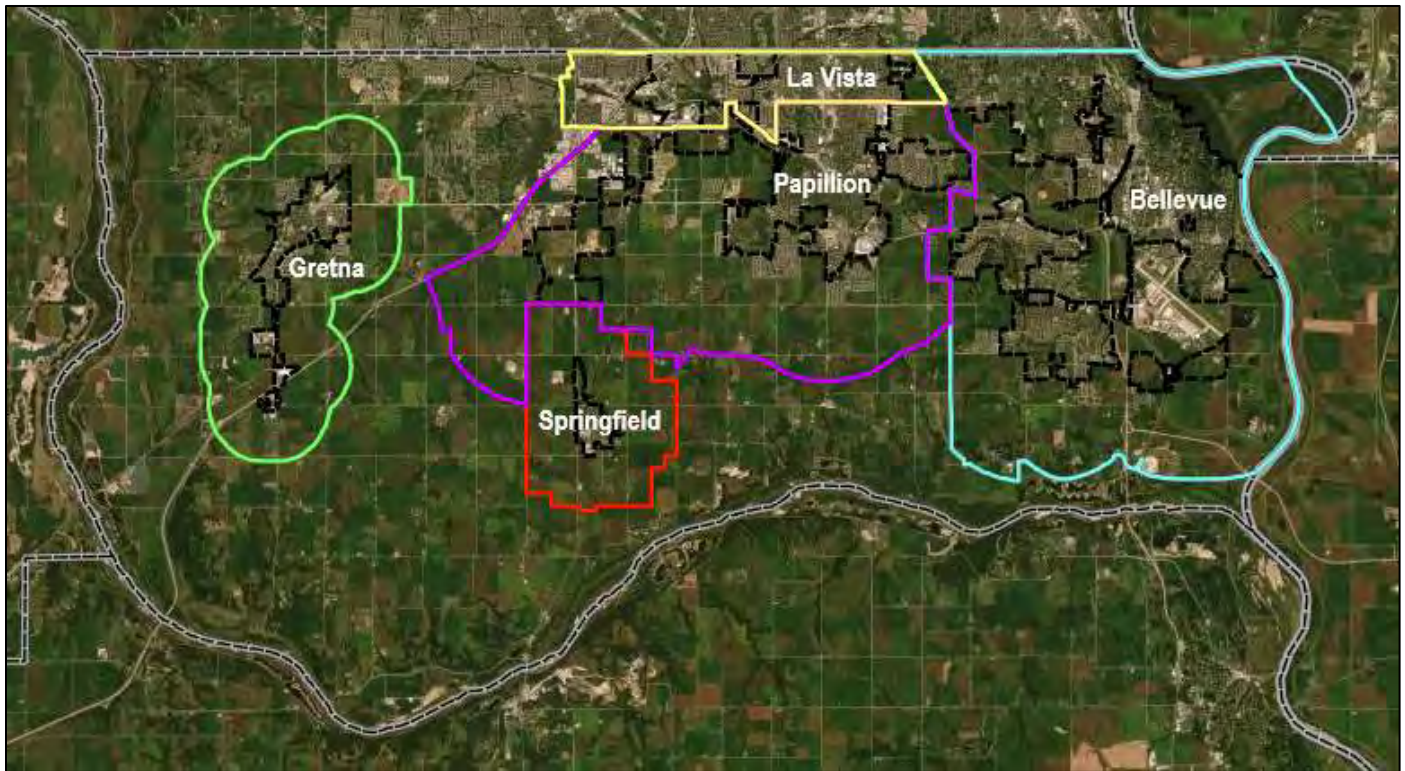
LEGEND

-  VACANT LAND AVAILABLE FOR NEW HOUSING DEVELOPMENT
-  EXISTING MUNICIPAL CORPORATE LIMITS
-  SPRINGFIELD EXTRATERRITORIAL JURISDICTION
-  PAPILLION EXTRATERRITORIAL JURISDICTION

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Illustration 5.6: Context Map

Sarpy County Communities, Nebraska
Corporate Limits & Extraterritorial Jurisdictions



Source: Sarpy County GIS Department, Sarpy Internet Maps Service (SIMS), 2020.

LEGEND

-  EXISTING MUNICIPAL CORPORATE LIMITS
-  BELLEVUE EXTRATERRITORIAL JURISDICTION
-  GRETNA EXTRATERRITORIAL JURISDICTION
-  LA VISTA EXTRATERRITORIAL JURISDICTION
-  PAPILLION EXTRATERRITORIAL JURISDICTION
-  SPRINGFIELD EXTRATERRITORIAL JURISDICTION

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HOUSING LAND USE PROJECTIONS.

Growth and development in Sarpy County has, to this point, been limited by the drainage ridgeline, which cuts east and west across the County between the Papillion Creek and Platte River watersheds, due to the difficulty of pumping water up and over the ridgeline from the south. Aside from Springfield, a majority of households south of the ridgeline have septic systems.



To address this issue, the Sarpy County and Cities Wastewater Agency was created to develop the necessary public wastewater infrastructure. The Sarpy County and Cities Wastewater Project was given initial approval in 2019, and includes construction of treatment facilities in Springfield Creek and Zwiebel Creek. The full buildout of a sewer system to support development across the southern portion of the County is expected to take 20 to 50 years.

It is imperative for any community to designate the appropriate amount of land to support new housing development projects, both within and adjacent, but outside a community's Corporate Limits. Residential development projects generally encompass three types: (1) infill development in older, existing residential neighborhoods, (2) acquisition and development of large tracts of vacant land inside a community's Corporate Limits for "large scale" development, and (3) acquisition and development of land as part of a designated future residential "growth area."

Infill housing development projects have the advantage of utilizing existing infrastructure and utilities, but may be challenged by the lot dimensions and setback requirements of local development code. Concepts including "narrow housing" and "stacked housing" may be the most appropriate housing type for infill development projects.

"Large scale" development projects involve the acquisition of tracts of undeveloped land and can be utilized for multiple residential related projects, including single family residential subdivisions, apartment complexes and senior housing "continuum of care" campuses. The appropriate zoning classification and future land use designation must be in place for these projects to occur. Additionally, these types of projects could have a more significant impact on a community's tax base and have a greater ability to encourage the development of both traditional and unique housing concepts and prototypes, potentially satisfying multiple community housing needs, at once.

Residential “Growth Areas” identify land outside, but adjacent a community’s Corporate Limits, and being specifically designated for residential development. Land areas in this location may be the most affordable to purchase, but may not have appropriate utilities and infrastructure in place. Residential developments in growth areas typically include large lot subdivisions and acreages. “Build-through” subdivisions are encouraged, so as to be in conformance with local development code in the event of annexation.

Tables 5.1 through 5.5 identify the estimated **land use projections** and **housing types per age sector** for the Cities of Bellevue, Gretna, La Vista, Papillion and Springfield, by 2025. Each Community should target a wide variety of housing types for both new construction and purchase/rehab/resale or re-rent to reach or surpass their respective overall housing unit target demand. These housing types include single family units, patio home (single-level) units, townhomes, duplexes/triplexes/four-plexes and apartment units, including Downtown housing.

City of Bellevue.

The City of Bellevue maintains jurisdiction over, approximately, eastern one-fourth of Sarpy County (**See Illustration 5.6**). The Community has a sufficient amount of suitable land to meet its current and future housing land use needs. **Illustration 5.1** identifies vacant land available for new housing development adjacent the City’s current Corporate Limits. Housing development should first occur within the northern development areas, due to the current development limitations associated with the ridgeline south of the Community.

The recommended housing target demand of **1,356 housing units** for the City of Bellevue includes 860 owner and 496 rental housing units. For persons and families 18 to 54 years of age, a total of 636 owner and 342 rental housing units are needed to accommodate young professionals and workforce families, minorities, existing/new employees, college students and persons of low, moderate and upper income. An estimated **272.5 acres**, including infill development, will be required to accommodate the housing target demand of the 18 to 54 age sector.

An estimated 224 owner and 154 rental housing units should be designated for retirees, seniors and elderly populations in the City of Bellevue, by 2025. An estimated **91.5 acres** will be required to complete the needed housing target demand for new senior/elderly housing development projects.

The housing target demand of 1,356 housing units should include an estimated 730 owner and 420 rental units of new construction, while remaining units should be those targeted for purchase/rehab/resale or re-rent. The **estimated land requirements** for new construction units is approximately **308 acres**. It is recommended that the City of Bellevue *designate* an estimated three times the total land required for new housing construction to accommodate land availability and options as well as future residential growth needs, thus **924 total acres**. **Table 5.1, Page 5.13** identifies the estimated land use projections/housing types per age sector for the City of Bellevue.

TABLE 5.1
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BELLEVUE, NEBRASKA
2025

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	446 / 40*	184.0
	Patio Home Unit	36 / 10	13.5
	Town Home Unit	118 / 46*	40.5
	Duplex/Triplex Unit	20 / 86	20.0
	Apartment - 4+ Units***	16 / 160	14.5
Totals		636 / 342	272.5
55+ Years	Single Family Unit	80 / 10	34.0
	Patio Home Unit	36 / 8	13.0
	Town Home Unit	78 / 34	25.0
	Duplex/Triplex Unit	20 / 60	15.0
	Apartment - 4+ Units***	10 / 42	4.5
Totals		224 / 154	91.5
TOTAL UNITS / ACRES		860 / 496	364.0
TOTAL UNITS / ACRES OF NEW CONSTRUCTION & ANNEXATION		730 / 420	308.0 / 924.0^^

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability.

***Includes housing in Downtown.

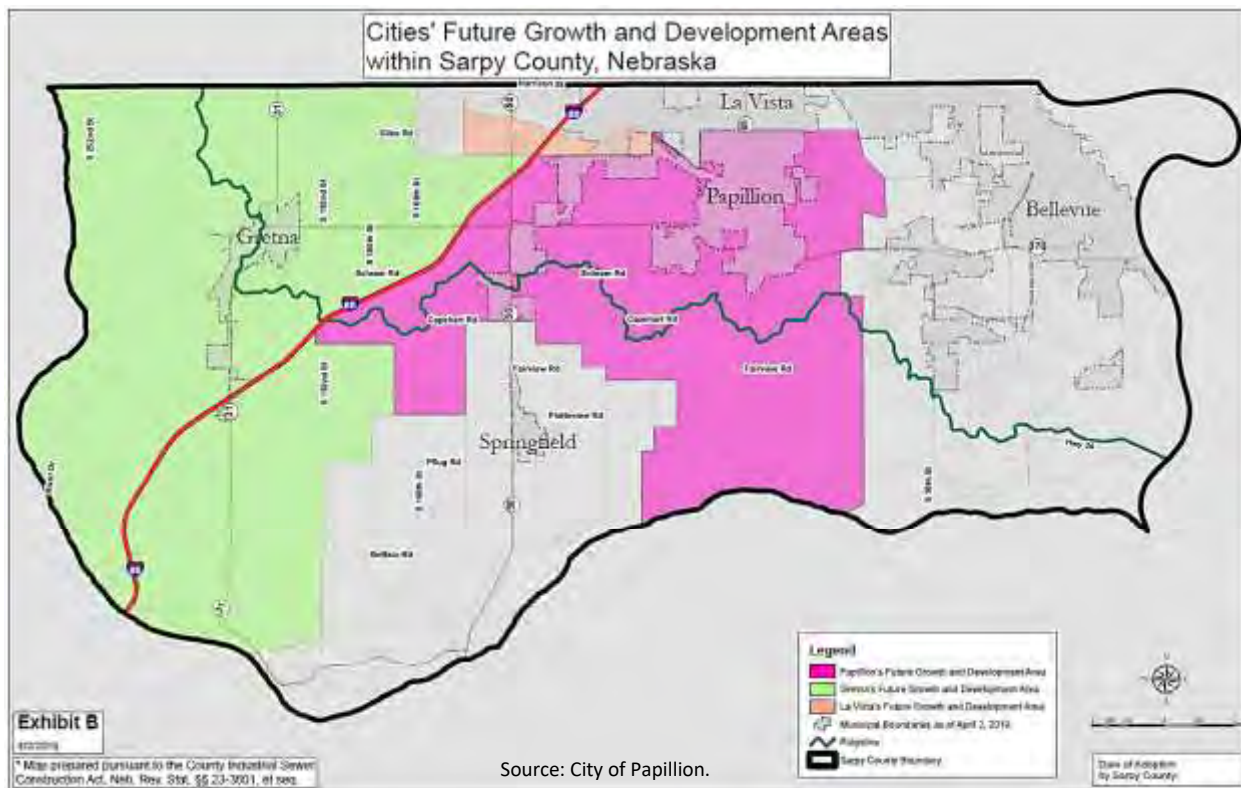
^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.

Source: Hanna:Keelan Associates, P.C., 2020.

City of Gretna.

The City of Gretna, located in the western portion of Sarpy County, is the only City to not share an Extraterritorial Jurisdiction boundary with another Community in the County. However, the Cities of Gretna and Papillion reached an agreement in 2019 establishing future growth and development areas. Gretna will ultimately maintain jurisdiction over the approximately western one-fourth of Sarpy County (See below).



The recommended housing target demand of **225 housing units** for the City of Gretna, by 2025, includes 125 owner and 100 rental housing units. For persons and families 18 to 54 years of age, an estimated 97 owner and 74 rental housing units are needed to accommodate young professionals and workforce families, minorities, existing/new employees and persons of low, moderate and upper income. An estimated **49.1 acres** will be required to accommodate the housing target demand of the 18 to 54 age sector.

An estimated 28 owner and 26 rental housing units should be designated for retirees, seniors and elderly populations in the City of Gretna, by 2025. An estimated **14.8 acres** will be required to complete the needed housing target demand for new senior/elderly housing development projects.

The housing target demand of 225 housing units should include an estimated 108 owner and 82 rental units of new construction, while remaining units should be those targeted for purchase/rehab/resale or re-rent. The **estimated land requirements** for new construction units is approximately **54 acres**. It is recommended that the City of Gretna *designate* an estimated three times the total land required for new construction to accommodate land availability and options as well as future residential growth needs, thus **162 total acres**.

The estimated land use projections/housing types per age sector for the City of Gretna, by 2025, are identified in **Table 5.2**.

TABLE 5.2
HOUSING TARGET DEMAND -
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
GRETNA, NEBRASKA
2025

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	70 / 10*	30.5
	Patio Home Unit	8 / 8	4.8
	Town Home Unit	12 / 12*	5.8
	Duplex/Triplex Unit	7 / 36	8.0
	Apartment - 4+ Units***	0 / 8	0.7
Totals		97 / 74	49.1
55+ Years	Single Family Unit	10 / 0	4.0
	Patio Home Unit	6 / 0	1.8
	Town Home Unit	12 / 8	5.0
	Duplex/Triplex Unit	0 / 18	4.0
	Apartment - 4+ Units***	0 / 0	0.0
Totals		28 / 26	14.8
TOTAL UNITS / ACRES		125 / 100	63.9
TOTAL UNITS / ACRES OF NEW CONSTRUCTION & ANNEXATION		108 / 82	54.0 / 162.0^^

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.

Source: Hanna:Keelan Associates, P.C., 2020.

City of La Vista.

The City of La Vista is located in north-central Sarpy County, adjacent the Sarpy-Douglas County border. The City's shared boundaries with the Communities of Bellevue and Papillion limit future growth potential via annexation of vacant parcels for new housing development.

The recommended housing target demand of **533 housing units** for the City of La Vista, by 2025, includes 183 owner and 350 rental housing units. For persons and families 18 to 54 years of age, an estimated 135 owner and 252 rental housing units are needed to accommodate young professionals and workforce families, minorities, existing/new employees and persons of low, moderate and upper income. An estimated **95.5 acres** will be required to accommodate the housing target demand of the 18 to 54 age sector.

An estimated 48 owner and 98 rental housing units should be designated for retirees, seniors and elderly populations in La Vista, by 2025. An estimated **35.5 acres** will be required to complete the needed housing target demand for new senior/elderly housing development projects in the Community.

The housing target demand of 533 housing units should include an estimated 156 owner and 298 rental units of new construction, while remaining units should be those targeted for purchase/rehab/resale or re-rent. The **estimated land requirements** for new construction units is approximately **111.5 acres**. Typically, it is recommended that Communities *designate* an estimated three times the total land required for new housing construction to accommodate land availability and options as well as future residential growth needs. For La Vista, this would equal an estimated **334.5 total acres**.

Illustration 5.3 identifies approximately, only, 35 acres of vacant land available for new housing development, in accordance with the City's Comprehensive Plan. **Mixed-use developments (shared commercial and residential buildings and lots) will be necessary for La Vista to reach its housing target demand.** The City may need to consider higher density residential development on lots currently zoned for detached single family dwellings, as is described, previously, with LB 866. This may include duplexes or row housing on lots currently zoned for single family uses.

Another option for the Community to meet its housing needs would be via mixed-use developments on sites currently targeted for future commercial development, demolition and replacement of dilapidated housing units and higher-density residential development.

The estimated land use projections/housing types per age sector for the City of La Vista, by 2025, are identified in **Table 5.3, Page 5.17.**

TABLE 5.3
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
LA VISTA, NEBRASKA
2025

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	96 / 24*	45.5
	Patio Home Unit	12 / 8	6.0
	Town Home Unit	27 / 41*	16.0
	Duplex/Triplex Unit	0 / 109	22.0
	Apartment - 4+ Units***	0 / 70	6.0
Totals		135 / 252	95.5
55+ Years	Single Family Unit	24 / 6	12.0
	Patio Home Unit	10 / 4	4.5
	Town Home Unit	14 / 16	7.5
	Duplex/Triplex Unit	0 / 48	9.0
	Apartment - 4+ Units***	0 / 24	2.5
Totals		48 / 98	35.5
TOTAL UNITS / ACRES		183 / 350	131.0
TOTAL UNITS / ACRES OF NEW CONSTRUCTION & ANNEXATION		156 / 298	111.5 / 334.5^^

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.

Source: Hanna:Keelan Associates, P.C., 2020.

City of Papillion.

The City of Papillion is located in north-central Sarpy County, adjacent the southern border of the City of La Vista. A 2019 Agreement with the City of Gretna established future growth and development areas for Papillion, ultimately leaving the City with jurisdiction over much of the central portion of Sarpy County (**See map, Page 5.14**).

Papillion has a sufficient amount of suitable land to meet its current and future housing land use needs. **Illustration 5.4** identifies vacant land available for new housing development adjacent the City's current Corporate Limits and in conformance with its Comprehensive Plan. Currently, Papillion's growth potential is not significantly affected by the ridgeline, as each of the identified housing development areas are located north of the ridgeline.

The overall, recommended housing target demand of **634 housing units** for the City of Papillion, by 2025, includes 360 owner and 274 rental housing units. For persons and families 18 to 54 years of age, an estimated 264 owner and 190 rental housing units are needed to accommodate young professionals and workforce families, minorities, existing/new employees and persons of low, moderate and upper income. An estimated **131.5 acres** will be required to accommodate the housing target demand of the 18 to 54 age sector.

By 2025, an estimated 96 owner and 84 rental housing units should be designated for populations aged 55 years and older in the City of Papillion. An estimated **46.5 acres** will be required to complete the needed housing target demand for new senior/elderly housing development projects in the Community.

The housing target demand of 634 housing units should include an estimated 306 owner and 231 rental units of new construction, while remaining units should be those targeted for purchase/rehab/resale or re-rent. The **estimated land requirements** for new construction units is approximately **150.5 acres**. It is recommended that the City of Papillion *designate* an estimated three times the total land required for new construction to accommodate land availability and options as well as future residential growth needs, thus **451.5 total acres**.

The five-year estimated land use projections/housing types per age sector for the City of Papillion are identified in **Table 5.4, Page 5.19**.

TABLE 5.4
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
PAPILLION, NEBRASKA
2025

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	190 / 30*	84.0
	Patio Home Unit	20 / 12	9.5
	Town Home Unit	42 / 34*	19.0
	Duplex/Triplex Unit	12 / 66	15.0
	Apartment - 4+ Units***	0 / 48	4.0
Totals		264 / 190	131.5
55+ Years	Single Family Unit	46 / 6	20.0
	Patio Home Unit	20 / 4	7.0
	Town Home Unit	30 / 16	11.0
	Duplex/Triplex Unit	0 / 34	6.5
	Apartment - 4+ Units***	0 / 24	2.0
Totals		96 / 84	46.5
TOTAL UNITS / ACRES		360 / 274	178.0
TOTAL UNITS / ACRES OF NEW CONSTRUCTION & ANNEXATION		306 / 231	150.5 / 451.5^^

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.

Source: Hanna:Keelan Associates, P.C., 2020.

City of Springfield.

The City of Springfield is located along State Highway 50 in southern Sarpy County. A sufficient amount of suitable land, in combination with the Sarpy County and Cities Wastewater Project, ensures Springfield will have the ability to meet its current and future housing land use needs. **Illustration 5.5** identifies vacant land available for new housing development adjacent the City's current Corporate Limits.

The recommended housing target demand of **45 housing units** for the City of Springfield includes 30 owner and 15 rental housing units. For persons and families 18 to 54 years of age, a total of 22 owner and 9 rental housing units are needed to accommodate young professionals and workforce families, minorities, existing/new employees, college students and persons of low, moderate and upper income. An estimated **10 acres**, including infill development, will be required to accommodate the housing target demand of the 18 to 54 age sector.

An estimated 14 housing units should be designated for retirees, seniors and elderly populations in the City of Springfield, by 2025, including an estimated 8 owner and 6 rental housing units. An estimated **4.4 acres** will be required to complete the needed housing target demand for new senior/elderly housing development projects.

The housing target demand of 45 housing units should include an estimated 26 owner and 13 rental units of new construction, while remaining units should be those targeted for purchase/rehab/resale or re-rent. The **estimated land requirements** for new construction units is approximately **12.2 acres**. It is recommended that the City of Springfield *designate* an estimated three times the total land required for new housing construction to accommodate land availability and options as well as future residential growth needs, thus **36.6 total acres**. **Table 5.5, Page 5.21** identifies the estimated land use projections/housing types per age sector for the City of Springfield.

TABLE 5.5
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
SPRINGFIELD, NEBRASKA
2025

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	18 / 3*	8.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex/Triplex Unit	4 / 6	2.0
	Apartment - 4+ Units***	0 / 0	0.0
Totals		22 / 9	10.0
55+ Years	Single Family Unit	4 / 1	2.0
	Patio Home Unit	2 / 2	1.2
	Town Home Unit	2 / 3	1.2
	Duplex/Triplex Unit	0 / 0	0.0
	Apartment - 4+ Units***	0 / 0	0.0
Totals		8 / 6	4.4
TOTAL UNITS / ACRES		30 / 15	14.4
TOTAL UNITS / ACRES OF NEW CONSTRUCTION & ANNEXATION		26 / 13	12.2 / 36.6^^

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.

Source: Hanna:Keelan Associates, P.C., 2020.

FLOOD DAMAGE – HIGH IMPACT RESIDENTIAL SUBDIVISIONS.

Illustration 5.7 identifies residential subdivisions in Sarpy County located in areas that were highly impacted by the 2019 flooding disaster. Locations along the Platte River in the southern portion of the County and the Missouri River in the eastern portion of the County were affected the most. **Area E** in **Illustration 5.7** (east of Offutt Air Force Base) includes the Paradise Lakes and Green Acres developments, which lost more than 200 manufactured housing units, as per the 2019 *Nebraska Housing Impact Assessment*. The photos below are of the flood-damaged areas identified in the **Illustration**.



Illustration 5.7: 2019 Flood Damage – High Impact Residential Subdivisions Sarpy County, Nebraska



LEGEND

- A VILLA SPRINGS
- B RIHA LAKES
- C HAWAIIAN VILLAGE
- D CHRIS LAKE / HANSEN'S LAKES
- E PARADISE LAKES / GREEN ACRES / OLD RAILROAD HOUSING

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SARPY COUNTY & COMMUNITIES, NEBRASKA

County-Wide Housing Study With Strategies for Housing Affordability.

Section 6:

Sarpy County-Wide Housing Goals, Action Steps & Planning Initiatives.



SECTION 6: SARPY COUNTY-WIDE HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

INTRODUCTION.

The following **Housing Goals, Action Steps and Planning Initiatives** represent the benchmark of this **Sarpy County Housing Study**. **Housing Goals** are broad statements for defining and addressing the general housing issues, opportunities and needs of Sarpy County. **Action Steps** strive to assemble the necessary **Partnerships** and **funding opportunities** for housing development and rehabilitation activities, while **Planning Initiatives** highlight housing development/preservation programs, which are further defined in the **Sarpy County Five-Year “Housing Action Plan.”**

The following **Housing Goals, Action Steps and Planning Initiatives** are the product of both **quantitative and qualitative research activities** performed in Sarpy County. **Quantitative** research activities included the compilation, analysis and projection of pertinent population, economic, income and housing data, including property damage/loss due to the local **2019 flooding disaster**, all in an effort to understand the recent past, present and future housing needs and target demand for the individuals and families in Sarpy County. **Qualitative** research activities included the collection of invaluable housing information from local and regional housing stakeholders, major employers and the general citizenry of Sarpy County, via a series of meetings with a **Housing Steering Committee** and the implementation of two Surveys: a **Citizen Housing Survey** and a **Workforce Housing Needs Survey**.

The **Sarpy County-Wide Housing Goals, Action Steps and Planning Initiatives** are divided into five primary categories:

1. **Housing Partnerships & Housing Education.**
2. **Housing Development, Rehabilitation & Preservation.**
3. **Emergency Housing and Natural Disaster Preparedness.**
4. **Impediments/Barriers to Fair Housing.**
5. **Housing Study Implementation & Review.**

HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

Goal 1: Housing Partnerships & Housing Education.

Goal 1.1 – The Housing Foundation for Sarpy County (HFSC), with the support and guidance of the Bellevue Housing Agency Serving Sarpy County, should take on the leadership role necessary for the successful development of affordable housing in Sarpy County Communities, while building strong relationships with local housing stakeholders. The HFSC should actively assist in meeting the housing needs and demands of all income and family sector types throughout the County, with local, regional, State and Federal entities, both public and private. The **Foundation** should maximize the opportunity to safely house all individuals and families in appropriate, affordable owner and rental housing types throughout the County, including avoiding flood-prone areas for housing replacement/development activities and/or considering alternative sites in the area. **HFSC** should take the lead in encouraging and securing financing for housing development and preservation programs in Sarpy County.

- **Action Step 1:** Continue to **recruit local persons** and **organizations** that play a role in housing development in Sarpy County Communities, including, but not limited to City staff, local profit and non-profit organizations, bankers, builders, realtors and other housing professionals.
- **Action Step 2:** **Select and prioritize housing programs** of new construction, replacement, rehabilitation and preservation in Sarpy County, as defined in the **Five-Year Housing Action Plan** of this **Study**.
- ❖ **Planning Initiative 1:** The **HFSC** should first and foremost build and maintain relationships with existing area organizations, including, but not limited to the Bellevue Housing Agency Serving Sarpy County, Eastern Nebraska Community Action Partnership, Habitat for Humanity, Metropolitan Area Planning Agency and Community Redevelopment Authorities/Community Development Agencies in Sarpy County to create **housing project-specific Community Housing Partnerships (CHPs)**. Such **Partnerships** should also consist of representation from the private sector, including major employers, homebuilders/remodelers, realtors, local banks, credit unions, insurance companies and local area Foundations.

SECTION 6:

SARPY COUNTY-WIDE HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

- ❖ **Planning Initiative 2:** The HFSC should implement housing programs of greatest need in Sarpy County Communities, as identified in the **Five-Year Housing Action Plan**. This would include meeting the housing needs and demands of the following priority *household sectors/types*:

- *Replacement Housing for individuals and families affected by the recent flooding disaster, especially for households of low- to moderate-income.*
- *Housing for the local workforce, for both new and existing employees.*
- *Both owner and rental housing for households of all income ranges and ages.*
- *Owner and rental housing rehabilitation activities for existing, substandard/dilapidated housing.*
- *Both temporary and permanent emergency housing for “special needs” populations, including, but not limited to persons and families with mobility and/or cognitive disabilities, homeless and near-homeless, displaced individuals and families due to natural disasters, victims of domestic abuse, single parent households, multi-generational households, new American households and Veterans.*
- *General housing redevelopment, rehabilitation and preservation.*
- *Explore the implementation of alternative housing development options, including tiny and/or small houses. This could be supported through the adoption of **Nebraska LB 794**.*



- ❖ **Planning Initiative 3:** The **HFSC** will need to create local housing funding initiatives, such as a **Sarpy County Housing Trust Fund (HTF)**, to assist in providing “gap” financing for proposed affordable housing development and rehabilitation programs in Sarpy County. For-profit, non-profit and philanthropic organizations, as well as commitments from major employers and area Foundations should be primary contributors. The purchase and sale of existing public housing developments, such as those deemed uninhabitable, from the local public Housing Authority is an additional funding method. The **HTF** could potentially be utilized to assist in funding the following activities:
 - Gap financing and/or developer incentives for the construction of new, affordable housing units.
 - Investment funding for individual owner and rental housing rehabilitation programs.
 - A local (county-wide) purchase-rehab-resale and re-rent program. Vacated housing on the real estate market in need of rehabilitation, including housing units damaged in the 2019 flooding disaster, could be purchased by the **HFSC** for the purpose of being rehabilitated into a viable, livable dwelling unit for persons and families generally of moderate income. The unit is then put back on the market for sale by the **HFSC**, a local realtor or another housing-related agency for purchase or rent.
 - Down payment and closing cost assistance via low- or no-interest loans for persons and families purchasing a home in Sarpy County. Housing purchase price maximums and household income thresholds can be determined by the **HFSC**.
 - First or second mortgage assistance for prospective or current homeowners, including reduced rate or deferred payment loans.
- ❖ **Planning Initiative 4:** Create a local **Housing Land Trust Program**, to potentially operate as a 501(c)3 organization with a Board of Directors, as a sub-group of **HFSC**. The Land Trust will need to acquire developed or developable properties, via foreclosure or donation, to be repurposed and/or reutilized for new development projects, including housing.

Goal 1.2 – Elevate the “housing intelligence” of the Sarpy County leadership, by providing the appropriate learning systems for educating members of the HFSC and/or local CHPs on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs throughout the County.

- **Action Step 1:** Plan and implement a “housing” educational component, to successfully, both advocate for and assist in implementing needed housing programs in Sarpy County, as identified in the **Five-Year Housing Action Plan**. Design and provide a “**Housing Education Program**,” to address pertinent housing development topics including, but not limited to housing need recognition, housing advocacy, homeowner and tenant responsibilities, housing financial planning and housing development.
- **Action Step 2:** Understand the working connection between the **Sarpy County Housing Study** and other, current, local planning initiatives (Comprehensive Plans, Zoning & Subdivision Regulations, Neighborhood and Area-Specific Development Studies, etc.) that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in Sarpy County Communities.
- ❖ **Planning Initiative 1.** Train local community and housing stakeholder leadership to monitor and understand local, State and Federal housing legislative proposals and policies that could impact housing programs in Sarpy County Communities, as identified in the **Five-Year Housing Action Plan**.

Goal 2: Housing Development, Rehabilitation & Preservation.

Goal 2.1 – Address the overall housing development needs of both owner and renter households, of all age and income sectors, of varied price points/products. The overall **housing unit target demand** for Sarpy County’s general population/households, by **2025**, is an estimated **5,579 housing units**, consisting of **3,618 owner units** and **1,961 rental units**, with an estimated **21 percent of the total units targeted for the very-low to moderate-income persons and households.**

- **Action Step 1:** The planning and implementation of all housing development and preservation projects and activities in Sarpy County, as presented in this **Study**, should consider the planning goals and initiatives outlined in the Comprehensive Plans and other planning-related documents of Sarpy County and Communities.
- **Action Step 2:** With the assistance of a Sarpy County Land Trust/Land Bank, **purchase and secure developable lots necessary for housing development opportunities.**
- **Action Step 3:** Create an **Incentive Program** for local developers and contractors to utilize in the development of both owner and rental housing of all price points in Sarpy County. This could include modifying any existing height restrictions and/or floor-area-ratios, reduced lot and/or infrastructure costs, materials purchase assistance, impact and development fee waivers, etc.
- **Action Step 4:** New housing development projects in Sarpy County Communities should utilize “**place-based**” **development components**, whereby development supports each community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.
- **Action Step 5:** New housing development projects in Sarpy County Communities should include residential urban design concepts to maximize neighborhood “**walkability**,” ensuring that appropriate pedestrian and bicycling routes are made available for all new housing types. Additionally, new housing development projects should promote open or greenspaces, good air quality, proximity and accessibility to key community amenities and services, traffic and transit control, and overall neighborhood safety.

SECTION 6:

SARPY COUNTY-WIDE HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

- ❖ **Planning Initiative 1:** Sarpy County and its Communities should monitor the effectiveness of and modify, as needed, zoning and subdivision ordinances to ensure proper, efficient growth in regards to accessibility to residential building opportunities throughout the County.
- ❖ **Planning Initiative 2:** A County-Wide Land Trust/Land Bank should concentrate on acquiring developable lots in **close proximity to major employment centers** to develop housing for both local and community employees.
- ❖ **Planning Initiative 3:** It is recommended that Sarpy County design and implement a **“Housing Market Justification” Program** to evaluate all proposed new housing program developments throughout the County. This Program would assist in qualifying the need for new housing activities, while avoiding the duplication and/or over-build of one or more particular housing type(s) in the County. Information presented in this **County-Wide Housing Study**, including proposed housing activities identified in the **Five-Year Housing Action Plan**, can serve as a guide for determining the need for and timing associated with the development of each new housing project in Sarpy County.



- ❖ **Planning Initiative 4:** Target the development of up to **465 housing units**, including 187 owner and 278 rental units, **for persons of extremely low, very low and low income, or between 0 and 60 percent AMI**. Average purchase prices should range from approximately \$46,800 to \$140,285, while average monthly rents should range from \$230 to \$610. Typically, rental housing units for these income groups are developed with the assistance of local, State and Federal subsidies, such as Low-Income Housing Tax Credits (LIHTC), HOME funds, HUD Section 8 and Nebraska Affordable Housing Trust Fund dollars and a locally organized purchase-rehab-resale or re-rent program. **CDBG Disaster Recovery** funds will be available to local governments in Sarpy County to assist in recovery efforts following the 2019 flooding disaster, including the replacement/repair of lost or damaged housing units and housing-related infrastructure. An additional activity could include rehabilitating existing low- to moderate-income housing for increased marketability and safety of local tenants.

- ❖ **Planning Initiative 5:** In an effort to satisfy an **immediate housing need, especially replacement housing for individuals and families displaced from their homes following the 2019 flooding** in Sarpy County, consider allowing **non-traditional, alternative housing developments**. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units, accessory dwellings, tiny or small houses and developing homes specifically designed for lots typically not sized to local and/or national building and development codes.
- ❖ **Planning Initiative 6:** A total of **688 housing units**, including 338 owner and 350 rental units, **for persons of moderate income, or between 61 and 80 percent AMI**, should be targeted for construction in Sarpy County over the next five years. These housing units should have an average purchase price of approximately \$218,200 and an average monthly rent of \$950. This income bracket represents much of the **“missing middle” housing development product**, considered to be in the highest demand among young professionals and workforce populations, but also have the smallest supply of available housing due to a lack of supportive funding availability, land and development costs, etc.

The HFSC, along with local CHPs, is encouraged to work with Sarpy County Communities in developing new and/or enhancing existing land use plans and codes and ordinances to advance the development of housing in this price range, as well as creating a grassroots-level housing development/rehabilitation program, including purchase-rehab-resale or re-rent activities for existing housing.

- ❖ **Planning Initiative 7:** Target up to **4,426 housing units**, including 3,093 owner and 1,333 rental units, **for persons of middle to upper income at or above 81 percent of the Area Median Income (AMI)**. Housing in this AMI range should have an average purchase price of approximately \$311,715 and an average affordable monthly rent of \$1,355. These housing units are generally affordable to people who have the financial means to purchase a lot or tract of land and build a house without substantial financial assistance.
- ❖ **Planning Initiative 8:** Collaborate with Sarpy County colleges and universities in developing appropriate, both on- and off-campus housing for students.
- ❖ **Planning Initiative 9:** The Communities of Sarpy County will need to **monitor available, buildable land areas** to match the development or build potential for each Community’s respective five-year housing unit target demand.

Goal 2.2 – Implement a Workforce Housing Initiative, involving major employers in directly providing assistance to their employees in securing appropriate and affordable housing in Sarpy County. Overall, the County will need to target up to **2,897 of the total provided 5,579 housing units** for both existing and future local employees, by 2025.

- **Action Step 1:** Encourage housing developers to pursue securing any and all **available tools of financing assistance** in the development of new housing projects throughout Sarpy County. This could include the use of Tax Increment Financing (TIF) to assist in financing the development of workforce housing.
- **Action Step 2:** Implement a **housing development plan with local major employers** to ensure the provision of safe, decent and affordable owner and rental housing options for the local workforce.
- ❖ **Planning Initiative 1: Encourage buy-in from major employers** in Sarpy County Communities to financially contribute to workforce housing development projects in the County, potentially on land owned by the Land Trust/Land Bank.
- ❖ **Planning Initiative 2: Major employers** in the County should consider becoming **active in providing both developmental and financial assistance** for existing and new employees that are actively seeking housing in Sarpy County Communities. Assistance could include, but not be limited to, down payment assistance for housing purchases in the County, developing and providing **“transitional” housing** for new employees, translation services and locating and negotiating the rent and/or purchase price of a housing unit and providing funding assistance.
- ❖ **Planning Initiative 3:** Encourage the creation of a **Limited Liability Partnership (LLP)**, comprised of two or more **major employers** (possible mix of both public and private) to become directly involved with the development of a **designated “workforce” housing project/subdivision**.
- ❖ **Planning Initiative 4:** Support Offutt Air Force Base and the Military Housing Office (MHO) in developing “Base Housing” for military personnel.

Goal 2.3 – Implement a Senior/Elderly Housing & Continuum of Care Initiative in Sarpy County directed at persons and families 55+ years of age. By 2025, Sarpy County Communities will need to target up to **1,333 of the total projected 5,579 housing units**, in various sizes, styles and price points, for the elderly population. This should include an estimated **839 owner** and **494 rental housing units**.

- **Action Step 1:** Address all facets of elderly housing in Sarpy County, including additional affordable housing, both owner and rental, for elderly persons. The **HFSC**, in partnership with local health facilities, Sarpy/Cass Health Department, Eastern Nebraska Office on Aging and local contractors and housing developers will be critical in advancing specialized housing for the County’s senior population.
- **Action Step 2:** A **Housing Partnership** consisting of **local elderly housing/service providers**, as well as skilled nursing, assisted living and senior independent living housing providers should be created with the mission of serving the need for in-home services, memory care, hospice, maintenance and repair of homes occupied by elderly households in the County.
- **Action Step 3:** Motivate local entities to **establish new or maintain existing supportive services programs** including, but not limited to transportation to local businesses, shopping centers, hospitals, medical clinics and entertainment venues from existing and new senior/elderly housing facilities.
- **Action Step 4:** Consider pursuing membership in the American Association of Retired Persons (AARP) “**Age-Friendly Network**” and the development of an “**Age-Friendly Initiative**.” A designated “Age-Friendly” Community indicates that local leadership has made the commitment to actively work toward making their Community a better place to live for people of all ages. A 2011 AARP report titled *Aging in Place: A State Survey of Livability Policies and Practices* details policies and practices to support an “aging-in-place” population. **Policies should include integrating land use, housing and transportation services in the planning process of new elderly (55+) housing developments.**

- ❖ **Planning Initiative 1: Secure developable land**, via a potential Land Trust/Land Bank program, for the development of **senior/elderly housing facilities and associated supportive services**.
- ❖ **Planning Initiative 2: Plan and develop an “intergenerational” housing project** to allow for shared living of elderly persons with younger generations of family members or friends.
- ❖ **Planning Initiative 3: Educate the public about the benefits of senior living.** Develop a messaging platform and communications plan to highlight benefits and resident experiences. Promote programs and services designed to enhance emotional, physical and cognitive well-being, along with the benefits of recreation and leisure opportunities.
- ❖ **Planning Initiative 4: Educate the senior population** about legal, financial, insurance, advocacy and policy procedures in obtaining senior/elderly housing.
- ❖ **Planning Initiative 5: For senior populations desiring to remain independent in their current home**, work with local senior service providers such as the Eastern Nebraska Office on Aging to encourage an **“Aging in Place”** procedure, including the provision of medical and supportive service needs.



Goal 2.4 – Plan and implement a Downtown Housing Initiative for the Communities of Bellevue, Gretna, La Vista and Papillion. The five-year housing unit target demand for each of these Communities includes one- and two-bedroom, both owner and rental units, designated to each respective Downtown.

- **Action Step 1: Consult with downtown advisory/development groups**, including local Downtown Business Associations, Community Redevelopment Authorities/Agencies and associated Downtown committees and organizations.
- **Action Step 2: Engage local developers and contractors to develop new and rehabilitate existing properties in Community Downtowns.**



- ❖ **Planning Initiative 1: Continue to identify existing commercial buildings with upper floors** suitable to target for new residential development in targeted Downtowns.



- ❖ **Planning Initiative 2: Assemble and promote vacant/undeveloped tracts of land within or in close proximity to each Downtown core, for the purpose of new residential and/or mixed use development programs.**
- ❖ **Planning Initiative 3: Encourage business owners to rehabilitate**, if necessary, and “rent out” upper floors of existing, vacant commercial buildings to increase housing availability in targeted Downtowns.
- ❖ **Planning Initiative 4: Encourage the use of grant dollars**, such as Community Development Block Grant dollars, for commercial and residential building rehabilitation. **Tax Increment Financing (TIF)**, which can be utilized for public infrastructure, residential and commercial purposes, may be used to revitalize buildings in Downtown areas. Additionally, both State and Federal Historic Tax Credits should be marketed to area developers to expand housing efforts throughout the Downtown.

Goal 2.5 – Implement a Special Needs Supportive Housing Initiative, including but not limited to housing for homeless and near-homeless persons and families, persons with chronic cognitive and/or physical disabilities, chronic illnesses and developmental disabilities and Veterans. An estimated **55 owner** and **63 rental housing units** should be planned and developed for persons of special needs in Sarpy County, by **2025**. Include emergency shelters, transitional housing and group homes that encourage resident safety and/or handicap accessibility as part of this Goal.

- **Action Step 1: A Housing Partnership** comprised of local groups such as Region 6 Behavioral Healthcare, the local Housing Authority, Lift Up Sarpy County, League of Human Dignity, United Way of the Midlands and Eastern Nebraska Community Action Partnership needs to plan and develop solutions to providing housing for Sarpy County’s most vulnerable population groups.
- **Action Step 2: Encourage the development of rental housing** utilizing the U.S. Department of Housing and Urban Development’s (HUD) Veteran Affairs Supportive Housing (VASH) voucher program. VASH provides housing assistance for homeless and near-homeless Veterans, in conjunction with HUD’s Housing Choice Voucher program, in addition to case management and clerical services via the U.S. Department of Veteran’s Affairs. A **Partnership** with the Sarpy County Veterans Service Office, Nebraska Department of Veteran’s Affairs and local Veteran counseling and guidance centers and regional benefits administration offices would be beneficial for providing services, including housing, to local Veterans. Offutt Air Force Base could be a major player in the provision of on-base housing and/or housing assistance for existing and past members of the Armed Forces.
- ❖ **Planning Initiative 1:** Consider applying for grant funding via the **Nebraska Homeless Assistance Program**, via the Nebraska Department of Health and Human Services to assist in providing a “continuum of care” approach to persons and families experiencing homelessness and near-homelessness.
- ❖ **Planning Initiative 2:** Develop a County-Wide or Community-specific plan(s) to **safely house persons and families in need of emergency housing, including homeless and near-homeless persons, victims of domestic violence/abuse, foster children and persons with chronic illnesses (alcohol abuse, drug addiction, etc.).**
- ❖ **Planning Initiative 3:** Create and implement a **Sarpy County-Wide supportive housing services plan** to encourage and support the provision of housing for persons with special needs, including mobility and cognitive disabilities. Owner and rental housing developed for special needs populations should meet all ADA requirements and be accessible for all persons experiencing a disability.

Goal 2.6 – Plan, implement and promote Housing Redevelopment, Rehabilitation and Preservation programs for Sarpy County, including the demolition and replacement of dilapidated housing units and units lost due to flooding or other natural disasters. An estimated **6,693 housing units**, both owner and rental, in Sarpy County, are in need of **moderate to substantial rehabilitation**. An estimated additional **337 housing units** are in a condition that would warrant **removal and replacement**.

- **Action Step 1:** Create and develop **Partnerships** with local nonprofit housing providers, including Habitat for Humanity, that could be instrumental in providing both new housing development projects that replace existing dilapidated housing or could satisfy a need for “infill” housing, as well as housing redevelopment activities to assist homeowners in upgrading their current dwelling units, allowing homeowners to remain in their homes longer and extend the life of the County’s existing housing stock. Habitat Omaha’s Home Repair Program can assist homeowners with both rehabilitation activities and accessibility additions/designs.
- **Action Step 2:** Promote the systemic development of new housing units on existing vacant lots and the rehabilitation (both moderate and substantial) of existing housing stock to preserve and protect existing housing units that are of old age or historical significance and are affordable. Reinvestment in distressed neighborhoods will boost local property value bases and provide additional housing choices for prospective buyers and renters.
- ❖ **Planning Initiative 1:** Identify housing units that are in need of **moderate rehabilitation** in Sarpy County. This includes homes needing “cosmetic” and minor “structural” improvements such as new siding, windows, paint, roof surface, doors, etc.
- ❖ **Planning Initiative 2:** Identify housing units that are in need of **substantial rehabilitation** in Sarpy County. This includes homes needing the improvements identified in Planning Initiative 1, but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/structural repairs and plumbing/electrical upgrades.
- ❖ **Planning Initiative 3:** Identify housing units that should be **demolished and replaced** in Sarpy County. Housing that is not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.
- ❖ **Planning Initiative 4:** A **systematic code inspection** of all housing structures, 60+ years of age, combined with a **rental housing licensing program** would prove beneficial to the overall condition/status of the housing stock in each Sarpy County Community.

Goal 2.7 – Encourage housing developers to take advantage of “tools of alternative energy implementation,” such as unit specific wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.

- **Action Step 1: Promote the use of energy conservation methods** to reduce consumption of energy in residential sectors.
- **Action Step 2: Require compliance with a “Conditional” or “Special Use Permit”** within local and County Zoning Resolutions for any and all alternative energy projects.
- **Action Step 3: Promote the development of vocational education opportunities** at local Public and Private Schools in Sarpy County to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.
- **Action Step 4: Promote the expanded use of solar and geothermal exchange energy systems** for applications throughout Sarpy County.
- **Action Step 5: Promote the rehabilitation of residential buildings utilizing weatherization methods and energy efficient or “green building” materials,** in conformance with “LEED” certified building techniques.
- ❖ **Planning Initiative 1: Utilize the County’s and Communities’ comprehensive plans, zoning ordinances and development and building codes** to control the placement and operation of alternative energy systems. Local zoning ordinances should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.
- ❖ **Planning Initiative 2: Implement a “pilot” alternative energy program** at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- ❖ **Planning Initiative 3: Expand awareness of available incentives** that could assist in **replacing old lighting fixtures, or heating and cooling systems** with new energy efficient systems that reduce consumption and energy costs.

Goal 2.8 – Promote a high level of housing and quality of life for Sarpy County residents through the creation of community housing development initiatives which support the social, economic and physical well-being and safety of local residents. Newly-platted, developing and existing neighborhoods across Sarpy County should provide access to basic human needs including, but not limited to medical facilities, schools, park and recreation facilities, employment opportunities and transportation.

- **Action Step 1:** New and developing neighborhoods should exhibit “**place-based**” **development components**, as highlighted in the **Five-Year Housing Action Plan**.
- **Action Step 2:** Continue to support community and neighborhood service programs, clean-up activities and home improvement initiatives throughout Sarpy County.
- **Action Step 3:** Encourage housing development as a component of large-scale community and economic development initiatives.
- **Action Step 4: Educational opportunities**, including student and teacher-led public service and housing projects in Sarpy County Public Schools should be created to support community health initiatives.
- ❖ **Planning Initiative 1:** New and developing neighborhoods need to be developed with multi-modal forms of transportation in mind, including sidewalks, trails, street connectivity, etc.
- ❖ **Planning Initiative 2:** Repair and replace aging public infrastructure and utilities, including water, sewer and stormwater drainage, as needed.

Goal 3: Emergency Housing and Natural Disaster Preparedness.

Goal 3.1 – Develop an Emergency Housing and Natural Disaster Preparedness Plan to ensure the best possible response and recovery efforts, including housing repair, reconstruction and/or household relocation plans, following natural disasters for all Sarpy County residents, especially the homeless and other vulnerable populations.

- **Action Step 1:** Improve both Sarpy County-Wide and Community plans for disaster response to ensure the needs of all municipalities are recognized and addressed.
- **Action Step 2:** Review and consider the “**Recovery Resource Options**” outlined in the **2019 Nebraska Housing Impact Assessment**. These include hosting ‘housing resource fairs’ to inform owners and renters about recovery options and utilizing the financial support of various funding options for housing rehabilitation and new development activities. The **Assessment outlines four key issues** to consider in developing recovery strategies and interventions: 1) increased need for affordable housing stock; 2) increased need for improved housing resiliency; 3) increased need for workforce housing, particularly near rural employment hubs; and 4) need for adequate labor and resources to construct and replace housing.
- **Action Step 3:** Create and monitor a list of residential properties in Sarpy County requiring housing repair/rehabilitation or replacement due to the 2019 flooding disaster and assist in securing needed funding, above and beyond insurance assistance to aid families.



- **Action Step 4:** Identify vulnerable populations in Sarpy County and anticipate their needs during disaster response and recovery. This process should involve **Partnerships** with organizations such as the Heartland Family Service Sarpy Office, Sarpy County Long Term Disaster Recovery Group, Continuum of Care organizations and other homeless/human services providers that can help County leaders understand the issues and identify relevant resources.
- **Action Step 5:** Change the mindset in Sarpy County Communities so that people in unacceptable situations find a better support system after the disaster than before the disaster.
- ❖ **Planning Initiative 1:** At a minimum, hold at least one meeting where current Sarpy County planning documents are reviewed by individuals and local organizations that have the knowledge, skills and commitment to plan an effective response to the needs of homeless and vulnerable people after a disaster and identify and add missing topics.
- ❖ **Planning Initiative 2:** Develop strategies to address the needs of homeless and other vulnerable populations in Sarpy County. For example, encourage local landlords to allow persons and families displaced by natural disaster to temporarily reside in vacant, non-occupied housing units. **Nebraska Investment Finance Authority (NIFA) has prepared a State-Wide list of low-income housing tax credit properties that provide emergency housing to displaced persons and families due to natural disaster.**
- ❖ **Planning Initiative 3:** Ensure the improved emergency preparedness plan addresses all major issues that a key to disaster planning: Outreach, Transportation, Shelter and Services. Appoint a different network member organization to be responsible for leading an annual review process, including updating contact information, clarifying roles and making any other changes necessary to keep the plan relevant.

Goal 4: Impediments/Barriers to Fair Housing.

Goal 4.1 – Identify and establish a plan to eliminate all barriers and impediments to fair housing choice. Both the public and private sectors of Sarpy County should play a role in this process. This would include the involvement of City Government, schools, churches and the local private sector.

- **Action Step 1: Address the primary impediments to fair housing choice** in Sarpy County. As identified by participants of the Workforce Housing Needs Survey, this includes **housing prices and the cost of real estate taxes for owners**. For **renters**, impediments include the **high cost of rent, a lack of available, decent rental housing and excessive application fees and/or rental deposits**.
- **Action Step 2: Create and support** the efforts of a **County-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:
 - The creation of an “Action Plan” to identify strategies to further affordable housing opportunities.
 - Hosting a “Housing Fair” for developers and contractors to promote existing market opportunities that exist for the development of affordable housing.
 - Promote “Equal Housing Opportunities” on flyers, brochures and local newspapers.
 - Assist the local Housing Authority with enforcing fair housing policies and submitting complaints of discrimination to the Nebraska Equal Opportunity Commission.
- ❖ **Planning Initiative 1: Support and uphold Sarpy County Communities’ Fair Housing Policies/Ordinances**, to ensure all current and future residents of the County do not experience discrimination in housing choice.
- ❖ **Planning Initiative 2: Develop housing for minorities and “New Americans”** needing safe and affordable housing.
- ❖ **Planning Initiative 3: Support bilingual and impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- ❖ **Planning Initiative 4: As a form of Fair Housing Enforcement**, routinely **inspect rental housing units** to ensure minimum standards for dwelling units are maintained.

Goal 5: Housing Study Implementation & Review.

Goal 5.1 – Maintain and regularly review this County-Wide Housing Study, in an effort to continue efficient, sustainable housing development.

- **Action Step 1:** An established **Community Housing Partnership (CHP)** among Sarpy County Communities and local housing stakeholders should collaborate for an **annual review process of the Housing Study**. Local elected officials, governmental volunteers, community and economic development groups and local housing stakeholders and funders should be involved in this review.
- ❖ **Planning Initiative 1:** The **Housing Study** review should coincide with an annual review of other important, County-Wide planning documents such as the Comprehensive Plan, Zoning and Subdivision Regulations and other future community planning and economic development initiatives/master plans that are imperative to future development and qualities of life offered in Sarpy County.
- ❖ **Planning Initiative 2:** Ensure the **Housing Study** is made available, via several media outlets, to allow for public and private sector review and input.

SARPY COUNTY & COMMUNITIES, NEBRASKA

County-Wide Housing Study With Strategies for Housing Affordability.

Section 7:

Housing Development Implementation, Concepts & Funding Sources/Partnerships.



SECTION 7: HOUSING DEVELOPMENT IMPLEMENTATION, CONCEPTS & FUNDING SOURCES/PARTNERSHIPS.

INTRODUCTION.

Section 7 of this **County-Wide Housing Study** provides a discussion of **affordable housing concepts and housing funding options** for Sarpy County. As housing programs are implemented in the County, potential sites for future housing developments will need to be identified. Proper site selection will greatly enhance the marketability of housing in the County.

Also included is a presentation and discussion of various affordable housing development options, successfully being implemented in Nebraska, today. Sarpy County and each Community 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 Sarpy County depends on a firm understanding of the local housing industry and available housing funding resources. Solutions to housing opportunities in the County can be achieved with a proactive approach via collective **partnerships** among housing developers and funders, non-profit organizations, local elected officials and Sarpy County citizenry.

The development of affordable housing for households of all income levels throughout Sarpy County will require the strategic application of a variety of both public and private funding sources. Typical private funding is secured from banks, credit unions, Foundations, major employers and individuals with a passion for financing housing and sustaining the livability of a neighborhood or Community.

“**Affordable housing**” applies to persons and households of all income sectors of the Community. Affordable independent living housing requires no more than 30 percent of the occupant's annual income for the cost of rent and utilities, or mortgage and associated mortgage interest payment, property taxes, insurance and utilities.”

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

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

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

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

AFFORDABLE HOUSING CONCEPTS.

A total of 5,579 new housing units have been targeted for Sarpy County by 2025. This includes approximately **3,618 owner units** and **1,961 rental units**. Vacant land will need to be secured in or adjacent Sarpy County Communities and rural Sarpy County for the proper development of various, needed housing types.

Identifying the unique restrictions on where new development can occur in each Sarpy County Community, such as river beds, flood plains and topographic issues, is important and necessary to determine proper locations for new housing developments. **Each Community should review their respective Comprehensive Plans, Future Land Use Maps and Annexation Policies in an effort to identify land for new housing developments.**

The Communities of Sarpy County will need to focus on **workforce families** needing safe, efficient and affordable housing, including employees living outside of the County. This can be accomplished through relationships with major employers in the County and local funding sources in an effort to create housing units for employees.

Each Community in Sarpy County should implement a housing rehabilitation program, including purchase-rehab-resale or re-rent programs. Sarpy County has an estimated **3,202 housing structures** rated in a **“Fair” or “Fair+” condition**, or those likely in need of moderate to substantial rehabilitation. **An additional 108 structures are rated as being in a “Poor” or “Poor+” condition and will likely require demolition and replacement.** Housing structures in these conditions or those constructed of low quality materials create a situation where these structures could be moderately or severely damaged as a result of a natural disaster, or have structural components deteriorate more rapidly over time.

The field analysis completed as a component of the **Sarpy County-Wide Housing Study** included an overall assessment of the condition of the existing housing stock, with structural information obtained from the Sarpy County Assessor's Office. All of the Communities in Sarpy County have "**pockets**" or **areas** where a majority of housing units are in need of moderate to substantial rehabilitation. Housing this 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.

Single family homes are being developed as **Credit-, or Lease-To-Own (CROWN)**, affordable housing options in Nebraska Communities, including those in Sarpy County such as the Gretna Crown project. This housing option is typically funded with Low-Income Housing Tax Credits, administered 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 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. **CROWN home examples in the Communities of Gretna and Waverly, Nebraska are provided on Page 7.4.**

Although reasonably modest by design, in an effort to maximize the use of tax dollars, the single family home CROWN units provide all necessary living space for a family of up to six persons. Amenities could include, but not be limited to, three- or four-bedrooms, upper and lower level bathrooms, a great or family room, finished basement, kitchen, dining area and a single or double stall garage. The square footage of these affordable single family homes typically ranges from 1,400 to 1,600 square feet. These homes are typically constructed on lots of 12,000 to 16,000 square feet, allowing for ample yard space.

In a CROWN, or lease-to-own type program, a small percentage of the net monthly rent is set aside for eventual use by the tenant as a down payment to purchase the home. Net monthly rents for affordable single family homes range from \$685 to \$915, based on rental comparable and the level of affordability of the target population in the Community. Typically, CROWN single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI).

Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for affordable homes, typically, ranges from \$195,000 to \$240,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of the purchase price.

Gretna CROWN, LLC Homes



Waverly, Nebraska CROWN Homes



Duplex/triplex rental housing is a popular affordable housing program in Nebraska, for older adults 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for affordable duplex/triplex rental housing have traditionally ranged from \$595 to \$905, depending upon the local housing economics of the subject community.

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

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

Immediate and housing alternatives are needed in Sarpy County as a solution to both the County’s growing population of families and workforce employees, as well as to provide housing for families displaced as a result of the 2019 flooding disaster and future natural disasters. Participants of the **County-Wide Housing Citizen Survey** and **Workforce Housing Needs Survey** identified a large number of families and employees seeking affordable housing in Sarpy County, but due to a lack of units being provided, are moving into homes and apartments that do not meet their current needs, are priced higher than their desired price or are located outside their Community of choice.

The following immediate housing alternatives would create additional housing choices in Sarpy County for persons and families of all income sectors. **It is recommended that local elected leadership, along with local public, private and non-profit housing groups, support this type of housing development through the identification of suitable lots, the approval of infill ordinances and design guideline review.**

Independent Duplex Apartment – Example.

The need for additional independent family and/or elderly duplex/triplex-type (shared-walls) apartments was discussed during meetings with the **County-Wide Housing Steering Committee**. An 18 unit residential development with nine separate duplexes in **Holdrege, Nebraska, Sunrise Lane, LLC**, designated for retirees and the elderly is a typical affordable housing program. Exteriors are constructed entirely of vinyl siding and brick. Sunrise Lane, LLC, (see below) is an ideal model of independent living elderly housing for low- to moderate-income households. Duplexes and townhomes of similar construction are also suitable for families of low- to moderate-income.



Infill Housing.

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

“Accessory” Housing.

Also known as “In-Law Suites” or “Granny Flats,” “Tiny Houses” are accessory housing providing additional housing opportunities in selected community neighborhoods. Accessory housing structures are growing in popularity in Communities dealing with issues pertaining to the displacement of low- to moderate-income residents. Some advantages to this housing unit type include property owners living on-site, construction not consuming additional land, an alternative to traditional apartment life and a reduced cost of construction when compared to conventional apartment development.



Tenant Protection Vouchers.

Families meeting required guidelines established by the U.S. Department of Housing and Urban Development can apply for *tenant protection vouchers* (TPVs) 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 Communities of Sarpy County to provide a variety of safe, decent housing alternatives in the event a public housing complex falls victim to the previously mentioned scenarios of substandard housing.

Single Room Occupancy (SRO) Housing.

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

FUNDING SOURCES & PARTNERSHIPS.

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

LOCAL FUNDING OPTIONS.

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

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, to purchase land for commercial or industrial development and for the development of workforce housing.

Local Housing Authority.

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

Local Major Employers and/or Community Foundation Assistance.

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

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

Local and regional lending institutions serving a particular community or county should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs. The previously described local funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of community-wide housing programs.

STATE PROGRAMS.

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

Nebraska Department of Economic Development (NDED).

The **Proposed 2020 Annual Action Plan**, prepared and administered by NDED, has the following, approximate allocations of State and Federal funds available for housing activities. **The 2020 Plan currently remains under development/review.** Each of the following programs are described below.

\$24.5 Million – Community Development Block Grant
\$7.4 Million – HOME Investment Partnership Fund
\$608,401 – Housing Opportunities for Persons with AIDS
\$1.0 Million – Emergency Solutions Grant Program
\$8.1 Million – Federal Housing Trust Fund
\$10.3 Million – Nebraska Affordable Housing Trust Fund
\$1.1 Million – Nebraska Homeless Shelter Assistance Trust Funds

NDED administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to Nebraska Community and County municipalities for financing housing, planning and public works projects. All Nebraska Counties and Communities are an eligible applicant for CDBG funds. Lincoln, Omaha, Bellevue 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 will allocate the forthcoming **CDBG Disaster Recovery (CDBG-DR)** funds to support Nebraska's disaster relief, long-term recovery and restoration efforts as a result of the 2019 flooding disaster. HUD has allocated \$108.9 million to the fund, which Nebraska local government will be able to apply for beginning in mid- to late 2020. Sarpy County is one of three Nebraska counties that will receive approximately 80 percent of the State's total allocated funds. NDED's CDBG-DR webpage will be continually updated to serve as an informational resource in the coming months for potential grantees.

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

The primary goals of the **Housing Opportunities for Persons with AIDS (HOPWA) Program** is to help provide activities that serve persons with HIV/AIDS throughout the State of Nebraska. Activities of **HOPWA** include short-term rent/mortgage assistance, permanent housing replacement and supportive services.

The **Emergency Solutions Grant Program (ESG)** resources are allocated to non-profit agencies throughout Nebraska to provide ESG-eligible homeless and at-risk of homelessness services for the Nebraska Balance of State Continuum of Care (CoC) system.

Federal Housing Trust Fund (HTF) resources are primarily used for rental development and acquisition, rental rehabilitation and operating assistance and operating reserves for extremely low income persons at or below 30% AMI. As identified within the *AP-30: Methods of Distribution and the HTF Allocation Plan*, funds are distributed to projects through the following set-asides: LIHTC 9%, Targeted Needs and Permanent Housing.

The **Nebraska Affordable Housing Trust Fund (NAHTF)** is available to assist in funding affordable housing programs. The Trust Fund is administered by **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. **A total of \$3 Million is currently being made available from NAHTF for “Disaster Recovery Housing” projects.**

Primary uses of the **Nebraska Homeless Shelter Assistance Trust Fund (HSATF)** include overnight shelter, permanent housing in facilities, permanent housing placement, rapid re-housing, rental assistance services, short term or transitional housing facilities, supportive services and transitional housing services. **HSATF** resources may be utilized to supplement **ESG** activities and provide matching funds.

Sarpy County is a member of the Omaha-Council Bluffs Metropolitan Area Planning Agency (MAPA), which is a regional Council of Governments created to provide a forum for coordinating local planning and development activities. MAPA provides assistance to members on a variety of issues of regional significance, including transportation planning, strategic planning and needs assessments, grant assistance for economic development and planning efforts for environmental issues. MAPA also coordinates the *Heartland 2050* regional visioning project, a long-term vision of the future for the greater Omaha-Council Bluffs metro region.

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

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

Proposed LB 866 – Municipal Density and Missing Middle Housing Act.

LB 866 “Municipal Density and Missing Middle Housing Act is a compromise to a Bill introduced on January 8, 2020 (Legislative Bill 794 “Missing Middle Housing Act”) which proposed to limit local regulatory powers (amend local building zoning ordinances/regulations to comply with the Act) by allowing two, three- and four-family homes, as well as townhomes and “cottage clusters,” on all residential lots in cities of 5,000 residents or more, in an effort to provide greater availability of affordable housing across Nebraska.

LB 866, if adopted, gives Nebraska Communities an opportunity to avoid amending zoning ordinances to allow multifamily housing on lots previously zoned as single family residential under the following conditions:

On or before July 1, 2021, and every two years thereafter, Nebraska Communities with populations of 20,000 or more will be required to submit a report detailing its efforts to address the availability of and incentives for affordable housing. Such reports will be required to include, but not be limited to an overview of the City’s current zoning requirements, the percentage of areas in the City which permit multifamily and middle housing construction and a breakdown of residential construction, by housing type, in the City over the previous five years.

On or before January 1, 2023 for Cities with populations of 50,000 or more, and on or before January 1, 2024 for Cities between 20,000 and 50,000 residents, an **Affordable Housing Action Plan** will be required to be adopted. Such Plans will need to include, but not be limited to goals for new affordable housing construction, goals for a percentage of areas in the City zoned for residential use and permit multifamily construction, plans for the use of federal, state and local incentives to encourage affordable housing and updates to the City’s zoning codes to incentivize affordable housing construction.

Any City that fails to adopt the Affordable Housing Action Plan would be required to amend applicable zoning ordinances and regulations to allow for the development of:

- 1) Middle housing in all areas zoned for residential use that allow for the development of detached single-family dwellings; and
- 2) A duplex on each lot or parcel zoned for residential use that allows for the development of detached single-family dwellings.

Nebraska Historic Tax Credit (NHTC).

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

The **NHTC** establishes a \$15,000,000 tax credit pool, and the Nebraska State Historical Society (SHPO) has handled the annual allocation of the credits since 2015.

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA).

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

LB 884-Affordable Housing Tax Credit (AHTC) is another source of funding for affordable housing administered by NIFA in a process similar to that of the LIHTC program.

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

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

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

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

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

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

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

On its website, **NIFA** provides a list of LIHTC properties providing emergency housing to displaced individuals due to severe winter storms, straight-line winds and flooding disasters.

Midwest Housing Equity Group (MHEG).

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

Midwest Housing Development Fund (MHDF).

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

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

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

ENCAP also serves Sarpy County as a **CHDO**.

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 administration is provided by the **Omaha-Council Bluffs Metropolitan Area Planning Agency (MAPA)**.

Blueprint Nebraska

Blueprint Nebraska, a collaboration of State-wide business, industry and civic leaders, released a **2019 ‘Blueprint’ report** to propel sustained economic prosperity for all Nebraskans. The Blueprint includes the creation of a **Nebraska Housing Partnership**, with five “Concurrent Tracks to Build Nebraska.” These five tracks include:

1. **Developing Model Codes/Practices** for building and zoning administration, taxation, infrastructure development, etc.;
2. Reviewing and Revising **State-Administered Programs**;
3. Establishing a **Housing Health Index**, to measure the housing stock in each community, for example;
4. Reviewing/Revising **Regional and Local Programs**; and
5. Formalizing curriculum for community leaders to elevate the **Housing Intelligence** of a community.

The **Housing Foundation for Sarpy County**, and other Sarpy County housing stakeholders, are encouraged to become involved with the **Blueprint Nebraska Housing Partnership**.

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.

Nebraska Realtors Association's Home Buyer's Assistance Foundation.

The **Home Buyer's Assistance Foundation** is a nonprofit organization dedicated to supporting first-time homebuyers in Nebraska, with an emphasis on low and moderate income individuals and communities. The Foundation also works to offer housing relief in times of natural disaster. Following the 2019 flooding disaster, the Foundation, in partnership with the National Association of Realtors, assisted families and individuals with mortgage payments and rental costs due to home displacement in Nebraska up to \$1,000.

Nebraska Disaster Behavioral Health Project.

The goal of the **Disaster Behavioral Health Project** is to develop human infrastructure in Nebraska to effectively mitigate or respond to the psycho-social consequences of terrorism and disaster. The project aims to enhance state-level capacity for a coordinated response to mental health and substance abuse service needs in the event of an emergency or disaster. Behavioral health training and educational opportunities are available to local emergency managers, volunteers and community leaders via conferences, webinars and online training materials.

Nebraska Department of Veterans' Affairs – Nebraska Veterans Aid (NVA).

Nebraska Veterans Aid (NVA) was established in 1921 to assist veterans and their dependents who experience a financial hardship, including those related to natural disasters. Following the 2019 flooding disaster, qualifying individuals were eligible to receive assistance with food, clothing, emergency housing and other eligible flood-related expenses.

Housing.NE.gov – Housing Listing and Locator Service Partnership.

Housing.NE.gov is a service created via collaboration and partnership between Assistive Technology Partnership (ATP), NDED, NIFA, NDHHS, Nebraska Rentwise, Region V Systems, HUD, USDA-RD, the Nebraska Chapter of the National Association of Housing and Redevelopment Officials (NAHRO), Omaha and Lincoln Housing Authorities and the Hotline for Disability Services, which allows Nebraskans to locate available housing that best fits their needs either through the website or via a toll-free number. Individuals can easily search for housing utilizing different criteria and access helpful websites. Tools for renters include an affordability calculator, a rental checklist and renter rights and responsibilities information.

Property owners and managers, including Housing Authorities, can use this service to manage their property listing free of charge. The organizing agencies involved in this partnership are encouraging all owners and onsite managers of rental housing to register and begin listing their properties on www.Housing.NE.Gov.

REGIONAL FUNDING.

Federal Home Loan Bank.

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

FEDERAL FUNDING.

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

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

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

HUD 203(b) provides mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank or savings and loan association and the mortgage is insured by HUD.

Section 203(k) Rehab Mortgage Insurance enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.

- **Section 811 Supportive Housing for Persons with Disabilities Program** – Through the Section 811 program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.
- **Section 202 Multifamily Health Care Program** – Helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.
- **Single Family Homeownership/Housing Counseling Agencies** – HUD provides free assistance through local housing counseling agencies where consumers can access information and counseling in regards to buying a home, refinancing a mortgage, saving a home from foreclosure and more.

Federal Emergency Management Agency (FEMA).

The State of Nebraska is part of FEMA’s “Region VII” coverage area, which also includes the States of Iowa, Kansas and Missouri. FEMA Region VII works with local, State and Tribal emergency management officials and private sector entities to respond to natural disasters and protect human life and property from any and all natural disasters and hazards. After a federal disaster declaration is made, information is delivered via website to those in the affected area. Region VII consists of five divisions, identified below:

- a) **Response** – Established at a regional “watch center,” awareness and analysis and the coordination and implementation of federal responses to major disaster areas is key. Preparation of an Incident Management Assistance Team to plan necessary operations and logistics to a disaster area ensures prompt response to help those in need.
- b) **Recovery** – Provides federal assistance to individuals, households and public facilities located within a declared disaster area.
- c) **Mitigation** – Reduces property loss due to flooding via outreach provision, including affordable flood insurance and other programs that encourage safe community development and reduction of loss of life and property due to natural disaster.
- d) **National Preparedness** – Coordinates and develops tools necessary to prepare for hazards and natural disasters among all levels of government, as well as private non-governmental agencies and Communities.
- e) **Mission Support** – Ensures functional efficiency among critical business operations, including functions with key partners and customer service to persons and families affected by natural disaster.
- f) **Grants** – Oversees that disaster and non-disaster grants are in compliance with public law.

In August, 2019, **FEMA**, with coordination from the U.S. Department of Housing and Urban Development, released the ***Nebraska Housing Impact Assessment*** as a response to the 2019 flooding disaster which damaged or destroyed property across the State and especially in Sarpy County. A series of affordable housing development tools, as well as recovery considerations and resource options are highlighted as part of this Assessment.

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.

SARPY COUNTY & COMMUNITIES, NEBRASKA

County-Wide Housing Study With Strategies for Housing Affordability.

Section 8:

Sarpy County-Wide Five-Year Housing Action Plan.



SECTION 8: SARPY COUNTY-WIDE FIVE-YEAR HOUSING ACTION PLAN.

INTRODUCTION.

In recent years, the primary housing challenge for Sarpy County has been to maintain and increase the rate of new housing development to keep pace with the population growth of the County. While this remains true, the greatest challenge over the next five years for Sarpy County will be to mobilize the necessary resources, including both available financial assistance and the creation of **project-specific Housing Partnerships** to, first, replace the 399 total housing units lost during the 2019 flooding disaster and, two, build housing for the County's low- to moderate-income individuals and families. This will include project-specific housing developments that create *affordable* housing units to a wide range of household incomes (very-low to upper-income individuals and families), with special attention given to workforce households, all in an attempt to sustain the high quality of life in Sarpy County, enjoyed by households of all social/economic backgrounds. Overall, Sarpy County should target **5,579 housing units by 2025, consisting of an estimated 3,618 owner units and 1,961 rental units.**

The **Sarpy County Five-Year Housing Action Plan** addresses all aspects of housing, including new construction, moderate and substantial rehabilitation, the removal of "bad" housing, replacement housing due to the 2019 flooding disaster, infill development of vacated parcels in established neighborhoods and appropriate housing administration. The **Action Plan** is intended to provide the **Housing Foundation for Sarpy County (HFSC)** with reasonable, feasible housing projects to reach the overall target demand of 5,579 housing units.

Project-specific Housing Partnerships will be the key ingredient to meet the housing needs of Sarpy County residents. Under the guidance of **HFSC, Housing Partnerships** should be comprised of housing stakeholders throughout the County in the form of existing housing groups, local government and specific housing funding sources. *"The bigger the circle of Partners, the better the delivery of housing."*

New housing developments in Sarpy County should also consider incorporating **"Place-Based" development components**, which intend to support a high quality of life for all residents. **Pages 8.2 and 8.3** identify the **four components of 'place-based' development**. The **Action Plan** identifies specific housing projects and programs, along with selected Sarpy County groups, organizations and funds/funding sources available to create new and preserve existing housing throughout the County.

PLACE-BASED DEVELOPMENT COMPONENTS.

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

1) Access & Linkages.

Access & Linkages refers to a development’s connection to its surroundings, both visual and physical. The successful implementation of this component results in one that is easy to navigate and convenient for public transit. Questions to consider in analyzing this component include:

- Housing programs having adequate accessibility and walkability to other neighborhoods and centers in the Community.
- Housing program proximity to local services and amenities.
- The utilization a variety of transportation modes, such as sidewalks, streets, automobiles, bicycles and public transit, to travel to and from all new housing programs.
- Housing programs visitable from other neighborhoods or parts of the city.
- Off-Street or Public parking available for visitors to all housing programs.
- Space in all new housing programs that function well for people with special needs.

2) Comfort & Image.

Comfort & Image describes whether a development is comfortable and presents itself well, and includes perceptions about safety and cleanliness. Maintenance of the housing development/program is crucial to keeping up its image and as such is an important factor in a development having this key quality. Questions to consider in analyzing this component include:

- Housing programs located in safe neighborhoods.
- Historic attributes considered for proposed housing programs.
- Clean and safe neighborhoods for proposed housing programs.
- Removal of any environmental impacts that could hinder the development of housing programs.

3) Uses & Activities.

The **Uses & Activities** component of place-based development considers the engagement and use of a proposed housing development/program by new and existing community members. An important consideration of this component is the longevity of the project; its ability to retain existing and attract new residents over time. Questions to consider in analyzing this component include:

- Proposed housing programs to be used by intended consumer; young families, local workforce, elderly, special needs populations.
- Amenities proposed, or existing and nearby, for new housing programs that will keep local residents active, including parks and recreation opportunities.
- Housing programs to include central gathering spaces for program, as well as community residents.

4) Sociability.

Sociability can be the most difficult component to achieve, but is achieved through a housing development/project that offers residents a strong sense of place or attachment to their community. Questions to consider in analyzing this component include:

- Housing programs developed in a way that will allow residents to socialize and interact with one another.
- People to take pride in living at a proposed new housing program.
- Diverse populations encouraged to reside at new housing programs.
- Housing programs that present a welcoming environment for both current and prospective residents.



PROPOSED HOUSING DEVELOPMENT PROJECTS & PROGRAMS.

The following **Sarpy County Five-Year Housing Action Plan** presents the “**priority**” housing projects and programs proposed for the County and Communities during the next five years. Housing Projects/Programs include activities associated with the organizational or operational requirements to ensure housing construction exists as an ongoing community and economic development process. The proposed Projects/Programs are comprehensive to include housing units, both owner and rental units, for persons and households of all ages, persons with special needs, the preservation or rehabilitation of the local housing stock and replacement housing for units lost during the 2019 flooding incident and future natural disasters. The **Action Plan** defines a purpose and estimated cost for each Housing Project/Program and, where relevant, the estimated cost subsidy.

Each Housing Project/Program should incorporate the previously discussed “**Place-Based**” development concepts, whereby development supports the County and each Community’s quality of life, while enhancing Communities’ accessibility to public safety, community health, education, social capital and cultural elements.

ORGANIZATIONAL/OPERATIONAL PROGRAMS

1. Establish New and Maintain Existing Project-Specific Housing Partnerships.

PURPOSE:

The **Housing Foundation for Sarpy County (HFSC)**, acting as an ‘**umbrella organization,**’ assembles and organizes all active and potential **Community Housing Partnerships**.

HFSC partnering with NIFA to create a **housing manager position** to work full-time at planning and implementing **project-specific housing developments**, affordable to a wide-range of income levels. Sarpy County housing stakeholders should be organized to be involved with community and economic development activities and the provision of housing and associated supportive services.

In addition to planning and navigating the implementation of affordable housing projects in Sarpy County, **HFSC** should establish a process of determining the **proper “fit” or compliance** of each proposed project, as per the target demand and associated Goals and Action Steps presented in this Housing Study.

Estimated Cost: \$100,000 Annually.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (CONTINUED)

2. Establish a Sarpy County Housing Land Trust Program.

PURPOSE:

A **Housing Land Trust**, to be organized and maintained by the **HFSC**, to secure both land and housing for future housing infill and large scale development and redevelopment activities throughout Sarpy County and provide housing that is more affordable than units on the open real estate market.

Estimated Cost: \$100,000 Annually.

3. Establish a Sarpy County Housing Investment Fund.

PURPOSE:

Via the efforts of the **HFSC**, organize local funding events and contributions to create a “**pool**” of funds, both public and private sources, to invest in needed gap financing for affordable housing developments.

Estimated Cost: \$750,000 Annually.

4. Develop an Employer’s Housing Assistance Program.

PURPOSE:

An **employer housing assistance program**, to encourage **Major Employers** in the County to become directly involved with assisting their employees in obtaining affordable, workforce housing, both as an **advocate** and through **financial assistance**. **Major Employers** should be asked to communicate directly with local governments to advocate for the various workforce housing needs in their respective community/region. Financial assistance can include, but not be limited to, first-time homebuyer, down payment assistance programs and financial support to local developers constructing workforce housing.

Estimated Cost: \$600,000 Annually.

5. Expand and Organize a Continuum of (Housing) Residential Care Program.

PURPOSE:

A **Continuum of Care** program, directed at residents 55+ years of age, to address all facets of **elderly housing needs and supportive services** in Sarpy County. Advocate for and, potentially, financially assist with the development of all housing types and needed supported services for elderly households. Emphasis to be placed on new construction and home rehabilitation/ accessibility modification, with priority given to seniors affected by the 2019 flooding disaster.

Estimated Cost: \$450,000 Annually.

ORGANIZATIONAL/OPERATIONAL PROGRAMS **(CONTINUED)**

6. Special 2019 Flooding Disaster Recovery Initiative.

PURPOSE:

As a result of the 2019 flooding disaster, a total of 399 housing units were destroyed in Sarpy County. **The HFSC, in partnership with Sarpy County government leadership, will need to monitor the forthcoming application process for the distribution of Community Development Block Grant Disaster Recovery (CDBG-DR) Funds, to be distributed by the Nebraska Department of Economic Development (DED).** It is anticipated local governments will be able to apply beginning in mid- to late 2020. DED's CDBG-DR webpage will be continually updated to serve as an informational resource in the coming months for potential grantees. Grant dollars combined with private lending resources and insurance receipts should be targeted to repair or rebuild units or relocate families experiencing flood damage.

Estimated Cost: N/A

7. Establish a Sarpy County Housing Disaster Preparedness & Recovery Program.

PURPOSE:

The **HFSC**, with the involvement and assistance of **Community Housing Partnerships** and local governments, should create a locally-funded program designed to assist persons and families living in housing affected by natural disaster, including the 2019 flooding disaster in Sarpy County. In combination with State and Federal disaster grant programs, funding for this continuous program should be considered by local governments, major employers, foundations, financial lending institutions and private donations.

Estimated Cost: \$400,000 Annually.

8. Plan and Implement an annual Sarpy County 'Housing Summit.'

PURPOSE:

The **HFSC**, with the involvement and assistance of **Community Housing Partnerships**, local funders and local governments, should conduct an annual **Housing Summit** to display accomplishments, opportunities and proposed housing development/redevelopment and rehabilitation programs in Sarpy County Communities. Encourage participation from local, State and National housing developers, grantors and funders to participate and share new, innovative programs and grant opportunities to supplement housing development activities throughout the County.

Estimated Cost: \$6,000 Annually.

HOUSING PRESERVATION PROGRAMS

9. Create and Implement a Housing Code Inspection/Rental Licensing Program.

PURPOSE:

In partnership with local government and pertinent housing stakeholders in Sarpy County, provide a year-round **housing inspection enforcement** and **licensing program**, to support a safe, affordable both owner and rental housing stock.

Estimated Cost: \$500,000 Annually.

Estimated Cost Subsidy: 75% or \$375,000

10. Owner/Rental Housing Rehabilitation Program.

PURPOSE:

HFSC in partnership with local government and/or nonprofit housing organizations and personal investment among housing property owners/developers, provide moderate- to substantial housing rehabilitation services to both owner and rental housing units in Sarpy County Communities, **with an annual goal of 200 housing units**. Prime candidates for this activity may be neighborhoods identified as being “at risk” or needing “intensive care.” **Up to 75 units**, by **2025**, should be part of a **purchase/rehab/re-sale or re-rent program** providing housing for very low- to moderate-income households (0% to 80% AMI).

Estimated Moderate Rehabilitation Cost: \$24,000 to \$30,000 per unit.

Estimated Substantial Rehabilitation Cost: \$31,000 to \$45,000 per unit.

Estimated Cost Subsidy: 35% to 65% per unit.

11. Owner/Rental Housing Demolition/Replacement Program.

PURPOSE:

HFSC in partnership with local government and/or nonprofit housing organizations and personal investment among housing property owners/developers, an estimated **60 housing units**, annually, should be **purchased, demolished and replaced** with new, innovative housing types. Prime candidates for this activity may be neighborhoods identified as being “at risk” or needing “intensive care”.

Estimated Demolition Cost: \$15,000 per unit.

Estimated Cost Subsidy: 60% per unit.

12. Sarpy County Recycling/Reuse Center.

PURPOSE:

Under the guidance of **HFSC** and in collaboration with Habitat for Humanity of Omaha, establish a **housing materials recycling/reuse facility**, via deconstruction/remodeling activities for housing materials and amenities to potentially be reused in housing rehabilitation or construction programs.

Estimated Cost: \$250,000 Start-up. Supported by sales.

Estimated Cost Subsidy: 100% for Start-up. Continuation via Sales & Services.

HOUSING FOR ELDERLY/SENIOR POPULATIONS

13. Very Low- to Moderate-Income Elderly (55+) Rental Housing Initiative, 167 Total Units.*

PURPOSE:

One- and two-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of very low- to moderate-income elderly households **(0% to 80% AMI)**.

- Bellevue: 62 Units.^
- Gretna: 8 Units.^
- La Vista: 38 Units.^
- Papillion: 34 Units.^
- Springfield: 4 Units.
- Balance of County: 21 Units.**

*Includes replacement housing units for individuals and families displaced following the 2019 flooding disaster.

**A portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

^Includes Downtown Housing Initiative.

Estimated Cost: \$20,875,000.

Estimated Cost Subsidy: 60% or \$12,525,000.

14. Middle to Upper-Income Elderly (55+) Rental Housing Initiative, 327 Total Units.

PURPOSE:

One-, two- or three-bedroom independent living senior duplex/triplex, townhome, condominium or apartment units, standard amenities, to meet the rental housing needs of middle- to upper-income elderly households **(81%+ AMI)**.

- Bellevue: 92 Units.
- Gretna: 20 Units.
- La Vista: 62 Units.
- Papillion: 50 Units.
- Balance of County: 103 Units.*

*A portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

Estimated Cost: \$47,415,000.

Estimated Cost Subsidy: 20% or \$9,483,000.

HOUSING FOR ELDERLY/SENIOR POPULATIONS **(CONTINUED)**

15. Very Low- to Moderate-Income Elderly (55+) Homeownership Initiative, 107 Total Units.

PURPOSE:

Scattered site, one- and two-bedroom independent living senior duplex/triplex, townhome and single family units, standard amenities, complete accessibility design, to meet the needs of very low- to moderate-income elderly households **(0% to 80% AMI)**.

- Bellevue: 48 Units.
- Gretna: 4 Units.
- La Vista: 11 Units.
- Papillion: 16 Units.
- Springfield: 4 Units.
- Balance of County: 24 Units.*

*A portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

Estimated Cost: \$16,585,000.

Estimated Cost Subsidy: 60% or \$9,951,000.

16. Middle- to Upper-Income Elderly (55+) Homeownership Initiative, 732 Total Units.

PURPOSE:

Scattered site, one-, two- and three bedroom single family, town home and duplex units, standard amenities, complete accessibility design, to meet the needs of middle- to upper-income elderly households **(81%+ AMI)**.

- Bellevue: 176 Units.
- Gretna: 24 Units.
- La Vista: 37 Units.
- Papillion: 80 Units.
- Springfield: 4 Units.
- Balance of County: 411 Units.*

*A portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

Estimated Cost: \$208,620,000.

Estimated Cost Subsidy: 20% or \$41,724,000.

HOUSING FOR ELDERLY/SENIOR POPULATIONS **(CONTINUED)**

17. Elderly Housing Rehabilitation/Modification Housing Initiative, 40 Total Units.

PURPOSE:

Rehabilitate existing senior/elderly owner households requiring special accommodations for disabilities with the necessary visitability and handicap accessibility design modifications (i.e. ramps, lifts, sensory components, etc.) to meet the needs of low- to moderate income households **(31% to 80% AMI)**.

Estimated Cost: \$1,200,000.
Estimated Cost Subsidy: 80% or \$960,000.

HOUSING FOR FAMILIES

18. Low- to Moderate-Income Single Family Rental CROWN Rent-to-Own Program, 36 Total Units.

PURPOSE:

Single development and/or scattered site, mixed-income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of low- to moderate-income households **(31% to 80% AMI)**. **Initiative should be combined with a Workforce Housing Development Program, such as Offutt Air Force Base in Bellevue.**

- Bellevue: 16 Units.
- La Vista: 10 Units.
- Papillion: 10 Units.

Estimated Cost: \$8,280,000.
Estimated Cost Subsidy: 50% or \$4,140,000.

HOUSING FOR FAMILIES (CONTINUED)

19. Very Low- to Moderate-Income General Rental Housing Initiative, 407 Total Units.*

PURPOSE:

Scattered site, mixed-income, multifamily apartments, town homes and/or duplexes, consisting of one-, two- and three-bedroom units with standard amenities, to meet the rental housing needs of very low- to moderate-income households **(0% to 80% AMI)**. **Initiative should be combined with a Workforce Housing Development Program.**

- Bellevue: 167 Units.^
- Gretna: 12 Units.^
- La Vista: 109 Units.^
- Papillion: 80 Units.^
- Balance of County: 39 Units.**

*Includes replacement housing units for individuals and families displaced following the 2019 flooding disaster.

**A portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

^Includes Downtown Housing Initiative.

Estimated Cost: \$65,120,000.

Estimated Cost Subsidy: 60% or \$39,072,000.

20. Middle- to Upper-Income General Rental Housing Initiative, 997 Total Units.*

PURPOSE:

Scattered site, mixed-income, multifamily apartments, town homes and/or duplexes, consisting of 2 and 3+ bedroom units with standard amenities, to meet the rental housing needs of middle- to upper-income households **(81%+ AMI)**. **Initiative should be combined with a Workforce Housing Development Program.**

- Bellevue: 151 Units.^
- Gretna: 58 Units.^
- La Vista: 132 Units.^
- Papillion: 100 Units.^
- Springfield: 5 Units.
- Balance of County: 551 Units.**

*Includes replacement housing units for individuals and families displaced following the 2019 flooding disaster.

**A portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

^Includes Downtown Housing Initiative.

Estimated Cost: \$174,475,000.

Estimated Cost Subsidy: 20% or \$34,895,000.

HOUSING FOR FAMILIES (CONTINUED)

21. Very Low- to Moderate-Income Family Homeownership Initiative, 368 Total Units.*

PURPOSE:

Scattered site or planned development, single family, town homes and/or duplexes, consisting of 2 and 3+ bedroom units with standard amenities, to meet the housing needs of very low- to moderate-income family households (**0% to 80% AMI**). **Initiative should be combined with a Workforce Housing Development Program.**

- Bellevue: 169 Units.^
- Gretna: 8 Units.^
- La Vista: 33 Units.^
- Papillion: 70 Units.^
- Springfield: 10 Units.
- Balance of County: 78 Units.**

*Includes replacement housing units for individuals and families displaced following the 2019 flooding disaster.

**A portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

^Includes Downtown Housing Initiative.

Estimated Cost: \$69,920,000.

Estimated Cost Subsidy: 60% or \$41,952,000.

22. Middle- to Upper-Income Family Homeownership Initiative, 2,356 Total Units.

PURPOSE:

Scattered site or planned development, mixed-income, single family units, consisting of 3 and 4+ bedroom units with standard amenities, to meet the housing needs of middle- to upper-income family households (**81%+ AMI**). **Initiative should be combined with a Workforce Housing Development Program.**

- Bellevue: 445 Units.^
- Gretna: 85 Units.^
- La Vista: 95 Units.^
- Papillion: 186 Units.^
- Springfield: 9 Units.
- Balance of County: 1,536 Units.*

*A portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

^Includes Downtown Housing Initiative.

Estimated Cost: \$777,480,000.

Estimated Cost Subsidy: 20% or \$155,496,000.

HOUSING FOR SPECIAL POPULATIONS

23. Special Population Owner/Rental Housing Development/ Modification Initiative, 118 Total Units.

PURPOSE:

Scattered site, one- and two-bedroom units, standard amenities, complete visitability and handicap accessibility design, to meet the housing needs of persons with special needs, including physical and/or chronic mental disabilities, **(0% to 125% AMI)**. Includes a modification initiative to equip housing units with the necessary accessibility designs. May also include a housing program for Veterans utilizing a HUD-VASH Voucher.

- Bellevue: 46 Units.
- Gretna: 10 Units.
- La Vista: 16 Units.
- Papillion: 18 Units.
- Springfield: 5 Units.
- Balance of County: 23 Units.*

*A portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

Estimated Cost: \$23,010,000.

Estimated Cost Subsidy: 80% or \$18,408,000.

24. Low- to Moderate-Income Single Room Occupancy Housing Program, 60 Total Units.

PURPOSE:

One- and two-bedroom apartment-style temporary housing units, to meet the needs of low- to moderate-income, single person, entry-level workforce households **(31% to 80% AMI)**. Could include new construction and/or building retrofit project. **Initiative should be combined with a Workforce Housing Development Program.**

- Bellevue: 30 Units.
- La Vista: 15 Units.
- Papillion: 15 Units.

Estimated Cost: \$6,900,000.

Estimated Cost Subsidy: 45% or \$3,105,000.

HOUSING FOR SPECIAL POPULATIONS (CONTINUED)

25. Transitional/Temporary Shelter Initiative, 70 to 80 Units, County-Wide.

PURPOSE:

Develop housing for persons experiencing chronic homelessness, near-homelessness or transitioning from an undesirable living situation. Units could include group-home, studio and/or one-bedroom units. Program could potentially support and accept HUD-VASH vouchers for local Veteran populations.

Estimated Cost: \$7,500,000.

Estimated Cost Subsidy: 80% or \$6,000,000.

26. Immediate and/or Alternative Housing Initiative, 40 to 50 Rental Units, County-Wide.

PURPOSE:

Develop rental housing for immediate/alternative housing needs, including accessory housing for families, “narrow lot” developments and small or tiny homes. **Initiative should be combined with a Workforce Housing Development Program** and relocations due to natural disasters. LB866 encourages the development of duplex, triplex, four-plex and tiny home developments on single family-zoned lots in Nebraska Communities with populations greater than 20,000 residents.

Estimated Cost: \$4,500,000.

Estimated Cost Subsidy: 60% or \$2,700,000.

**SARPY COUNTY
& COMMUNITIES, NEBRASKA**
County-Wide Housing Study With Strategies
for Housing Affordability.

Appendix I:
**Community Development Block
Grant Disaster Recovery.**



COMMUNITY DEVELOPMENT BLOCK GRANT DISASTER RECOVERY (CDBG-DR)

The purpose of **Appendix I** of this **Sarpy County and Communities County-Wide Housing Study with Strategies for Housing Affordability** is to provide information specifically related to flood damage for housing and infrastructure and associated housing goals and initiatives. The information is provided to assist local leaders in effectively allocating **Community Development Block Grant Disaster Recovery (CDBG-DR)** funds.

Sarpy County is one of three Nebraska Counties that will receive 80 percent of the total \$108.9 million, or no less than \$87,150,000, in CDBG-DR funds. The Nebraska Department of Economic Development (DED) is required to perform a number of steps before it can begin to distribute CDBG-DR funds. As part of the process, DED will develop and make available application materials for local governments. **The final application requirements are yet to be determined, and will need to be approved by the Department of Housing and Urban Development (HUD) before public release.** DED's CDBG-DR webpage will be continually updated to serve as an informational resource in the coming months for potential grantees.

The **HUD Federal Register** provides the following information regarding the distribution of CDBG-DR funds:

"...prior to the obligation of CDBG-DR funds, a grantee shall submit a plan detailing the proposed use of funds. The plan must include criteria for eligibility, and how the use of these funds will address long-term recovery and restoration of infrastructure and housing, economic revitalization, and mitigation in the most impacted and distressed areas."

"Each grantee must submit an action plan for disaster recovery pursuant the requirements of section VI.A.2 of the February 9, 2018 notice (83 FR 5449)..."

"Each grantee must also submit the Financial Management and Grant Compliance submission and Pre-Award Implementation Plan pursuant to section VI.A.I of the February 9, 2018 notice."

"Additionally, all funds must be expended within 6 years of the date of obligation as described in section V of this notice."

In response to the 2019 floods, the complete **Sarpy County-Wide Housing Study** includes special research directed at housing replacement and repair needs. **Appendix I** summarizes the housing and infrastructure-related flooding damage discussed throughout the **Study**. Additionally, **Appendix I** specifically outlines the goals, action steps and planning initiatives and new housing development projects/programs found in the full **Sarpy County-Wide Housing Study**, that are directly related to the 2019 flooding disaster.

Housing Damage & Replacement Needs Summary.

The following information presents housing and infrastructure damage as a result of the 2019 flooding disaster:

- Approximately **399 housing units were lost**, primarily valued in the \$50,000 to \$100,000 price range, for a total estimated cost of \$29.9 million to \$35.9 million.
- A majority of the 399 lost housing units, an estimated 340 units, were in **areas occupied by low- to moderate-income individuals and families**. This includes an estimated 200 manufactured, modular and mobile homes in the **Paradise Lake and Green Acres** developments in the City of Bellevue.
- A total of 719 owners and 263 renters registered for FEMA assistance in Sarpy County. **217 owners** recorded a FEMA Verified Loss (FVL) of **\$25,000 or more**, while **139 renters** recorded an FVL of **\$5,000 or more**.
- FEMA registrant information was categorized based upon FVL. The highest level is categorized as **‘Severe’** and indicates over \$28,800 in real property FVL, or over 6 feet of 1st floor flooding for owners. For renters, the Severe criteria indicates over \$7,500 in personal property FVL, destroyed, or over 6 feet of 1st floor flooding.
 - **170 owners** in Sarpy County recorded **Severe** damage.
 - **89 renters** in Sarpy County recorded **Severe** damage.
 - Of the four most impacted Counties in Nebraska (Sarpy, Dodge, Douglas and Cass) **Sarpy County was home to 259 of the 316 total owners and renters, or 82 percent of all individuals who recorded Severe damage.**

- The Sarpy County & Communities Housing Study recommends;

*At least **465 housing units**, including an estimated **187 owner** and **278 rental units** should be constructed for **very-low and low income households (0-60% AMI)** by **2025**.*

*An additional **688 housing units**, including an estimated **338 owner** and **350 rental units** should be constructed for **moderate income households (61-80% AMI)** by **2025**.*

*An estimated **6,693 housing units**, both owner and rental, in Sarpy County, are in need of **moderate to substantial rehabilitation**. An estimated additional **337 housing units** are in a condition that would warrant **removal and replacement**.*

Flood Damage – High Impact Residential Subdivisions.

Illustration A, Page 4, identifies residential subdivisions in Sarpy County located in areas that were highly impacted by the 2019 flooding disaster. Locations along the Platte River in the southern portion of the County and the Missouri River in the eastern portion of the County were affected the most. **Area E** in the **Illustration** (east of Offutt Air Force Base) includes the Paradise Lakes and Green Acres developments, which lost more than 200 manufactured housing units, as per the 2019 *Nebraska Housing Impact Assessment*.

Illustration A

2019 Flood Damage – High Impact Residential Subdivisions

Sarpy County, Nebraska



LEGEND

- A VILLA SPRINGS
- B RIHA LAKES
- C HAWAIIAN VILLAGE
- D CHRIS LAKE / HANSEN'S LAKES
- E PARADISE LAKES / GREEN ACRES / OLD RAILROAD HOUSING

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

* Lincoln, Nebraska * 402.464.5383 *

Housing Goals, Action Steps and Planning Initiatives.

Section 6 of the **Housing Study** presents Housing Goals, Action Steps and Planning Initiatives. **Housing Goals** are broad statements for defining and addressing the general housing issues, opportunities and needs of Sarpy County. **Action Steps** strive to assemble the necessary **Partnerships** and **funding opportunities** for housing development and rehabilitation activities, while **Planning Initiatives** highlight housing development/preservation programs, which are further defined in the **Sarpy County Five-Year “Housing Action Plan.”**

Portions of Goals 1 and 2 which specifically identify action steps/planning initiatives related to housing and infrastructure damage/replacement/construction as a result of the 2019 flooding disaster are presented below. Goal 3 of Section 6, titled *Emergency Housing and Natural Disaster Preparedness* is provided in full, below, due to its inclusion in the Study to directly address the 2019 flooding disaster

- **Goal 1.1, Planning Initiative 2:** The **Housing Foundation for Sarpy County (HFSC)** should implement housing programs of greatest need in Sarpy County Communities, as identified in the **Five-Year Housing Action Plan**. This would include meeting the housing needs and demands of the following priority household sectors/types:
 - *Replacement Housing for individuals and families affected by the recent flooding disaster, especially for households of low- to moderate-income.*
- **Goal 1.1, Planning Initiative 3:** The **HFSC** will need to create local housing funding initiatives, such as a **Sarpy County Housing Trust Fund (HTF)**, to assist in providing “gap” financing for proposed affordable housing development and rehabilitation programs in Sarpy County. For-profit, non-profit and philanthropic organizations, as well as commitments from major employers and area Foundations should be primary contributors. The purchase and sale of existing public housing developments, such as those deemed uninhabitable, from the local public Housing Authority is an additional funding method. The **HTF** could potentially be utilized to assist in funding the following activities:
 - Investment funding for individual owner and **rental housing** rehabilitation programs.

- **Goal 2.1:** Address the overall housing development needs of both owner and renter households, of all age and income sectors, of varied price points/products. The overall **housing unit target demand** for Sarpy County’s general population/households, by **2025**, is an estimated **5,579 housing units**, consisting of **3,618 owner units** and **1,961 rental units**, **with an estimated 21 percent of the total units targeted for the very-low to moderate-income persons and households.**
- **Goal 2.1, Planning Initiative 4:** Target the development of up to **465 housing units**, including 187 owner and 278 rental units, **for persons of extremely low, very low and low income, or between 0 and 60 percent AMI**. Average purchase prices should range from approximately \$46,800 to \$140,285, while average monthly rents should range from \$230 to \$610. Typically, rental housing units for these income groups are developed with the assistance of local, State and Federal subsidies, such as Low-Income Housing Tax Credits (LIHTC), HOME funds, HUD Section 8 and Nebraska Affordable Housing Trust Fund dollars and a locally organized purchase-rehab-resale or re-rent program. An additional activity could include rehabilitating existing low- to moderate-income housing for increased marketability and safety of local tenants.
- **Goal 2.1, Planning Initiative 5:** In an effort to satisfy an **immediate housing need, especially replacement housing for individuals and families displaced from their homes following the 2019 flooding** in Sarpy County, consider allowing **non-traditional, alternative housing developments**. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units, accessory dwellings, tiny or small houses and developing homes specifically designed for lots typically not sized to local and/or national building and development codes.
- **Goal 2.1, Planning Initiative 6:** A total of **688 housing units**, including 338 owner and 350 rental units, **for persons of moderate income, or between 61 and 80 percent AMI**, should be targeted for construction in Sarpy County over the next five years. These housing units should have an average purchase price of approximately \$218,200 and an average monthly rent of \$950. This income bracket represents much of the **“missing middle” housing development product**, considered to be in the highest demand among young professionals and workforce populations, but also have the smallest supply of available housing due to a lack of supportive funding availability, land and development costs, etc.
- **Goal 2.6:** Plan, implement and promote Housing Redevelopment, Rehabilitation and Preservation programs for Sarpy County, including the **demolition and replacement of dilapidated housing units and units lost due to flooding or other natural disasters**. An estimated **6,693 housing units**, both owner and rental, in Sarpy County, are in need of **moderate to substantial rehabilitation**. An estimated additional **337 housing units** are in a condition that would warrant **removal and replacement**.

Goal 3: Emergency Housing and Natural Disaster Preparedness.

Goal 3.1 – Develop an Emergency Housing and Natural Disaster Preparedness Plan to ensure the best possible response and recovery efforts, including housing repair, reconstruction and/or household relocation plans, following natural disasters for all Sarpy County residents, especially the homeless and other vulnerable populations.

- **Action Step 1:** Improve both Sarpy County-Wide and Community plans for disaster response to ensure the needs of all municipalities are recognized and addressed.
- **Action Step 2:** Review and consider the “**Recovery Resource Options**” outlined in the **2019 Nebraska Housing Impact Assessment**. These include hosting ‘housing resource fairs’ to inform owners and renters about recovery options and utilizing the financial support of various funding options for housing rehabilitation and new development activities. The **Assessment outlines four key issues** to consider in developing recovery strategies and interventions: 1) increased need for affordable housing stock; 2) increased need for improved housing resiliency; 3) increased need for workforce housing, particularly near rural employment hubs; and 4) need for adequate labor and resources to construct and replace housing.
- **Action Step 3:** Create and monitor a list of residential properties in Sarpy County requiring housing repair/rehabilitation or replacement due to the 2019 flooding disaster and assist in securing needed funding, above and beyond insurance assistance to aid families.
- **Action Step 4:** Identify vulnerable populations in Sarpy County and anticipate their needs during disaster response and recovery. This process should involve **Partnerships** with organizations such as the Heartland Family Service Sarpy Office, Continuum of Care organizations and other homeless/human services providers that can help County leaders understand the issues and identify relevant resources.
- **Action Step 5:** Change the mindset in Sarpy County Communities so that people in unacceptable situations find a better support system after the disaster than before the disaster.
- ❖ **Planning Initiative 1:** At a minimum, hold at least one meeting where current Sarpy County planning documents are reviewed by individuals and local organizations that have the knowledge, skills and commitment to plan an effective response to the needs of homeless and vulnerable people after a disaster and identify and add missing topics.

- ❖ **Planning Initiative 2:** Develop strategies to address the needs of homeless and other vulnerable populations in Sarpy County. For example, encourage local landlords to allow persons and families displaced by natural disaster to temporarily reside in vacant, non-occupied housing units. **Nebraska Investment Finance Authority (NIFA) has prepared a State-Wide list of low-income housing tax credit properties that provide emergency housing to displaced persons and families due to natural disaster.**
- ❖ **Planning Initiative 3:** Ensure the improved emergency preparedness plan addresses all major issues that a key to disaster planning: Outreach, Transportation, Shelter and Services. Appoint a different network member organization to be responsible for leading an annual review process, including updating contact information, clarifying roles and making any other changes necessary to keep the plan relevant.

Sarpy County-Wide Five-Year Housing Action Plan.

Section 8 of the **Housing Study** identifies a **Five-Year Housing Action Plan** to address a variety of housing issues. The following identify those housing projects and programs that are specifically related to housing needs in Sarpy County as a result of the 2019 flooding disaster.

6. Special 2019 Flooding Disaster Recovery Initiative.
<p style="text-align: center;">PURPOSE:</p> <p>As a result of the 2019 flooding disaster, a total of 399 housing units were destroyed in Sarpy County. The HFSC, in partnership with Sarpy County government leadership, will need to monitor the forthcoming application process for the distribution of Community Development Block Grant Disaster Recovery (CDBG-DR) Funds, to be distributed by the Nebraska Department of Economic Development (DED). It is anticipated local governments will be able to apply beginning in mid- to late 2020. DED's CDBG-DR webpage will be continually updated to serve as an informational resource in the coming months for potential grantees. Grant dollars combined with private lending resources and insurance receipts should be targeted to repair or rebuild units or relocate families experiencing flood damage.</p>
Estimated Cost: N/A

10. Owner/Rental Housing Rehabilitation Program.

PURPOSE:

HFSC in partnership with local government and/or nonprofit housing organizations and personal investment among housing property owners/developers, provide moderate- to substantial housing rehabilitation services to both owner and rental housing units in Sarpy County Communities, **with an annual goal of 200 housing units.** Prime candidates for this activity may be neighborhoods identified as being “at risk” or needing “intensive care.” **Up to 75 units, by 2025,** should be part of a **purchase/rehab/re-sale or re-rent program** providing housing for very low- to moderate-income households (0% to 80% AMI).

Estimated Moderate Rehabilitation Cost: \$24,000 to \$30,000 per unit.
Estimated Substantial Rehabilitation Cost: \$31,000 to \$45,000 per unit.
Estimated Cost Subsidy: 35% to 65% per unit.

11. Owner/Rental Housing Demolition/Replacement Program.

PURPOSE:

HFSC in partnership with local government and/or nonprofit housing organizations and personal investment among housing property owners/developers, an estimated **60 housing units**, annually, should be **purchased, demolished and replaced** with new, innovative housing types. Prime candidates for this activity may be neighborhoods identified as being “at risk” or needing “intensive care”.

Estimated Demolition Cost: \$15,000 per unit.
Estimated Cost Subsidy: 60% per unit.

**13. Very Low- to Moderate-Income Elderly (55+) Rental Housing Initiative,
167 Total Units.***

PURPOSE:

One- and two-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of very low- to moderate-income elderly households (**0% to 80% AMI**).

- Bellevue: 62 Units.^
- Gretna: 8 Units.^
- La Vista: 38 Units.^
- Papillion: 34 Units.^
- Springfield: 4 Units.
- Balance of County: 21 Units.**

*Includes replacement housing units for individuals and families displaced following the 2019 flooding disaster.

**A portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

^Includes Downtown Housing Initiative.

Estimated Cost: \$20,875,000.
Estimated Cost Subsidy: 60% or \$12,525,000.

**15. Very Low- to Moderate-Income Elderly (55+) Homeownership Initiative,
107 Total Units.**

PURPOSE:

Scattered site, one- and two-bedroom independent living senior duplex/triplex, townhome and single family units, standard amenities, complete accessibility design, to meet the needs of very low- to moderate-income elderly households **(0% to 80% AMI)**.

- Bellevue: 48 Units.
- Gretna: 4 Units.
- La Vista: 11 Units.
- Papillion: 16 Units.
- Springfield: 4 Units.
- Balance of County: 24 Units.*

*A portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

Estimated Cost: \$16,585,000.

Estimated Cost Subsidy: 60% or \$9,951,000.

**17. Elderly Housing Rehabilitation/Modification Housing Initiative,
40 Total Units.**

PURPOSE:

Rehabilitate existing senior/elderly owner households requiring special accommodations for disabilities with the necessary visitability and handicap accessibility design modifications (i.e. ramps, lifts, sensory components, etc.) to meet the needs of low- to moderate income households **(31% to 80% AMI)**.

Estimated Cost: \$1,200,000.

Estimated Cost Subsidy: 80% or \$960,000.

**18. Low- to Moderate-Income Single Family Rental CROWN
Rent-to-Own Program, 36 Total Units.**

PURPOSE:

Single development and/or scattered site, mixed-income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of low- to moderate-income households **(31% to 80% AMI)**. **Initiative should be combined with a Workforce Housing Development Program, such as Offutt Air Force Base in Bellevue.**

- Bellevue: 16 Units.
- La Vista: 10 Units.
- Papillion: 10 Units.

Estimated Cost: \$8,280,000.

Estimated Cost Subsidy: 50% or \$4,140,000.

**19. Very Low- to Moderate-Income General Rental Housing Initiative,
407 Total Units.***

PURPOSE:

Scattered site, mixed-income, multifamily apartments, town homes and/or duplexes, consisting of one-, two- and three-bedroom units with standard amenities, to meet the rental housing needs of very low- to moderate-income households **(0% to 80% AMI)**. **Initiative should be combined with a Workforce Housing Development Program.**

- Bellevue: 167 Units.^
- Gretna: 12 Units.^
- La Vista: 109 Units.^
- Papillion: 80 Units.^
- Balance of County: 39 Units.**

*Includes replacement housing units for individuals and families displaced following the 2019 flooding disaster.

**A portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

^Includes Downtown Housing Initiative.

Estimated Cost: \$65,120,000.

Estimated Cost Subsidy: 60% or \$39,072,000.

**21. Very Low- to Moderate-Income Family Homeownership Initiative,
368 Total Units.***

PURPOSE:

Scattered site or planned development, single family, town homes and/or duplexes, consisting of 2 and 3+ bedroom units with standard amenities, to meet the housing needs of very low- to moderate-income family households **(0% to 80% AMI)**. **Initiative should be combined with a Workforce Housing Development Program.**

- Bellevue: 169 Units.^
- Gretna: 8 Units.^
- La Vista: 33 Units.^
- Papillion: 70 Units.^
- Springfield: 10 Units.
- Balance of County: 78 Units.**

*Includes replacement housing units for individuals and families displaced following the 2019 flooding disaster.

**A portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

^Includes Downtown Housing Initiative.

Estimated Cost: \$69,920,000.

Estimated Cost Subsidy: 60% or \$41,952,000.

**23. Special Population Owner/Rental Housing Development/
Modification Initiative, 118 Total Units.**

PURPOSE:

Scattered site, one- and two-bedroom units, standard amenities, complete visitability and handicap accessibility design, to meet the housing needs of persons with special needs, including physical and/or chronic mental disabilities, **(0% to 125% AMI)**. Includes a modification initiative to equip housing units with the necessary accessibility designs. May also include a housing program for Veterans utilizing a HUD-VASH Voucher.

- Bellevue: 46 Units.
- Gretna: 10 Units.
- La Vista: 16 Units.
- Papillion: 18 Units.
- Springfield: 5 Units.
- Balance of County: 23 Units.*

*A portion of new housing units constructed in the Balance of County will be absorbed into an incorporated Sarpy County Community via annexation during the next five years.

Estimated Cost: \$23,010,000.

Estimated Cost Subsidy: 80% or \$18,408,000.

**24. Low- to Moderate-Income Single Room Occupancy Housing Program,
60 Total Units.**

PURPOSE:

One- and two-bedroom apartment-style temporary housing units, to meet the needs of low- to moderate-income, single person, entry-level workforce households **(31% to 80% AMI)**. Could include new construction and/or building retrofit project. **Initiative should be combined with a Workforce Housing Development Program.**

- Bellevue: 30 Units.
- La Vista: 15 Units.
- Papillion: 15 Units.

Estimated Cost: \$6,900,000.

Estimated Cost Subsidy: 45% or \$3,105,000.

**25. Transitional/Temporary Shelter Initiative,
70 to 80 Units, County-Wide.**

PURPOSE:

Develop housing for persons experiencing chronic homelessness, near-homelessness or transitioning from an undesirable living situation. Units could include group-home, studio and/or one-bedroom units. Program could potentially support and accept HUD-VASH vouchers for local Veteran populations.

Estimated Cost: \$7,500,000.

Estimated Cost Subsidy: 80% or \$6,000,000.

**26. Immediate and/or Alternative Housing Initiative,
40 to 50 Rental Units, County-Wide.**

PURPOSE:

Develop rental housing for immediate/alternative housing needs, including accessory housing for families, “narrow lot” developments and small or tiny homes. **Initiative should be combined with a Workforce Housing Development Program** and relocations due to natural disasters. LB866 encourages the development of duplex, triplex, four-plex and tiny home developments on single family-zoned lots in Nebraska Communities with populations greater than 20,000 residents.

Estimated Cost: \$4,500,000.

Estimated Cost Subsidy: 60% or \$2,700,000.

SARPY COUNTY & COMMUNITIES, NEBRASKA

County-Wide Housing Study With Strategies for Housing Affordability.

Appendix II: Sarpy County Survey Results.



SARPY COUNTY CITIZEN HOUSING SURVEY

The **Housing Foundation for Sarpy County (HFSC)** is preparing a **County-Wide Housing Study** to determine all present and future housing needs in Sarpy County, during the next five years. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from HFSC.** An important activity of the **Housing Study** is to ask about the housing needs of your Community and the County. **TOTAL SURVEYS: 526**

Where do you reside?

Answer	0%	100%	Number of Response(s)	Response Ratio
Bellevue			249	47.3 %
Gretna			11	2.0 %
La Vista			59	11.2 %
Offutt AFB			0	0.0 %
Papillion			122	23.1 %
Springfield			4	<1 %
Rural/Unincorporated Sarpy County			22	4.1 %
Outside of Sarpy County (please identify)			25	4.7 %
No Response(s)			34	6.4 %
Totals			526	100%


If you do not live in Sarpy County, are you interested in moving to Sarpy County?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			73	13.8 %
No			52	9.8 %
No Response(s)			401	76.2 %
Totals			526	100%

In which of the following sectors are you employed?

Answer	0%	100%	Number of Response(s)	Response Ratio
Government			86	16.3 %
Non-Profit Organization			31	5.8 %
Retail & Wholesale Trade			31	5.8 %
Real Estate			14	2.6 %
Information			8	1.5 %
Education			36	6.8 %
Leisure & Hospitality			5	<1 %
Transportation			5	<1 %
Accommodation & Food			8	1.5 %
Finance			23	4.3 %
Manufacturing			10	1.9 %
Agricultural/Forestry Natural Resources			2	<1 %
Administrative			14	2.6 %
Health Care/ Social Work			49	9.3 %
Utilities/ Construction			9	1.7 %
Professional/ Technical			36	6.8 %
Mining			0	0.0 %
Arts/Entertainment			2	<1 %
Retired			52	9.8 %
Other			66	12.5 %
No Response(s)			39	7.4 %
Totals			526	100%














Gender

Answer	0%	100%	Number of Response(s)	Response Ratio
Male			131	24.9 %
Female			361	68.6 %
No Response(s)			34	6.4 %
Totals			526	100%






Age

Answer	0%	100%	Number of Response(s)	Response Ratio
18-24			16	3.0 %
25-34			96	18.2 %
35-44			155	29.4 %
45-54			108	20.5 %
55-64			69	13.1 %
65-74			30	5.7 %
75-84			12	2.2 %
85+			1	<1 %
No Response(s)			39	7.4 %
Totals			526	100%





Which type of housing do you currently live in?

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family House (own)			308	58.5 %
Single Family House (rent)			63	11.9 %
Duplex/Triplex (own)			0	0.0 %
Duplex/Triplex (rent)			10	1.9 %
Manufactured/Mobile Home (own)			2	<1 %
Manufactured/Mobile Home (rent)			0	0.0 %
Townhome (own)			3	<1 %
Townhome (rent)			9	1.7 %
Rental Apartment			78	14.8 %
Condominium			4	<1 %
Acreage			1	<1 %
Other			12	2.2 %
No Response(s)			36	6.8 %
Totals			526	100%




Number of persons in your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
1			42	7.9 %
2			140	26.6 %
3			115	21.8 %
4			117	22.2 %
5+			76	14.4 %
No Response(s)			36	6.8 %
Totals			526	100%













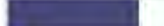

Please indicate your household income range, for 2018.

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$50,000			132	25.0 %
\$50,000-\$74,999			110	20.9 %
\$75,000-\$99,999			68	12.9 %
\$100,000-\$149,999			104	19.7 %
\$150,000-\$199,999			38	7.2 %
\$200,000-\$249,999			15	2.8 %
\$250,000-\$299,999			10	1.9 %
\$300,000+			6	1.1 %
No Response(s)			43	8.1 %
Totals			526	100%
















Are you satisfied with your current housing situation? If no, please explain.

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			224	42.5 %
No			149	28.3 %
No Response(s)			153	29.0 %
Totals			526	100%

As a renter, what are the top issues or barriers with obtaining affordable, suitable housing for your household? Check all that apply. If you are an owner, please skip to Question #11.









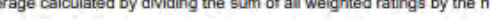
Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			12	6.2 %
Lack of adequate public transportation			33	17.1 %
Lack of knowledge of fair housing rights			16	8.3 %
Cost of rent			169	88.0 %
Restrictive zoning/building codes			4	2.0 %
Job status			17	8.8 %
Attitudes of landlords and neighbors			45	23.4 %
Lack of availability of decent rental units in your price range			139	72.3 %
Use of background checks			19	9.8 %
Excessive application fees and/or rental deposits			86	44.7 %
Cost of utilities			42	21.8 %
Lack of educational resources about tenant responsibilities			6	3.1 %
Age and condition of existing rental housing			51	26.5 %
Other			16	8.3 %
Totals			192	100%

As an owner, what are the top issues or barriers you experience with obtaining affordable, suitable housing for your household? Check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			18	6.5 %
Lack of adequate public transportation			52	18.9 %
Lack of knowledge of fair housing rights			6	2.1 %
Housing prices			164	59.8 %
Restrictive zoning/building codes			38	13.8 %
Job status			18	6.5 %
Attitudes of immediate neighbors			30	10.9 %
Mortgage lending application requirements			28	10.2 %
Excessive down payment/closing costs			69	25.1 %
Cost of utilities			48	17.5 %
Lack of educational resources about homeowner responsibilities			15	5.4 %
Cost of homeowners insurance			39	14.2 %
Lack of sufficient homes for sale			76	27.7 %
Age and condition of existing housing			74	27.0 %
Other			82	29.9 %
Totals			274	100%

Please rate the level of need for each housing type for Sarpy County.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed

Answer	1	2	3	Number of Response(s)	Rating Score*
Housing for Lower-Income Families				346	1.4
Housing for Middle-Income Families				351	1.4
Housing for Upper-Income Families				325	2.6
Housing for Single Parent Families				333	1.4
Housing for Existing/New Employees				308	1.8
Residential Acreages				319	2.1
Single Family Housing				327	1.6
General Rental Housing				329	1.7
Manufactured Homes				314	2.4

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

APPENDIX II: SARPY COUNTY SURVEY RESULTS.

CONTINUED: Please rate the level of need for each housing type for Sarpy County.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed










Answer	1	2	3	Number of Response(s)	Rating Score*
Mobile Homes				328	2.5
Condominiums/ Townhomes				336	1.9
Duplex Housing				338	1.9
Apartment Complexes (4 to 12 Units per Complex)				333	2.1
Rehabilitation of Owner-Occupied Housing				321	1.8
Rehabilitation of Renter-Occupied Housing				322	1.7
Housing choices for first-time homebuyers				335	1.4
Single Family Rent-To-Own: Short Term (3-5 Years)				331	1.8
Single Family Rent-To-Own: Long Term (6-15 Years)				335	1.8
Duplex/Townhouse Rent-To-Own: Short Term (3-5 Years)				323	2.0
Duplex/Townhouse Rent-To-Own: Long Term (6-15 Years)				324	2.0
One-Bedroom Apartment or House				320	2.2
Two-Bedroom Apartment or House				323	1.9
Three+-Bedroom Apartment or House				332	1.6
Independent Living Housing for Persons with a Mental/Physical Disability				325	1.7
Group Home Housing for Persons with a Mental/Physical Disability				320	1.7
Housing in Downtown				318	2.2
Retirement Housing (Rental)				327	1.8
Retirement Housing (Owner/Purchase)				324	1.9
Retirement Housing for Lower-Income Elderly Persons				332	1.4
Retirement Housing for Middle-Income Elderly Persons				330	1.6
Retirement Housing for Upper-Income Elderly Persons				316	2.3
Licensed Assisted Living w/ Specialized Services (health care, food prep, recreation, etc.)				320	1.8
Single Room Occupancy Housing (Boarding Homes)				315	2.3
Short-Term Emergency Shelters (30 Days or Less)				323	1.8
Long-Term Shelters				322	1.9
Transitional/ Temporary Housing				318	1.9
Housing for Persons with Chronic Illness, including Alcohol/Substance Abuse				315	1.9
Other (Please Comment)				81	2.3

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

APPENDIX II: SARPY COUNTY SURVEY RESULTS.

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

Where would you like to purchase or rent a home?

Answer	0%	100%	Number of Response(s)	Response Ratio
Bellevue			114	21.6 %
Gretna			10	1.9 %
La Vista			27	5.1 %
Offutt AFB			0	0.0 %
Papillion			92	17.4 %
Springfield			7	1.3 %
Rural/Unincorporated Sarpy County			23	4.3 %
Outside of Sarpy County (please identify)			23	4.3 %
No Response(s)			230	43.7 %
Totals			526	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			193	36.6 %
Mobile Home			2	<1 %
Attached Townhouse or Duplex/Triplex Unit			22	4.1 %
Patio Home (Slab Home)			7	1.3 %
Residential Acreage			47	8.9 %
I plan to remain where I am			33	6.2 %
No Response(s)			222	42.2 %
Totals			526	100%

How many bedrooms will your family need?

Answer	0%	100%	Number of Response(s)	Response Ratio
One			13	2.4 %
Two			57	10.8 %
Three			147	27.9 %
Four or More			84	15.9 %
No Response(s)			225	42.7 %
Totals			526	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$100K			83	15.7 %
\$100K-\$175K			114	21.6 %
\$176K-\$250K			59	11.2 %
\$251K+			47	8.9 %
No Response(s)			223	42.3 %
Totals			526	100%

APPENDIX II: SARPY COUNTY SURVEY RESULTS.

What is the most your family could afford for monthly rent?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			11	2.0 %
\$400 to \$600			29	5.5 %
\$601 to \$800			48	9.1 %
\$801 to \$950			38	7.2 %
\$951 to \$1,100			90	17.1 %
\$1,101+			72	13.6 %
No Response(s)			238	45.2 %
Totals			526	100%

Did your place of residence experience any damage due to the Spring and Summer rain and flooding? If Yes, please explain.

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			47	14.6 %
No			273	85.3 %
Totals			320	100%

Do you support using State and/or Federal grant funds to conduct an owner housing rehabilitation program?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			278	52.8 %
No			67	12.7 %
No Response(s)			181	34.4 %
Totals			526	100%

Do you support using State and/or Federal grant funds to conduct a renter housing rehabilitation program?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			252	47.9 %
No			91	17.3 %
No Response(s)			183	34.7 %
Totals			526	100%

Are you in favor of your Community establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			313	59.5 %
No			38	7.2 %
No Response(s)			175	33.2 %
Totals			526	100%

Are you in favor of your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			311	59.1 %
No			40	7.6 %
No Response(s)			175	33.2 %
Totals			526	100%

APPENDIX II: SARPY COUNTY SURVEY RESULTS.

Are you in favor of your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time home buyers?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			280	53.2 %
No			73	13.8 %
No Response(s)			173	32.8 %
Totals			526	100%

If you are 55+ years of age, please continue here with Questions 28 - 31. If not, please skip to Question #32.

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			65	47.1 %
Duplex - Rent			46	33.3 %
Duplex - Purchase			40	28.9 %
Town Home - Rent			61	44.2 %
Town Home - Purchase			59	42.7 %
Nursing Home/Long-Term Care			44	31.8 %
Apartment - Purchase			22	15.9 %
Assisted Living Housing			64	46.3 %
One-Bedroom Apartment - Rent			48	34.7 %
Two-Bedroom Apartment - Rent			50	36.2 %
Other			10	7.2 %
Totals			138	100%

Please rate the quality of the following Support

Services for Seniors in Sarpy County.

1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Case Management/Legal Aid					101	2.0
Cultural/Language Assistance					98	2.0
Continuing Education Opportunities					98	2.4
Employment Opportunities					102	2.2
Adult Care Services					107	2.2
Alcohol/Drug Abuse Services					99	2.0
Food/Meals-On-Wheels					100	2.2
Home Health & Memory Care					103	2.2
Counseling Services					101	2.1
Aids for Disabilities					100	2.0

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the quality of the following Support Services for Seniors in Sarpy County.

1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Home Repair/Rehabilitation Services					99	1.8
Transportation/Auto Repair					102	1.9
Finance Assistance/Management					98	1.8
Health Services (Mental, Physical, etc.)					98	2.1
Law Enforcement					100	3.0
Senior Social & Recreational Activities					99	2.3
Housing (Permanent, Transitional, etc)					100	2.0
Emergency Transportation					99	2.2
Volunteer Opportunities					98	2.5
Specialized Housing Services (Veterans, Homeless, etc.)					98	1.9

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

If you plan to change housing within the next five years, which of the following types would you be most interested in moving to? Check three (3).

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			91	69.4 %
Duplex - Rent			26	19.8 %
Duplex - Purchase			19	14.5 %
Town Home - Rent			26	19.8 %
Town Home - Purchase			36	27.4 %
Nursing Home/Long-Term Care			4	3.0 %
Apartment - Purchase			5	3.8 %
Assisted Living Housing			8	6.1 %
One-Bedroom Apartment - Rent			6	4.5 %
Two-Bedroom Apartment - Rent			18	13.7 %
Other			10	7.6 %
Totals			131	100%

SARPY COUNTY WORKFORCE HOUSING NEEDS SURVEY

The **Housing Foundation for Sarpy County (HFSC)** is preparing a **County-Wide Housing Study** to determine all present and future workforce housing needs in Sarpy County, during the next five years. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from HFSC.** We would appreciate you completing and returning the following Survey to your employer by Thursday, February 20th. **TOTAL SURVEYS: 210**

Where do you currently reside?

Answer	0%	100%	Number of Response(s)	Response Ratio
Bellevue			18	8.5 %
Gretna			29	13.8 %
La Vista			18	8.5 %
Offutt AFB			0	0.0 %
Papillion			49	23.3 %
Springfield			5	2.3 %
Rural/Unincorporated Sarpy County			18	8.5 %
Outside of Sarpy County (Identify)			67	31.9 %
No Response(s)			6	2.8 %
Totals			210	100%

If you do not reside in Sarpy County, are you interested in moving to Sarpy County? Why or why not?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			14	6.6 %
No			52	24.7 %
I already live in Sarpy County			119	56.6 %
No Response(s)			25	11.9 %
Totals			210	100%

Do you commute to Sarpy County for work?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			114	54.2 %
No			85	40.4 %
No Response(s)			11	5.2 %
Totals			210	100%



If Yes to Question #4, how far is your commute?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than 10 Minutes			39	18.5 %
10-20 Minutes			43	20.4 %
21-30 Minutes			24	11.4 %
31-40 Minutes			11	5.2 %
41-50 Minutes			4	1.9 %
51-60 Minutes			0	0.0 %
61+ Minutes			0	0.0 %
No Response(s)			89	42.3 %
Totals			210	100%




Number of persons in your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
1			20	9.5 %
2			54	25.7 %
3			40	19.0 %
4			59	28.0 %
5 or More			30	14.2 %
No Response(s)			7	3.3 %
Totals			210	100%










How much is your monthly rent or mortgage payment?

Answer	0%	100%	Number of Response(s)	Response Ratio
\$0-\$499			9	4.2 %
\$500-\$649			4	1.9 %
\$650-\$799			13	6.1 %
\$800-\$949			16	7.6 %
\$950-\$1,099			20	9.5 %
\$1,100-\$1,249			40	19.0 %
\$1,250+			92	43.8 %
No Response(s)			16	7.6 %
Totals			210	100%

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

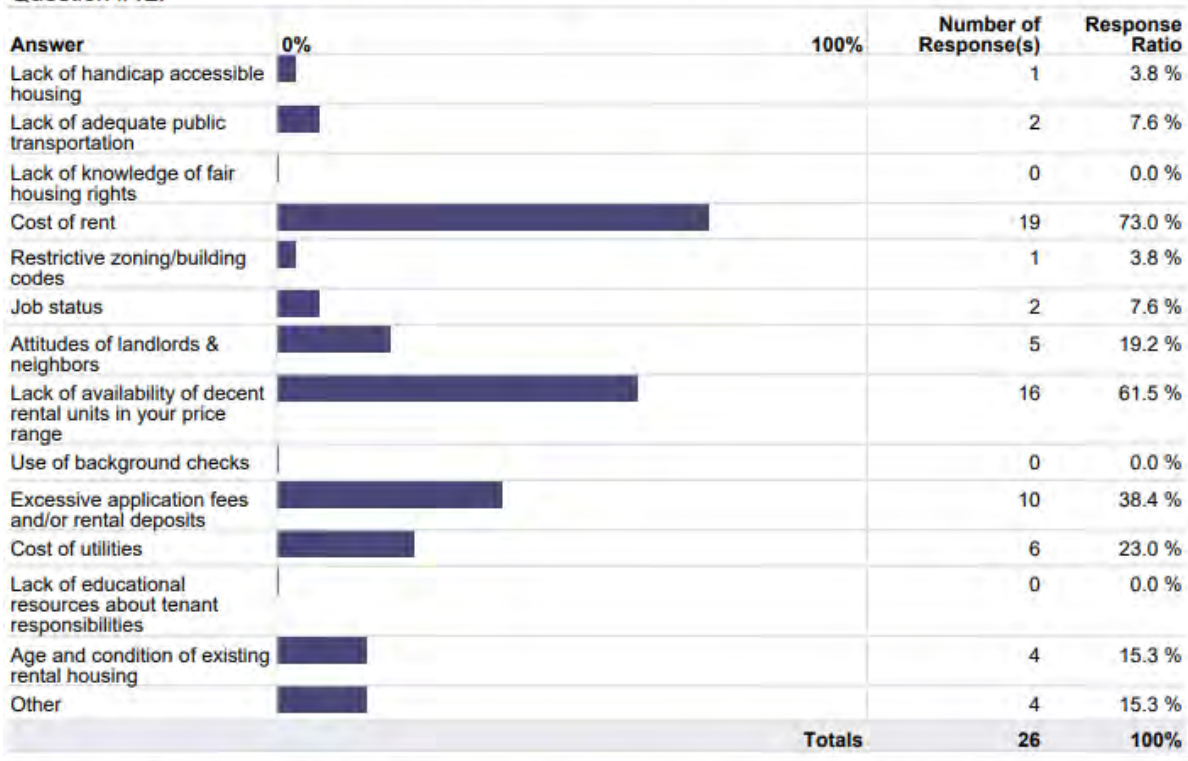
Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			172	81.9 %
No			32	15.2 %
No Response(s)			6	2.8 %
Totals			210	100%

Please indicate your total household income range.

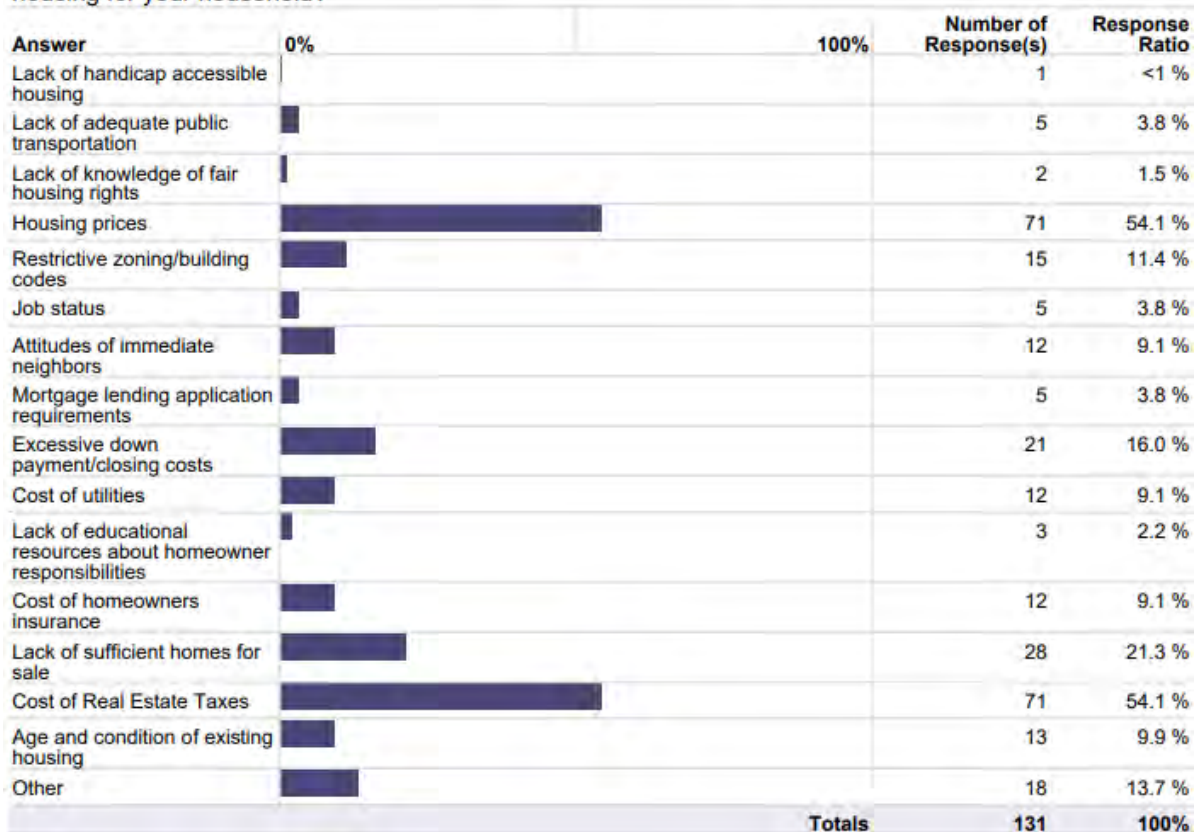
Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$50,000			17	8.0 %
\$50,000-\$74,999			33	15.7 %
\$75,000-\$99,999			24	11.4 %
\$100,000-\$149,999			57	27.1 %
\$150,000-\$199,999			43	20.4 %
\$200,000-\$249,999			15	7.1 %
\$250,000-\$299,999			3	1.4 %
\$300,000+			3	1.4 %
No Response(s)			15	7.1 %
Totals			210	100%

APPENDIX II: SARPY COUNTY SURVEY RESULTS.

If you are a renter, what are the issues or barriers you experience with obtaining affordable, suitable housing for your household? If you are a homeowner, please skip to Question #12.



If you are a homeowner, what are the issues or barriers you experience with obtaining affordable, suitable housing for your household?








APPENDIX II: SARPY COUNTY SURVEY RESULTS.

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

Where would you like to purchase or rent a home? Check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Bellevue			12	10.8 %
Gretna			41	36.9 %
La Vista			24	21.6 %
Offutt AFB			1	<1 %
Papillion			52	46.8 %
Springfield			16	14.4 %
Rural/Unincorporated Sarpy County			33	29.7 %
Outside of Sarpy County (Identify)			26	23.4 %
Totals			111	100%

Which one of the following housing types would you most like to purchase or rent?

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			69	32.8 %
Attached Townhouse or Duplex/Triplex Unit			8	3.8 %
Residential Acreage			21	10.0 %
Mobile Home			0	0.0 %
Patio Home (slab home)			0	0.0 %
I plan to remain where I am			31	14.7 %
No Response(s)			81	38.5 %
Totals			210	100%






How many bedrooms will your family need?

Answer	0%	100%	Number of Response(s)	Response Ratio
One			4	1.9 %
Two			16	7.6 %
Three			65	30.9 %
Four or More			36	17.1 %
No Response(s)			89	42.3 %
Totals			210	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$100K			11	5.2 %
\$100K to \$175K			25	11.9 %
\$176K to \$250K			43	20.4 %
\$251K+			44	20.9 %
No Response(s)			87	41.4 %
Totals			210	100%

What is the most your family could afford for monthly rent, which doesn't include monthly utilities?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			1	<1 %
\$400 to \$600			2	<1 %
\$601 to \$800			9	4.2 %
\$801 to \$950			10	4.7 %
\$951 to \$1,100			23	10.9 %
\$1,101+			64	30.4 %
No Response(s)			101	48.0 %
Totals			210	100%

SARPY COUNTY & COMMUNITIES, NEBRASKA

County-Wide Housing Study With Strategies for Housing Affordability.

Appendix III: Sarpy County Table Profile.



TABLE 1
POPULATION TRENDS & PROJECTIONS
SARPY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2025</u>	<u>% Change</u> <u>2020-2025</u>
Sarpy County:	122,595	158,840	189,962	201,373	+6.0%
Bellevue:	44,382	50,137	53,940	55,471	+2.8%
Chalco CDP:	10,736	10,994	11,120	11,303	+1.6%
Gretna:	2,355	4,441	5,248	5,958	+13.5%
La Platte CDP:	N/A	114	121	125	+3.3%
La Vista:	11,699	15,758	17,526	18,259	+4.2%
Offutt AFB CDP:	8,901	4,644	4,682	4,722	+0.9%
Papillion:	16,363	18,894	23,889	24,798	+3.8%
Richfield CDP:	N/A	43	43	42	-2.3%
Springfield:	1,450	1,529	1,633	1,686	+3.2%
Balance of County:	26,709	52,286	71,760	79,009	+10.1%

CDP = Census-Designated Place.

N/A = Not Available.

2018 U.S. Census Population Estimates (Incorporated Communities):

Sarpy Co. – 184,459; Bellevue – 53,627; Gretna – 5,076; La Vista – 17,163; Papillion – 20,530; Springfield – 1,612; Balance of County (Rural and CDPs) – 86,451.

2017 American Community Survey Population Estimates:

Sarpy Co. – 175,188; Bellevue – 53,040; Chalco CDP – 11,209; Gretna – 5,045; La Platte CDP – 61; La Vista – 17,062; Offutt AFB CDP – 5,142; Papillion – 19,478; Richfield CDP – 175; Springfield – 1,391; Balance of County – 62,585.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.

TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
SARPY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Sarpy County:	2000	122,595	1,301	121,294	43,426	2.79
	2010	158,840	1,277	157,563	58,102	2.71
	2020	189,962	1,231	188,731	69,591	2.71
	2025	201,373	1,203	200,170	73,886	2.70
Bellevue:	2000	44,382	223	44,159	16,937	2.61
	2010	50,137	74	50,063	19,142	2.61
	2020	53,940	69	53,871	20,719	2.60
	2025	55,471	62	55,409	21,393	2.59
Chalco CDP:	2000	10,736	0	10,736	3,719	2.88
	2010	10,994	0	10,994	4,200	2.62
	2020	11,120	0	11,120	4,343	2.56
	2025	11,303	0	11,303	4,467	2.53
Gretna:	2000	2,355	55	2,300	889	2.59
	2010	4,441	111	4,330	1,594	2.71
	2020	5,248	134	5,114	1,873	2.73
	2025	5,958	159	5,799	2,116	2.74
La Platte CDP:	2000	N/A	N/A	N/A	N/A	N/A
	2010	114	0	114	51	2.23
	2020	121	0	121	54	2.23
	2025	125	0	125	55	2.24
La Vista:	2000	11,699	0	11,699	4,404	2.65
	2010	15,758	0	15,758	6,419	2.45
	2020	17,526	0	17,526	7,302	2.40
	2025	18,259	0	18,259	7,672	2.38
Offutt AFB CDP:	2000	8,901	588	8,313	2,304	3.61
	2010	4,644	443	4,201	1,502	2.80
	2020	4,682	397	4,285	1,569	2.73
	2025	4,722	366	4,356	1,613	2.70

CONTINUED:

TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
SARPY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Papillion:	2000	16,363	416	15,947	5,505	2.89
	2010	18,894	367	18,527	6,925	2.67
	2020	23,889	326	23,563	8,994	2.62
	2025	24,798	297	24,501	9,460	2.59
Richfield CDP:	2000	N/A	N/A	N/A	N/A	N/A
	2010	43	0	43	17	2.53
	2020	43	0	43	17	2.53
	2025	42	0	42	16	2.54
Springfield:	2000	1,450	0	1,540	529	2.91
	2010	1,529	0	1,529	575	2.66
	2020	1,633	0	1,633	628	2.60
	2025	1,686	0	1,686	656	2.57
Balance of County:	2000	26,709	19	26,690	9,139	2.92
	2010	52,286	282	52,004	17,677	2.94
	2020	71,760	305	71,455	24,092	2.97
	2025	79,009	319	78,690	26,438	2.98

*2013-2017 American Community Survey Sarpy County estimated group quarters population: 1,194.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.

TABLE 3
TENURE BY HOUSEHOLD
SARPY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Sarpy County:	2000	43,426	30,054	69.2%	13,372	30.8%
	2010	58,102	41,350	71.1%	16,752	28.9%
	2020	69,591	50,406	72.4%	19,185	27.6%
	2025	73,886	53,726	72.7%	20,160	27.3%
Bellevue:	2000	16,937	11,192	66.1%	5,745	33.9%
	2010	19,142	12,779	66.7%	6,363	33.3%
	2020	20,719	13,881	67.0%	6,838	33.0%
	2025	21,393	14,376	67.2%	7,017	32.8%
Chalco CDP:	2000	3,719	3,173	85.3%	546	14.7%
	2010	4,200	3,154	75.1%	1,046	24.9%
	2020	4,343	3,183	73.3%	1,160	26.7%
	2025	4,467	3,220	72.1%	1,247	27.9%
Gretna:	2000	889	648	72.9%	241	27.1%
	2010	1,594	1,109	69.6%	485	30.4%
	2020	1,873	1,292	69.0%	581	31.0%
	2025	2,116	1,449	68.5%	667	31.5%
La Platte CDP:	2000	N/A	N/A	N/A	N/A	N/A
	2010	51	32	62.7%	19	37.3%
	2020	54	34	63.1%	20	36.9%
	2025	55	35	63.7%	20	36.3%
La Vista:	2000	4,404	2,590	58.8%	1,814	41.2%
	2010	6,419	3,502	54.5%	2,917	45.5%
	2020	7,302	3,935	53.9%	3,367	46.1%
	2025	7,672	4,043	52.7%	3,629	47.3%
Offutt AFB CDP:	2000	2,304	43	1.8%	2,261	98.2%
	2010	1,502	17	1.1%	1,485	98.9%
	2020	1,569	16	1.0%	1,553	99.0%
	2025	1,613	16	1.0%	1,597	99.0%

CONTINUED:

TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
SARPY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Papillion:	2000	5,505	4,040	73.4%	1,465	26.6%
	2010	6,925	4,829	69.7%	2,096	30.3%
	2020	8,994	6,356	70.7%	2,638	29.3%
	2025	9,460	6,606	69.8%	2,854	30.2%
Richfield CDP:	2000	N/A	N/A	N/A	N/A	N/A
	2010	17	11	64.7%	6	35.3%
	2020	17	11	64.7%	6	35.3%
	2025	16	10	63.3%	6	36.7%
Springfield:	2000	529	418	79.0%	111	21.0%
	2010	575	449	78.1%	126	21.9%
	2020	628	487	77.6%	141	22.4%
	2025	656	506	77.1%	150	22.9%
Balance of County:	2000	9,139	7,950	87.0%	1,189	13.0%
	2010	17,677	15,468	87.5%	2,209	12.5%
	2020	24,092	21,211	88.0%	2,881	12.0%
	2025	26,438	23,465	88.8%	2,973	11.2%

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.

TABLE 4
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
SARPY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

Sarpy County			2000-2010		2020-2025	
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2025</u>	<u>Change</u>
19 and Under	40,606	49,518	+8,912	58,689	61,067	+2,378
20-34	27,829	34,750	+6,921	41,322	44,054	+2,732
35-54	37,322	45,466	+8,144	52,799	55,671	+2,872
55-64	8,715	15,562	+6,847	20,192	21,971	+1,779
65-74	5,040	8,148	+3,108	10,433	11,298	+865
75-84	2,352	4,018	+1,666	4,780	5,346	+566
85+	731	1,378	+647	1,747	1,966	+219
TOTALS	122,595	158,840	+36,245	189,962	201,373	+11,411
Median Age	31.5	32.9	+1.4	33.6	34.2	+0.6
Bellevue			2000-2010		2020-2025	
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2025</u>	<u>Change</u>
19 and Under	13,382	14,572	+1,190	15,406	15,836	+430
20-34	9,836	10,615	+779	11,178	11,298	+120
35-54	12,905	13,762	+857	14,249	14,500	+251
55-64	4,011	5,419	+1,408	6,406	6,781	+375
65-74	2,683	3,428	+745	4,077	4,187	+110
75-84	1,254	1,841	+587	2,036	2,223	+187
85+	311	500	+189	588	646	+58
TOTALS	44,382	50,137	+5,755	53,940	55,471	+1,531
Median Age	33.5	34.8	+1.3	35.3	35.9	+0.6
Chalco CDP			2000-2010		2020-2025	
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2025</u>	<u>Change</u>
19 and Under	3,794	3,299	-495	3,179	3,074	-105
20-34	3,140	2,985	-155	2,909	2,821	-88
35-54	3,265	3,373	+108	3,441	3,583	+142
55-64	366	930	+564	1,100	1,213	+113
65-74	123	291	+168	346	429	+83
75-84	40	105	+65	130	165	+35
85+	8	11	+3	15	18	+3
TOTALS	10,736	10,994	+258	11,120	11,303	+183
Median Age	29.3	31.1	+1.8	31.8	32.6	+0.8

CONTINUED:

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
SARPY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

Gretna		2000-2010			2020-2025	
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2025</u>	<u>Change</u>
19 and Under	724	1,479	+755	1,698	1,884	+186
20-34	414	778	+364	926	1,029	+103
35-54	712	1,276	+564	1,441	1,573	+132
55-64	198	359	+161	489	633	+144
65-74	158	213	+55	254	292	+38
75-84	100	182	+82	221	278	+57
85+	49	154	+105	219	269	+50
TOTALS	2,355	4,441	+2,086	5,248	5,958	+710
Median Age	36.4	34.5	-1.9	34.1	33.6	-0.5
La Platte CDP		2000-2010			2020-2025	
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2025</u>	<u>Change</u>
19 and Under	N/A	32	N/A	24	18	-6
20-34	N/A	24	N/A	18	13	-5
35-54	N/A	37	N/A	37	39	+2
55-64	N/A	15	N/A	27	34	+7
65-74	N/A	1	N/A	5	7	+2
75-84	N/A	4	N/A	7	10	+3
85+	N/A	1	N/A	3	4	+1
TOTALS	N/A	114	N/A	121	125	+4
Median Age	N/A	35.3	N/A	35.9	36.9	+1.0
La Vista		2000-2010			2020-2025	
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2025</u>	<u>Change</u>
19 and Under	3,799	4,458	+659	4,742	4,864	+122
20-34	3,143	4,090	+947	4,487	4,594	+107
35-54	3,472	4,411	+939	4,806	5,052	+246
55-64	758	1,620	+862	2,107	2,279	+172
65-74	366	776	+410	930	987	+57
75-84	135	327	+192	386	411	+25
85+	126	76	-50	68	72	+4
TOTALS	11,699	15,758	+4,059	17,526	18,259	+733
Median Age	29.9	32.1	+2.2	32.7	34.1	+1.4

CONTINUED:

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
SARPY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

Offutt AFB CDP:			2000-2010		2020-2025	
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2025</u>	<u>Change</u>
19 and Under	4,047	1,664	-2,383	1,650	1,642	-8
20-34	3,359	2,417	-942	2,449	2,470	+21
35-54	1,465	520	-945	530	547	+17
55-64	18	31	+13	38	45	+7
65-74	10	8	-2	8	9	+1
75-84	2	0	-2	1	3	+2
85+	0	4	+4	6	6	+0
TOTALS	8,901	4,644	-4,257	4,682	4,722	+40
Median Age	21.6	22.9	+1.3	23.3	24.0	+0.7
Papillion:			2000-2010		2020-2025	
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2025</u>	<u>Change</u>
19 and Under	5,597	5,684	+87	6,528	6,535	+7
20-34	2,806	3,398	+592	4,250	4,435	+185
35-54	5,475	5,464	-11	6,218	6,202	-16
55-64	1,174	2,278	+1,104	3,830	4,196	+366
65-74	677	1,125	+448	1,758	1,973	+215
75-84	423	590	+167	769	887	+118
85+	211	355	+144	536	570	+34
TOTALS	16,363	18,894	+2,531	23,889	24,798	+909
Median Age	34.1	36.8	+2.7	37.9	38.9	+1.0
Richfield CDP:			2000-2010		2020-2025	
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2025</u>	<u>Change</u>
19 and Under	N/A	14	N/A	9	6	-3
20-34	N/A	6	N/A	3	2	-1
35-54	N/A	12	N/A	13	12	-1
55-64	N/A	4	N/A	7	9	+2
65-74	N/A	5	N/A	6	5	-1
75-84	N/A	2	N/A	4	5	+1
85+	N/A	0	N/A	1	3	+2
TOTALS	N/A	43	N/A	43	42	-1
Median Age	N/A	40.1	N/A	40.8	42.3	+1.5

CONTINUED:

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
SARPY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

Springfield:		2000-2010		2020-2025		
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2025</u>	<u>Change</u>
19 and Under	446	467	+21	479	510	+31
20-34	263	254	-9	245	238	-7
35-54	493	428	-65	410	403	-7
55-64	104	208	+104	248	242	-6
65-74	78	147	+969	184	223	+39
75-84	56	54	-2	51	52	+1
85+	10	14	+4	16	18	+2
TOTALS	1,450	1,529	+79	1,633	1,686	+53
Median Age	35.7	37.3	+1.6	38.1	39.7	+1.6
Balance of County:		2000-2010		2020-2025		
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2025</u>	<u>Change</u>
19 and Under	8,817	17,849	+9,032	24,758	26,483	+1,725
20-34	4,868	10,183	+5,315	14,773	17,043	+2,270
35-54	9,535	16,183	+6,648	21,534	23,613	+2,079
55-64	2,086	4,698	+2,612	6,164	6,790	+626
65-74	945	2,197	+1,252	2,962	3,299	+337
75-84	342	913	+571	1,221	1,368	+147
85+	116	263	+147	348	413	+65
TOTALS	26,709	52,286	+25,577	71,760	79,009	+7,249
Median Age	33.0	31.4	-1.6	30.8	29.8	-1.0

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.

TABLE 5
HOUSEHOLD INCOME BY AGE GROUP - TRENDS & PROJECTIONS
SARPY COUNTY, NEBRASKA
2000-2025

<u>Income Group</u>	<u>2000*</u>	<u>2017*</u>	<u>2020</u>	<u>2025</u>	<u>% Change 2020-2025</u>
All Households:					
Less than \$10,000	1,347	1,806	1,869	2,009	+7.5%
\$10,000-\$19,999	2,978	2,948	2,904	2,736	-5.8%
\$20,000-\$34,999	7,457	6,749	6,606	6,242	-5.5%
\$35,000-\$49,999	7,666	7,154	6,945	6,681	-3.8%
\$50,000-\$74,999	12,385	12,921	13,089	13,354	+2.0%
\$75,000-\$99,999	6,304	10,390	10,952	11,749	+7.3%
\$100,000 or More	<u>5,358</u>	<u>21,883</u>	<u>27,226</u>	<u>31,075</u>	<u>+14.1%</u>
TOTALS	43,495	63,851	69,591	73,926	+6.2%
Median Income	\$53,804	\$75,752	\$81,829	\$90,191	+10.2%
<u>Households 65+ Yrs:</u>					
Less than \$10,000	455	493	506	530	+4.7%
\$10,000-\$19,999	893	1,290	1,338	1,501	+12.2%
\$20,000-\$34,999	1,276	2,402	2,745	3,092	+12.6%
\$35,000-\$49,999	897	1,493	1,716	1,960	+14.2%
\$50,000-\$74,999	984	2,280	2,617	3,133	+19.7%
\$75,000-\$99,999	395	1,437	1,798	2,075	+15.4%
\$100,000 or More	<u>310</u>	<u>2,241</u>	<u>2,725</u>	<u>4,212</u>	<u>+54.6%</u>
TOTALS	5,210	11,636	13,445	16,503	+22.7%
Median Income	\$34,775	\$50,921	\$53,500	\$60,242	+12.6%
<u>Renter Households:</u>					
Less than \$10,000	837	1,116	1,153	1,248	+8.2%
\$10,000-\$19,999	1,924	2,000	1,884	1,806	-4.1%
\$20,000-\$34,999	4,192	3,950	3,737	3,424	-8.4%
\$35,000-\$49,999	2,781	3,616	3,720	3,948	+6.1%
\$50,000-\$74,999	2,525	4,554	4,771	5,157	+8.1%
\$75,000-\$99,999	600	2,016	2,185	2,585	+18.3%
\$100,000 or More	<u>361</u>	<u>2,136</u>	<u>1,735</u>	<u>1,992</u>	<u>+14.8%</u>
TOTALS	13,220	19,388	19,185	20,160	+5.1%
Median Income	\$33,508	\$45,901	\$48,773	\$53,537	+9.8%

* Specified 2000 & 2017 Data Used. 2017 Estimate subject to margin of error.

Source: 2000 Census, 2013-2017 American Community Survey.

Hanna:Keelan Associates, P.C., 2020.

TABLE 6
PER CAPITA INCOME
TRENDS & PROJECTIONS
SARPY COUNTY / STATE OF NEBRASKA
2012-2025

	<u>Sarpy County</u>		<u>State of Nebraska</u>	
<u>Year</u>	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
2012	\$41,972	--	\$46,066	--
2013	\$42,280	+0.7%	\$45,876	-0.4%
2014	\$43,491	+2.8%	\$48,419	+5.5%
2015	\$46,203	+6.2%	\$49,567	+2.3%
2017	\$46,977	+1.7%	\$50,029	+0.9%
2020	\$48,129	+2.4%	\$51,436	+2.8%
2012-2020	\$41,972-\$48,129	+14.7%	\$46,166-\$51,436	+11.4%
2020-2025	\$48,129-\$55,341	+15.0%	\$51,436-\$55,848	+8.6%

Source: Nebraska Department of Economic Development, 2018.
Hanna:Keelan Associates, P.C., 2020.

TABLE 7
POVERTY STATUS
SARPY COUNTY, NEBRASKA
1990-2017

<u>Year</u>	<u>Poverty Rate</u>	<u>Individuals Below</u>	
		<u>Poverty Level</u>	<u>Percent Change</u>
1990	4.5%	4,523	--
2000	4.2%	5,148	+13.8%
2010	5.7%	9,054	+75.9%
2017	5.3%	9,285	+2.6%

Source: 1990 & 2000 U.S. Census.
2006-2010 & 2013-2017 American Community Survey 5-Year Estimates.

TABLE 8
PERSONS RECEIVING SOCIAL SECURITY INCOME
SARPY COUNTY, NEBRASKA
2017

<u>Social Security Income-2017</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	18,635
Wives & Husbands	870
Children	235
<u>Survivor Benefits</u>	
Widows & Widowers	1,485
Children	840
<u>Disability Benefits</u>	
Disabled Persons	2,995
Wives & Husbands	30
<u>Children</u>	<u>790</u>
TOTAL	25,880
<u>Aged 65 & Older</u>	
Men	8,655
<u>Women</u>	<u>11,160</u>
TOTAL	19,815
<u>Supplemental Security Income-2017</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	97
<u>Blind and Disabled</u>	<u>1,259</u>
TOTAL	1,356

N/A = Not Available.

Source: Department of Health and Human Services,
 Social Security Administration, 2018.

TABLE 9
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
SARPY COUNTY, NEBRASKA
2000-2025

	2000*	2016*	2020	2025
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	762 / 628	1,570 / 1,230	1,797 / 1,348	2,129 / 1,562
31-50% AMI	1,304 / 755	2,300 / 1,470	2,548 / 1,639	2,807 / 1,934
51-80% AMI	3,547 / 1,443	6,795 / 2,580	7,442 / 2,670	8,045 / 2,819
<u>81%+ AMI</u>	<u>24,423 / 1,905</u>	<u>33,295 / 2,110</u>	<u>38,619 / 2,237</u>	<u>40,745 / 2,347</u>
TOTALS	30,036 / 4,731	43,960 / 7,390	50,406 / 7,894	53,726 / 8,662

*Specified data

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

Source: 2000 & 2012-2016 CHAS Tables.

Hanna:Keelan Associates, P.C., 2020.

TABLE 10
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
SARPY COUNTY, NEBRASKA
2000-2025

	2000*	2016*	2020	2025
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	1,390 / 913	3,055 / 2,680	3,146 / 2,707	3,301 / 2,794
31-50% AMI	2,033 / 1,264	3,605 / 2,685	3,738 / 2,791	3,886 / 2,920
51-80% AMI	4,189 / 963	5,240 / 1,565	5,348 / 1,688	5,502 / 1,812
<u>81%+ AMI</u>	<u>5,747 / 345</u>	<u>7,040 / 510</u>	<u>6,953 / 597</u>	<u>7,471 / 749</u>
TOTALS	13,359 / 3,485	18,940 / 7,440	19,185 / 7,783	20,160 / 8,275

*Specified data

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

Source: 2000 & 2012-2016 CHAS Tables.

Hanna:Keelan Associates, P.C., 2020.

TABLE 11
EMPLOYMENT DATA TRENDS & PROJECTIONS
SARPY COUNTY, NEBRASKA
2009-2025

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2009	75,041	--	4.6%
2010	74,206	-835	4.9%
2011	77,099	+2,983	3.9%
2012	80,458	+3,359	4.0%
2013	80,997	+539	3.3%
2014	86,988	+5,991	3.1%
2015	88,397	+1,409	2.4%
2016	88,442	+45	3.0%
2017	89,675	+1,233	2.8%
2018	92,429	+2,754	2.2%
2019*	94,456	+2,027	2.8%
<u>2025</u>	<u>99,356</u>	<u>+4,900</u>	<u>2.6%</u>
2009-2025	75,041-99,022	+23,981	4.6%-2.6%

*Employment data as of September, 2019.

Source: Nebraska Department of Labor, 2019.

Hanna:Keelan Associates, P.C., 2020.

TABLE 12
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS & PROJECTIONS
SARPY COUNTY, NEBRASKA
1990-2025

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2019*</u>	<u>2025</u>
Civilian Labor Force	48,449	66,286	78,038	97,157	101,561
Unemployment	1,001	1,505	3,832	2,071	2,539
Rate of Unemployment	2.0%	2.3%	4.9%	2.8%	2.5%
Employment	47,488	64,781	74,206	94,456	99,022
<u>Change in Employment</u>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	+17,293	+1,729.3	+36.4%	+3.6%	
2000-2010	+9,425	+942.5	+14.5%	+1.4%	
2020-2025	+4,566	+913.2	+4.8%	+0.5%	

*Employment as of September, 2019.

Source: Nebraska Department of Labor, Labor Market Information, 2019.

Hanna:Keelan Associates, P.C., 2020.

TABLE 13
WORKFORCE EMPLOYMENT BY TYPE
SARPY COUNTY, NEBRASKA
2019

Workforce

Non-Farm Employment

(Wage and Salary)	79,074
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	*
Construction.	7,711
Manufacturing.	3,420
Wholesale Trade.	3,580
Retail Trade.	8,694
Transportation & Warehousing.	10,528
Information.	1,148
Finance & Insurance.	5,818
Real Estate & Rental/Leasing.	657
Professional, Scientific & Technical Services.	3,406
Management of Companies & Enterprises.	1,839
Administrative/Support/Waste.	2,512
Educational Services.	3,075
Health Care & Social Assistance.	6,361
Arts, Entertainment & Recreation.	871
Accommodation & Food Service.	6,381
Other Services (except Public Administration).	2,663
Federal Government.	2,980
State Government.	385
Local Government.	6,966

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2019.

TABLE 14
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
SARPY COUNTY & COMMUNITIES, NEBRASKA
2017 ESTIMATE*

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
Sarpy County:	63,851	63,688	99.7%	163	0.3%	1,457	2.3%
Bellevue:	20,260	20,195	99.6%	65	0.4%	805	4.0%
Chalco CDP:	4,246	4,246	100.0%	0	0.0%	119	2.8%
Gretna:	1,818	1,798	98.9%	20	1.1%	21	1.2%
La Platte CDP:	50	50	100.0%	0	0.0%	0	0.0%
La Vista:	7,000	6,978	99.6%	22	0.4%	124	1.8%
Offutt AFB CDP:	1,774	1,774	100.0%	0	0.0%	15	0.8%
Papillion	7,358	7,343	99.8%	15	0.2%	104	1.4%
Richfield CDP:	39	39	100.0%	0	0.0%	23	59.0%
Springfield:	593	583	98.3%	10	1.7%	9	1.5%
Balance of County:	20,713	20,682	99.8%	31	0.2%	237	1.1%

*2017 Estimate subject to margin of error.

Source: 2013-2017 American Community Survey.

TABLE 15
HOUSING STOCK PROFILE/YEAR BUILT*
SARPY COUNTY & COMMUNITIES, NEBRASKA
2020

<u>Year</u>	<u>Sarpy County</u>	<u>Bellevue</u>	<u>Chalco CDP</u>
2014 to Present	10,427	931	0
2010 to 2013	3,544	344	34
2000 to 2009	17,507	1,611	295
1990 to 1999	11,598	2,900	1,519
1980 to 1989	9,213	3,600	1,669
1970 to 1979	10,651	5,290	631
1960 to 1969	6,820	3,803	96
1950 to 1959	3,249	2,371	28
1940 to 1949	1,136	808	47
<u>1939 or Before</u>	<u>2,045</u>	<u>831</u>	<u>124</u>
SUBTOTAL	76,190	22,489	4,443
<u>Units Lost (2014 to Present)</u>	<u>(280)</u>	<u>(249)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2020	75,910	22,240^	4,443
% 1939 or Before	2.3%	2.6%	2.8%
% 1959 or Before	8.1%	16.9%	4.5%

	<u>Gretna</u>	<u>La Platte CDP</u>	<u>La Vista</u>
2014 to Present	987	0	696
2010 to 2013	58	0	284
2000 to 2009	813	0	1,844
1990 to 1999	308	0	1,200
1980 to 1989	119	36	854
1970 to 1979	310	9	1,640
1960 to 1969	178	0	963
1950 to 1959	16	9	225
1940 to 1949	8	0	57
<u>1939 or Before</u>	<u>82</u>	<u>0</u>	<u>77</u>
SUBTOTAL	2,879	54	7,840
<u>Units Lost (2014 to Present)</u>	<u>(3)</u>	<u>(N/A)</u>	<u>(20)</u>
TOTAL EST. UNITS – 2020	2,876^	54	7,820^
% 1939 or Before	2.7%	0.0%	0.7%
% 1959 or Before	3.6%	16.6%	4.3%

CONTINUED:

TABLE 15 (CONTINUED)
HOUSING STOCK PROFILE/YEAR BUILT*
SARPY COUNTY & COMMUNITIES, NEBRASKA
2020

<u>Year</u>	<u>Offutt AFB CDP</u>	<u>Papillion</u>	<u>Richfield CDP</u>
2014 to Present	31	3,800	0
2010 to 2013	141	118	0
2000 to 2009	744	613	0
1990 to 1999	296	1,912	0
1980 to 1989	153	1,829	23
1970 to 1979	198	1,317	0
1960 to 1969	268	856	0
1950 to 1959	90	290	0
1940 to 1949	23	124	0
<u>1939 or Before</u>	<u>49</u>	<u>319</u>	<u>16</u>
SUBTOTAL	1,993	11,178	39
<u>Units Lost (2014 to Present)</u>	<u>(N/A)</u>	<u>(6)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2020	1,993	11,172[^]	39
% 1939 or Before	2.4%	2.9%	41.0%
% 1959 or Before	8.1%	6.7%	41.0%

	<u>Springfield</u>	<u>Balance of County</u>
2014 to Present	8	3,974
2010 to 2013	7	2,558
2000 to 2009	68	11,519
1990 to 1999	45	3,418
1980 to 1989	61	869
1970 to 1979	219	1,037
1960 to 1969	84	572
1950 to 1959	13	207
1940 to 1949	12	57
<u>1939 or Before</u>	<u>123</u>	<u>424</u>
SUBTOTAL	640	24,635
<u>Units Lost (2014 to Present)</u>	<u>(2)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2020	638[^]	24,635
% 1939 or Before	19.0%	1.7%
% 1959 or Before	22.9%	2.8%

*Specified Data Used. 2017 Estimate subject to margin of error.

[^]Includes Corporate Limits & Planning Jurisdiction.

Source: 2013-2017 American Community Survey.

Communities of Sarpy County, 2020.

TABLE 16
HOUSING STOCK OCCUPANCY/VACANCY STATUS
SARPY COUNTY & COMMUNITIES, NEBRASKA
2020

	<u>Sarpy County</u>	<u>Bellevue</u>	<u>Chalco CDP</u>
a) Housing Stock	75,910 (O=54,308; R=21,602)	22,240 (O=14,709, R=7,531)	4,443 (O=3,244; R=1,199)
b) Vacant Housing Stock	6,319	1,521	100
c) Occupied Housing Stock	69,591	20,719	4,343
*Owner Occupied	50,406	13,881	3,183
*Renter Occupied	19,185	6,838	1,160
d) Housing Vacancy Rate*	8.3% (6,319)	6.8% (1,521)	2.2% (100)
*Owner Vacancy	7.2% (3,902)	5.6% (828)	1.9% (61)
*Renter Vacancy	11.1% (2,417)	9.2% (693)	3.2% (39)
e) Adjusted Vacancy Rate**	2.1% (1,587)	1.0% (233)	0.8% (36)
**Owner Vacancy	1.8% (1,003)	1.1% (169)	0.6% (22)
**Renter Vacancy	2.7% (584)	0.8% (64)	1.1% (14)
	<u>Gretna</u>	<u>La Platte CDP</u>	<u>La Vista</u>
a) Housing Stock	2,876 (O=2,091; R=785)	54 (O=34; R=20)	7,820 (O=4,307; R=3,513)
b) Vacant Housing Stock	1,003	0	518
c) Occupied Housing Stock	1,873	54	7,302
*Owner Occupied	1,292	34	3,935
*Renter Occupied	581	20	3,367
d) Housing Vacancy Rate*	34.8% (1,003)	0.0% (0)	6.6% (518)
*Owner Vacancy	38.2% (799)	0.0% (0)	8.6% (372)
*Renter Vacancy	25.9% (204)	0.0% (0)	4.1% (146)
e) Adjusted Vacancy Rate**	6.4% (186)	0.0% (0)	2.7% (211)
**Owner Vacancy	6.3% (133)	0.0% (0)	3.0% (130)
**Renter Vacancy	6.7% (53)	0.0% (0)	2.3% (81)

CONTINUED:

TABLE 16 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
SARPY COUNTY & COMMUNITIES, NEBRASKA
2020

	<u>Offutt AFB CDP</u>	<u>Papillion</u>
a) Housing Stock	1,993 (O=20; R=1,973)	11,172 (O=7,767; R=3,405)
b) Vacant Housing Stock	424	2,178
c) Occupied Housing Stock	1,569	8,994
*Owner Occupied	16	6,356
*Renter Occupied	1,553	2,638
d) Housing Vacancy Rate*	21.2% (424)	19.5% (2,178)
*Owner Vacancy	20.0% (4)	18.2% (1,411)
*Renter Vacancy	21.3% (420)	22.5% (767)
e) Adjusted Vacancy Rate**	5.3% (96)	5.5% (613)
**Owner Vacancy	10.0% (2)	5.3% (412)
**Renter Vacancy	4.7% (94)	5.9% (201)

	<u>Richfield CDP</u>	<u>Springfield</u>	<u>Balance of County</u>
a) Housing Stock	39 (O=25; R=14)	638 (O=494; R=144)	24,635 (O=21,617; R=3,018)
b) Vacant Housing Stock	22	10	543
c) Occupied Housing Stock	17	628	24,092
*Owner Occupied	11	487	21,211
*Renter Occupied	6	141	2,881
d) Housing Vacancy Rate*	56.4% (22)	1.6% (10)	2.2% (543)
*Owner Vacancy	56.0% (14)	1.4% (7)	1.9% (406)
*Renter Vacancy	57.1% (8)	2.0% (3)	4.5% (137)
e) Adjusted Vacancy Rate**	12.8% (5)	0.6% (4)	0.8% (203)
**Owner Vacancy	20.0% (5)	0.6% (3)	0.6% (127)
**Renter Vacancy	0.0% (0)	0.7% (1)	2.5% (76)

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

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

Source: 2013-2017 American Community Survey.
Communities of Sarpy County, 2018.
Hanna:Keelan Associates, P.C., 2020.

TABLE 17
OWNER OCCUPIED HOUSING VALUE
SARPY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

		Less than <u>\$50,000</u>	\$50,000 to <u>\$99,999</u>	\$100,000 to <u>\$149,999</u>	\$150,000 to <u>\$199,999</u>	\$200,000 or <u>More</u>	<u>Total</u>
Sarpy County:	2000*	435	10,041	11,441	3,730	2,396	28,043
	2000 Med. Val.	\$112,100					
	2017*	1,196	2,347	12,709	10,655	17,556	44,463
	2017 Med. Val.	\$173,900					
	2020	\$191,300					
	2025	\$248,600					
Bellevue:	2000*	284	5,350	3,858	620	344	10,456
	2000 Med. Val.	\$97,800					
	2017*	459	1,338	5,748	3,482	1,722	12,749
	2017 Med. Val.	\$140,800					
	2020	\$149,800					
	2025	\$201,300					
Chalco CDP:	2000*	14	1,068	1,710	238	0	3,030
	2000 Med. Val.	\$108,600					
	2017*	88	148	1,617	906	455	3,214
	2017 Med. Val.	\$144,200					
	2020	\$152,400					
	2025	\$194,200					
Gretna:	2000*	8	299	261	54	25	647
	2000 Med. Val.	\$102,000					
	2017*	37	48	350	402	406	1,243
	2017 Med. Val.	\$174,400					
	2020	\$195,100					
	2025	\$256,700					
La Platte CDP:	2000*	N/A					
	2000 Med. Val.	N/A					
	2017*	41	0	0	9	0	50
	2017 Med. Val.	<\$10,000					
	2020	N/A					
	2025	N/A					
La Vista:	2000*	31	1,580	627	200	29	2,468
	2000 Med. Val.	\$92,700					
	2017*	79	401	1,730	538	1,196	3,944
	2017 Med. Val.	\$141,100					
	2020	\$153,400					
	2025	\$202,900					

CONTINUED:

TABLE 17 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
SARPY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Total
Offutt AFB CDP:	2000*	0	11	0	0	0	11
	2000 Med. Val.	\$90,800					
	2017*	0	0	0	0	0	0
	2017 Med. Val.	N/A					
	2020	N/A					
	2025	N/A					
Papillion:	2000*	18	694	2,169	685	307	3,873
	2000 Med. Val.	\$126,100					
	2017*	155	148	1,203	1,679	1,800	4,985
	2017 Med. Val.	\$172,700					
	2020	\$180,800					
	2025	\$236,400					
Richfield CDP:	2000*	N/A					
	2000 Med. Val.	N/A					
	2017*	0	0	0	0	23	23
	2017 Med. Val.	N/A					
	2020	N/A					
	2025	N/A					
Springfield:	2000*	16	213	123	24	7	383
	2000 Med. Val.	\$96,100					
	2017*	29	63	251	83	85	511
	2017 Med. Val.	\$134,000					
	2020	\$142,500					
	2025	\$189,600					
Balance of County:	2000*	64	825	2,693	1,909	1,684	7,175
	2000 Med. Val.	\$100,100					
	2017*	308	201	1,810	3,556	11,869	17,744
	2017 Med. Val.	\$250,500					
	2020	\$276,700					
	2025	\$325,900					

*Specified Data Used. 2017 Estimate subject to margin of error.

Source: 2000 Census, 2013-2017 American Community Survey.

Hanna:Keelan Associates, P.C., 2020.

TABLE 18
GROSS RENT
SARPY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

		<u>Less than \$400</u>	<u>\$400 to \$599</u>	<u>\$600 to \$799</u>	<u>\$800 or More</u>	<u>Total</u>
Sarpy County:	2000*	3,032	4,330	3,665	2,193	13,320
	2000 Median Rent	\$607				
	2017*	1,008	1,325	3,978	13,077	19,388
	2017 Median Rent	\$943				
	2020	\$979				
	2025	\$1,033				
Bellevue:	2000*	904	2,302	1,634	910	5,750
	2000 Median Rent	\$581				
	2017*	374	919	1,652	4,566	7,511
	2017 Median Rent	\$889				
	2020	\$916				
	2025	\$675				
Chalco CDP:	2000*	0	310	82	160	552
	2000 Median Rent	\$582				
	2017*	77	0	455	500	1,032
	2017 Median Rent	\$817				
	2020	\$848				
	2025	\$902				
Gretna:	2000*	50	88	40	26	204
	2000 Median Rent	\$556				
	2017*	9	0	78	488	575
	2017 Median Rent	\$902				
	2020	\$933				
	2025	\$1,001				
La Platte CDP:	2000*	N/A				
	2000 Median Rent	N/A				
	2017*	0	0	0	0	0
	2017 Median Rent	N/A				
	2020	N/A				
	2025	N/A				
La Vista:	2000*	144	585	802	280	1,811
	2000 Median Rent	\$646				
	2017*	85	81	686	2,204	3,056
	2017 Median Rent	\$939				
	2020	\$967				
	2025	\$1,020				

CONTINUED:

TABLE 18 (CONTINUED)
GROSS RENT
SARPY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

		<u>Less than \$400</u>	<u>\$400 to \$599</u>	<u>\$600 to \$799</u>	<u>\$800 or More</u>	<u>Total</u>
Offutt AFB CDP:	2000*	1,542	262	289	132	2,225
	2000 Median Rent	\$626				
	2017*	38	21	215	1,500	1,774
	2017 Median Rent	\$1,147				
	2020	\$1,190				
	2025	\$1,263				
Papillion:	2000*	222	482	494	310	1,508
	2000 Median Rent	\$622				
	2017*	240	212	521	1,400	2,373
	2017 Median Rent	\$851				
	2020	\$883				
	2025	\$936				
Richfield CDP:	2000*	N/A				
	2000 Median Rent	N/A				
	2017*	0	0	0	16	16
	2017 Median Rent	N/A				
	2020	N/A				
	2025	N/A				
Springfield:	2000*	54	31	8	12	105
	2000 Median Rent	\$421				
	2017*	17	2	18	45	82
	2017 Median Rent	\$861				
	2020	\$918				
	2025	\$985				
Balance of County:	2000*	116	270	316	363	1,065
	2000 Median Rent	\$692				
	2017*	168	90	353	2,358	2,969
	2017 Median Rent	\$1,096				
	2020	\$1,146				
	2025	\$1,250				

*Specified Data Used. 2017 Estimate subject to margin of error.
Source: 2000 Census, 2013-2017 American Community Survey.
Hanna:Keelan Associates, P.C., 2020.

TABLE 19A
SURVEY OF RENTAL PROPERTIES
SARPY COUNTY, NEBRASKA
2002-2019

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	34	5,405	7.8	17.9
2003	39	6,849	7.0	15.5
2004	43	7,334	3.7	22.4
2005	61	8,835	8.1	21.6
2006	57	8,084	4.8	28.5
2007	75	9,260	5.4	22.7
2008	89	9,834	4.6	24.3
2009	93	9,085	5.2	29.5
2010	87	9,268	5.4	30.3
2011	82	9,637	5.4	23.9
2012	109	9,126	3.1	21.3
2013	116	9,642	3.5	27.7
2014	125	11,461	3.2	28.4
2015	112	12,636	3.5	17.4
2016	114	11,619	3.6	19.0
2017	121	11,217	3.5	23.4
2018	131	13,419	3.4	18.1
2019	100	12,060	4.8	19.0

Source: Nebraska Investment Finance Authority, 2020.

TABLE 19B
VACANCY RATES BY UNIT TYPE
SARPY COUNTY, NEBRASKA
2019

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	1,680	69	4.1
Apartments	10,114	497	4.9
Mobile Homes	11	2	18.2
“Other” Units	32	0	0.0
<u>Don’t Know</u>	<u>223</u>	<u>11</u>	<u>4.9</u>
Total Units	12,060	579	4.8

Source: Nebraska Investment Finance Authority, 2020.

TABLE 20A
SURVEY OF RENTAL PROPERTIES
BELLEVUE, NEBRASKA
2002-2019

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	21	2,620	10.6	17.9
2003	15	760	6.4	58.7
2004	15	629	6.5	20.7
2005	39	4,721	4.3	19.6
2006	35	3,974	6.2	25.2
2007	35	4,333	8.1	18.8
2008	53	4,623	5.4	25.6
2009	51	4,405	6.4	29.0
2010	46	4,748	5.9	31.0
2011	45	4,808	6.7	22.4
2012	70	6,537	3.4	20.0
2013	77	6,277	4.0	28.6
2014	79	7,274	3.1	31.5
2015	63	8,021	3.3	18.3
2016	62	6,519	3.7	18.3
2017	62	6,615	3.8	21.3
2018	64	7,734	4.3	17.6
2019	52	7,647	5.4	19.3

Source: Nebraska Investment Finance Authority, 2020.

TABLE 20B
VACANCY RATES BY UNIT TYPE
BELLEVUE, NEBRASKA
2019

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	1,545	64	4.1
Apartments	5,930	309	5.2
Mobile Homes	11	2	18.2
“Other” Units	8	0	0.0
<u>Don’t Know</u>	<u>153</u>	<u>39</u>	<u>25.5</u>
Total Units	7,647	414	5.4

Source: Nebraska Investment Finance Authority, 2020.

TABLE 21A
SURVEY OF RENTAL PROPERTIES
LA VISTA, NEBRASKA
2002-2019

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	5	1,338	4.7	17.8
2003	4	1,437	1.8	29.6
2004	3	21	9.5	3.1
2005	7	1,908	21.1	14.9
2006	7	1,909	2.3	26.5
2007	10	2,053	2.8	18.4
2008	8	2,145	2.8	11.6
2009	7	1,862	4.7	23.0
2010	5	1,006	2.6	15.0
2011	5	1,349	0.7	0.0
2012	9	1,345	1.6	21.7
2013	10	2,109	2.4	22.3
2014	10	1,706	2.1	12.7
2015	11	1,943	2.7	10.3
2016	10	2,268	2.9	20.0
2017	6	1,238	2.4	19.0
2018	10	1,800	1.3	14.0
2019	6	1,178	1.3	10.5

Source: Nebraska Investment Finance Authority, 2020.

TABLE 21B
VACANCY RATES BY UNIT TYPE
LA VISTA, NEBRASKA
2019

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	0	0	0.0
Apartments	1,178	15	1.3
Mobile Homes	0	0	0.0
“Other” Units	0	0	0.0
<u>Don’t Know</u>	<u>0</u>	<u>0</u>	<u>0.0</u>
Total Units	1,178	15	1.3

Source: Nebraska Investment Finance Authority, 2020.

TABLE 22A
SURVEY OF RENTAL PROPERTIES
PAPILLION, NEBRASKA
2002-2019

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	6	699	5.2	6.5
2003	3	428	1.6	9.1
2004	2	16	6.3	30.0
2005	11	800	3.8	29.7
2006	9	823	7.4	35.9
2007	13	1,204	5.9	32.7
2008	12	1,048	4.6	20.4
2009	15	1,438	3.8	30.0
2010	12	1,049	4.6	19.0
2011	13	1,788	5.3	26.4
2012	19	953	4.8	25.2
2013	18	1,063	2.3	30.0
2014	23	1,581	5.8	19.0
2015	21	1,878	6.8	26.4
2016	19	1,833	4.5	29.5
2017	19	1,805	5.2	41.5
2018	16	1,737	2.2	14.9
2019	15	1,646	3	11.8

Source: Nebraska Investment Finance Authority, 2020.

TABLE 22B
VACANCY RATES BY UNIT TYPE
PAPILLION, NEBRASKA
2019

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	80	4	5.0
Apartments	1,510	46	3.0
Mobile Homes	0	0	0.0
“Other” Units	0	0	0.0
<u>Don’t Know</u>	<u>56</u>	<u>0</u>	<u>0.0</u>
Total Units	1,646	50	3.0

Source: Nebraska Investment Finance Authority, 2020.

TABLE 23
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
SARPY COUNTY, NEBRASKA
1999-2019

<u>Fiscal Year</u>	<u>Average Sale Price</u>
1999	114,874
2000	123,051
2001	130,746
2002	137,389
2003	150,509
2004	160,126
2005	169,138
2006	178,132
2007	180,373
2008	184,175
2009	178,366
2010	178,965
2011	190,474
2012	189,101
2013	193,405
2014	200,661
2015	208,942
2016	216,256
2017	225,121
2018	235,217
<u>2019</u>	<u>239,248</u>
Change (1999-2019)	+124,374 (+108.3%)

Source: Nebraska Investment Finance Authority, 2020.

TABLE 24
FEMA FLOOD-RELATED HOUSING DAMAGE ASSESSMENT –
VERIFIED LOSS BY TENURE
SARPY COUNTY, NEBRASKA
2020

	Number of	Total FVL \$200- \$5,000	Total FVL \$5,000- \$24,999	Total FVL >\$25,000	RP FVL Recorded	PP FVL Recorded
Owners:	719	140	152	217	521	411
Renters:	263	54	139	0	0	197

Note 1: FVL = FEMA Verified Loss. FVL is to be viewed as a relative indicator of loss, rather than a precise estimate of the value of lost property or estimate of the replacement cost for that property.

Note 2: RP = Real Property.

Note 3: PP = Personal Property.

Source: FEMA Impact Assessment Data, 2020.

TABLE 25
FEMA FLOOD-RELATED HOUSING DAMAGE
ASSESSMENT – VULNERABLE POPULATIONS
SARPY COUNTY, NEBRASKA
2020

	<u>Pre-Disaster</u>
Population:	175,188
Poverty Rate:	4%
Population 60+:	15.4%
<u>Post-Disaster (Owner Registrants)</u>	
FEMA Registrants:	719
HH with Member 60+:	47%
HH with AFN Member:	1%
<u>Post-Disaster (Renter Registrants)</u>	
FEMA Registrants:	263
HH with Member 60+:	12%
HH with AFN Member:	3%

Source: FEMA Impact Assessment Data, 2020.

TABLE 26
HOUSING CONDITIONS SURVEY
SARPY COUNTY COMMUNITIES, NEBRASKA
2020

	SARPY COUNTY (TOTAL)	BELLEVUE	GRETNA	LA VISTA
Excellent	3	0	0	0
Very Good+	0	0	0	0
Very Good	64	24	1	1
Good +	201	94	8	5
Good	2,590	794	59	217
Average+	8,481	3,304	205	991
Average	41,183	9,515	1,053	2,866
Fair+	2,548	1,369	85	176
Fair	656	311	27	32
Poor+	53	30	0	1
Poor	<u>55</u>	<u>11</u>	<u>1</u>	<u>1</u>
Total	55,834	15,452	1,439	4,290
	PAPILLION	SPRINGFIELD	BALANCE OF COUNTY	
Excellent	0	1	2	
Very Good+	0	0	0	
Very Good	4	5	39	
Good +	9	10	75	
Good	357	46	1,117	
Average+	1,765	138	2,078	
Average	4,359	282	23,108	
Fair+	363	26	529	
Fair	66	7	213	
Poor+	3	0	19	
Poor	<u>1</u>	<u>0</u>	<u>41</u>	
Total	6,927	515	27,221	

Source: Sarpy County Assessor, 2020.

TABLE 27
ESTIMATED HOUSING TARGET DEMAND
SARPY COUNTY & COMMUNITIES, NEBRASKA
2025

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand*</u>	<u>Est. Required Housing Unit Target Budget</u>
Sarpy County:	3,618 (1,003)	1,961 (254)	5,579 (1,587)	\$1.41B
Bellevue:	860 (169)	496 (64)	1,356 (233)	\$343.1M
Gretna:	125 (133)	100 (53)	225 (186)	\$56.9M
La Vista:	183 (130)	350 (81)	533 (211)	\$134.9M
Papillion:	360 (412)	274 (201)	634 (613)	\$160.4M
Springfield:	30 (3)	15 (1)	45 (4)	\$11.4M
Balance of County:	2,060 (127)	726 (76)	2,786 (203)	\$705.0M

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

NOTE 1: (#) = Current Estimated Vacant Housing Units.

NOTE 2: Target Demand in each Community can include New Construction and Purchase-Rehab-Resale/Re-Rent.

Source: Hanna:Keelan Associates, P.C., 2020.

TABLE 28
AREA HOUSEHOLD INCOME (AMI)
OMAHA-COUNCIL BLUFFS METROPOLITAN AREA, NE-IA*
2019

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$18,100	\$20,650	\$23,250	\$25,800	\$27,900	\$29,950	\$32,000	\$34,100
50% AMI	\$30,100	\$34,400	\$38,700	\$43,000	\$46,450	\$49,900	\$53,350	\$56,800
60% AMI	\$36,120	\$41,280	\$46,440	\$51,600	\$55,740	\$59,880	\$64,020	\$68,160
80% AMI	\$48,200	\$55,050	\$61,950	\$68,800	\$74,350	\$79,850	\$85,350	\$90,850
100%AMI	\$60,200	\$68,800	\$77,400	\$86,000	\$92,900	\$99,800	\$106,700	\$113,600
125%AMI	\$75,250	\$86,000	\$96,750	\$107,500	\$116,125	\$124,750	\$133,375	\$142,000

*Includes Sarpy County.

Source: U.S. Department of Housing and Urban Development – 2019 HOME Income Limits.

TABLE 29
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
SARPY COUNTY & COMMUNITIES, NEBRASKA
2025

	<u>Income Range</u>					<u>Totals</u>	<u>Est. Workforce Housing Demand</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>		
<u>Sarpy County:</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>		
Owner:	60	127	338	956	2,137	3,618	1,786
Rental:	72	206	350	763	570	1,961	1,111
<u>Bellevue:</u>							
Owner:	36	72	129	259	364	860	424
Rental:	42	90	119	170	75	496	270
<u>Gretna:</u>							
Owner:	0	4	12	48	61	125	72
Rental:	0	10	14	46	30	100	58
<u>La Vista:</u>							
Owner:	8	15	28	58	74	183	88
Rental:	12	58	85	135	60	350	183
<u>Papillion:</u>							
Owner:	12	30	52	80	186	360	174
Rental:	18	44	62	108	42	274	137
<u>Springfield:</u>							
Owner:	4	6	7	13	0	30	11
Rental:	0	4	4	7	0	15	5
<u>Balance of County:</u>							
Owner:	0	0	110	498	1,452	2,060	1,017
Rental:	0	0	66	297	363	726	458

Source: Hanna:Keelan Associates, P.C., 2020.

TABLE 30A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
SARPY COUNTY-WIDE, NEBRASKA
2025

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	19	28	60	256	476	839	150
Family	27	83	258	695	1,661	2,724	1,628
Special Populations¹	<u>14</u>	<u>16</u>	<u>20</u>	<u>5</u>	<u>0</u>	55	8
Subtotals	60	127	338	956	2,137	3,618	1,786
RENTAL UNITS*							
Elderly (55+)	22	58	87	182	145	494	80
Family	34	128	245	572	425	1,404	1,013
Special Populations¹	<u>16</u>	<u>20</u>	<u>18</u>	<u>9</u>	<u>0</u>	63	18
Subtotals	72	206	350	763	570	1,961	1,111
Totals	132	333	691	1,719	2,697	5,579	2,897

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2020.

TABLE 30B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE
SARPY COUNTY-WIDE, NEBRASKA
2025

PRICE – PURCHASE COST RANGE (Area Median Income)							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
OWNER	\$0 to	\$96,640 to	\$190,145 to	\$254,510 to			\$164,500 to
UNITS*	\$93,600	\$187,045	\$249,370	\$392,765	\$395,900+	Totals	\$246,820
1 Bedroom	0	0	16	20	10	46	0
2 Bedroom	22	39	89	215	381	736	167
3+ Bedroom	38	88	233	721	1,756	2,836	1,619
Totals	60	127	338	956	2,137	3,618	1,786
PRICE – RENT COST RANGE (Area Median Income)							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
RENTAL	\$0 to	\$420 to	\$825 to	\$1,100 to			\$795 to
UNITS**	\$405	\$815	\$1,085	1,700	\$1,715+	Totals	\$1,195
1 Bedroom	20	22	40	80	51	213	50
2 Bedroom	30	93	193	417	314	972	670
3+ Bedroom	22	71	117	266	205	676	391
Totals	72	206	350	763	570	1,961	1,111

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

TABLE 31A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
BELLEVUE, NEBRASKA
2025

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>						Workforce Sector
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>Totals</u>	
Elderly (55+)	12	16	20	72	104	224	52
Family	18	48	103	185	260	614	368
Special							
<u>Populations¹</u>	<u>6</u>	<u>8</u>	<u>6</u>	<u>2</u>	<u>0</u>	<u>22</u>	<u>4</u>
Subtotals	36	72	129	259	364	860	424
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	14	24	24	54	38	154	34
Family	20	58	89	114	37	318	228
Special							
<u>Populations¹</u>	<u>8</u>	<u>8</u>	<u>6</u>	<u>2</u>	<u>0</u>	<u>24</u>	<u>8</u>
Subtotals	42	90	119	170	75	496	270
Totals	78	162	248	429	439	1,356	694

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2020.

TABLE 31B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE
BELLEVUE, NEBRASKA
2025

<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>							
OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
UNITS*	\$0 to	\$90,355 to	\$177,790 to	\$237,970 to	\$367,235+	Totals	\$153,805 to
	\$87,520	\$174,885	\$233,165	\$367,230			\$230,775
1 Bedroom	0	0	10	12	0	22	0
2 Bedroom	14	20	33	80	82	229	32
3+ Bedroom	22	52	86	167	282	609	392
Totals	36	72	129	259	364	860	424
<u>PRICE – RENT COST RANGE (Area Median Income)</u>							
RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
UNITS**	\$0 to	\$390 to	\$770 to	\$1,025 to	\$1,590+	Totals	\$745 to
	\$380	\$760	\$1,015	\$1,585			\$1,115
1 Bedroom	10	12	12	30	15	79	26
2 Bedroom	20	40	62	84	40	246	150
3+ Bedroom	12	38	45	56	20	171	94
Totals	42	90	119	170	75	496	270

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

TABLE 31C
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BELLEVUE, NEBRASKA
2025

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	446 / 40*	184.0
	Patio Home Unit	36 / 10	13.5
	Town Home Unit	118 / 46*	40.5
	Duplex/Triplex Unit	20 / 86	20.0
	Apartment - 4+ Units***	16 / 160	14.5
Totals		636 / 342	272.5
55+ Years	Single Family Unit	80 / 10	34.0
	Patio Home Unit	36 / 8	13.0
	Town Home Unit	78 / 34	25.0
	Duplex/Triplex Unit	20 / 60	15.0
	Apartment - 4+ Units***	10 / 42	4.5
Totals		224 / 154	91.5
TOTAL UNITS / ACRES		860 / 496	364.0
TOTAL UNITS / ACRES OF NEW CONSTRUCTION & ANNEXATION		730 / 420	308.0 / 924.0^^
<p>*Includes Credit-To-Own Units. **Includes housing for persons with a disability. ***Includes housing in Downtown. ^Includes Public Right-of-Way. ^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.</p>			
Source: Hanna:Keelan Associates, P.C., 2020.			

TABLE 32A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
GRETNA, NEBRASKA
2025

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	<u>Workforce Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	4	14	10	28	6
Family	0	2	6	34	51	93	66
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	0	4	12	48	61	125	72
RENTAL UNITS*							
Elderly (55+)	0	2	6	8	10	26	6
Family	0	4	6	38	20	68	50
Special							
<u>Populations¹</u>	<u>0</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>2</u>
Subtotals	0	10	14	46	30	100	58
Totals	0	14	26	94	91	225	130

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2020.

TABLE 32B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE
GRETN, NEBRASKA
2025

PRICE – PURCHASE COST RANGE (Area Median Income)

OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
UNITS*	\$0 to	\$92,095 to	\$181,210 to	\$242,550 to			\$156,765 to
	<u>\$89,200</u>	<u>\$178,250</u>	<u>\$237,650</u>	<u>\$374,295</u>	<u>\$374,300+</u>	<u>Totals</u>	<u>\$235,215</u>
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	0	2	5	16	13	36	12
3+ Bedroom	0	2	7	32	48	89	60
Totals	0	4	12	48	61	125	72

PRICE – RENT COST RANGE (Area Median Income)

RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
UNITS**	\$0 to	\$400 to	\$785 to	\$1,045 to			\$760 to
	<u>\$385</u>	<u>\$775</u>	<u>\$1,035</u>	<u>\$1,615</u>	<u>\$1,620+</u>	<u>Totals</u>	<u>\$1,140</u>
1 Bedroom	0	0	4	4	2	10	0
2 Bedroom	0	5	7	27	18	57	29
3+ Bedroom	0	5	3	15	10	33	29
Totals	0	10	14	46	30	100	58

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

TABLE 32C
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
GRETNA, NEBRASKA
2025

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	70 / 10*	30.5
	Patio Home Unit	8 / 8	4.8
	Town Home Unit	12 / 12*	5.8
	Duplex/Triplex Unit	7 / 36	8.0
	Apartment - 4+ Units***	0 / 8	0.7
Totals		97 / 74	49.1
55+ Years	Single Family Unit	10 / 0	4.0
	Patio Home Unit	6 / 0	1.8
	Town Home Unit	12 / 8	5.0
	Duplex/Triplex Unit	0 / 18	4.0
	Apartment - 4+ Units***	0 / 0	0.0
Totals		28 / 26	14.8
TOTAL UNITS / ACRES		125 / 100	63.9
TOTAL UNITS / ACRES OF NEW CONSTRUCTION & ANNEXATION		108 / 82	54.0 / 162.0^^
<p>*Includes Credit-To-Own Units. **Includes housing for persons with a disability. ***Includes housing in Downtown. ^Includes Public Right-of-Way. ^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.</p>			
Source: Hanna:Keelan Associates, P.C., 2020.			

TABLE 33A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
LA VISTA, NEBRASKA
2025

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	3	4	4	12	25	48	8
Family	3	8	22	46	49	128	78
Special Populations¹	<u>2</u>	<u>3</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>7</u>	<u>2</u>
Subtotals	8	15	28	58	74	183	88
RENTAL UNITS*							
Elderly (55+)	4	16	18	40	22	100	11
Family	4	40	65	94	38	241	170
Special Populations¹	<u>4</u>	<u>2</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>9</u>	<u>2</u>
Subtotals	12	58	85	135	60	350	183
Totals	20	73	111	193	124	533	271

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2020.

TABLE 33B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE
LA VISTA, NEBRASKA
2025

PRICE – PURCHASE COST RANGE (Area Median Income)							
OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
UNITS*	\$0 to	\$95,380 to	\$187,675 to	\$251,200 to	\$387,655+	Totals	\$162,360 to
	\$92,380	\$184,610	\$246,130	\$387,650			\$243,610
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	2	5	8	14	20	49	14
3+ Bedroom	6	10	20	44	54	134	74
Totals	8	15	28	58	74	183	88
PRICE – RENT COST RANGE (Area Median Income)							
RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
UNITS**	\$0 to	\$415 to	\$815 to	\$1,085 to	\$1,680+	Totals	\$780 to
	\$395	\$800	\$1,075	\$1,675			\$1,180
1 Bedroom	4	6	8	16	10	44	14
2 Bedroom	4	20	52	74	28	203	112
3+ Bedroom	4	12	25	45	22	103	57
Totals	12	58	85	135	60	350	183

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

TABLE 33C
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
LA VISTA, NEBRASKA
2025

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	96 / 24*	45.5
	Patio Home Unit	12 / 8	6.0
	Town Home Unit	27 / 41*	16.0
	Duplex/Triplex Unit	0 / 109	22.0
	Apartment - 4+ Units***	0 / 70	6.0
Totals		135 / 252	95.5
55+ Years	Single Family Unit	24 / 6	12.0
	Patio Home Unit	10 / 4	4.5
	Town Home Unit	14 / 16	7.5
	Duplex/Triplex Unit	0 / 48	9.0
	Apartment - 4+ Units***	0 / 24	2.5
Totals		48 / 98	35.5
TOTAL UNITS / ACRES		183 / 350	131.0
TOTAL UNITS / ACRES OF NEW CONSTRUCTION & ANNEXATION		156 / 298	111.5 / 334.5^^

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.

Source: Hanna:Keelan Associates, P.C., 2020.

TABLE 34A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
PAPILLION, NEBRASKA
2025

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	<u>Workforce Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	4	6	6	30	50	96	14
Family	4	22	44	50	136	256	158
Special Populations¹	<u>4</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>2</u>
Subtotals	12	30	52	80	186	360	174
RENTAL UNITS*							
Elderly (55+)	4	14	16	32	18	84	8
Family	10	26	44	76	24	180	127
Special Populations¹	<u>4</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>10</u>	<u>2</u>
Subtotals	18	44	62	108	42	274	137
Totals	30	74	119	188	228	634	311

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2020.

TABLE 34B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE
PAPILLION, NEBRASKA
2025

PRICE – PURCHASE COST RANGE (Area Median Income)							
OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
UNITS*	\$0 to	\$87,170 to	\$171,510 to	\$229,565 to	\$354,270+	Totals	\$148,380 to
	<u>\$84,430</u>	<u>\$168,710</u>	<u>\$224,930</u>	<u>\$354,265</u>			<u>\$222,635</u>
1 Bedroom	0	0	6	8	10	24	0
2 Bedroom	4	10	12	25	52	103	26
3+ Bedroom	8	20	34	47	124	233	148
Totals	12	30	52	80	186	360	174

PRICE – RENT COST RANGE (Area Median Income)							
RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
UNITS**	\$0 to	\$380 to	\$745 to	\$990 to	\$1,535+	Totals	\$715 to
	<u>\$370</u>	<u>\$735</u>	<u>\$975</u>	<u>\$1,530</u>			<u>\$1,075</u>
1 Bedroom	6	4	6	12	8	36	10
2 Bedroom	6	26	36	60	20	48	77
3+ Bedroom	6	14	20	36	14	90	50
Totals	18	44	62	108	42	274	137

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

TABLE 34C
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
PAPILLION, NEBRASKA
2025

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	190 / 30*	84.0
	Patio Home Unit	20 / 12	9.5
	Town Home Unit	42 / 34*	19.0
	Duplex/Triplex Unit	12 / 66	15.0
	Apartment - 4+ Units***	0 / 48	4.0
Totals		264 / 190	131.5
55+ Years	Single Family Unit	46 / 6	20.0
	Patio Home Unit	20 / 4	7.0
	Town Home Unit	30 / 16	11.0
	Duplex/Triplex Unit	0 / 34	6.5
	Apartment - 4+ Units***	0 / 24	2.0
Totals		96 / 84	46.5
TOTAL UNITS / ACRES		360 / 274	178.0
TOTAL UNITS / ACRES OF NEW CONSTRUCTION & ANNEXATION		306 / 231	150.5 / 451.5^^
*Includes Credit-To-Own Units. **Includes housing for persons with a disability. ***Includes housing in Downtown. ^Includes Public Right-of-Way. ^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.			
Source: Hanna:Keelan Associates, P.C., 2020.			

TABLE 35A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
SPRINGFIELD, NEBRASKA
2025

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	<u>Workforce Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	2	2	4	0	8	0
Family	2	3	5	9	0	19	11
Special							
<u>Populations¹</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>0</u>
Subtotals	4	6	7	13	0	30	11
RENTAL UNITS*							
Elderly (55+)	0	2	2	2	0	6	0
Family	0	0	2	5	0	7	5
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	4	4	7	0	15	5
Totals	4	10	11	20	0	45	16

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2020.

TABLE 35B

**HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE
SPRINGFIELD, NEBRASKA
2025**

PRICE – PURCHASE COST RANGE (Area Median Income)

OWNER UNITS*	(0%-30%) \$0 to \$87,700	(31%-60%) \$90,550 to \$175,260	(61%-80%) \$178,165 to \$233,660	(81%-125%) \$238,475 to \$368,015	(126%+) \$368,020+	Totals	Workforce \$154,135 to \$231,270
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	2	2	3	5	0	12	3
<u>3+ Bedroom</u>	<u>2</u>	<u>4</u>	<u>4</u>	<u>8</u>	<u>0</u>	<u>18</u>	<u>8</u>
Totals	4	6	7	13	0	30	11

PRICE – RENT COST RANGE (Area Median Income)

RENTAL UNITS**	(0%-30%) \$0 to \$380	(31%-60%) \$390 to \$760	(61%-80%) \$770 to \$1,015	(81%-125%) \$1,030 to \$1,590	(126%+) \$1,595+	Totals	Workforce \$740 to \$1,115
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	0	2	2	4	0	8	2
<u>3+ Bedroom</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>3</u>	<u>0</u>	<u>7</u>	<u>3</u>
Totals	0	4	4	7	0	15	5

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

TABLE 35C
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
SPRINGFIELD, NEBRASKA
2025

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	18 / 3*	8.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex/Triplex Unit	4 / 6	2.0
	Apartment - 4+ Units***	0 / 0	0.0
Totals		22 / 9	10.0
55+ Years	Single Family Unit	4 / 1	2.0
	Patio Home Unit	2 / 2	1.2
	Town Home Unit	2 / 3	1.2
	Duplex/Triplex Unit	0 / 0	0.0
	Apartment - 4+ Units***	0 / 0	0.0
Totals		8 / 6	4.4
TOTAL UNITS / ACRES		30 / 15	14.4
TOTAL UNITS / ACRES OF NEW CONSTRUCTION & ANNEXATION		26 / 13	12.2 / 36.6^^
*Includes Credit-To-Own Units. **Includes housing for persons with a disability. ***Includes housing in Downtown. ^Includes Public Right-of-Way. ^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.			
Source: Hanna:Keelan Associates, P.C., 2020.			

TABLE 36A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
BALANCE OF SARPY COUNTY, NEBRASKA
2025

OWNER	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>						Workforce
<u>UNITS</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>Totals</u>	<u>Sector</u>
Elderly (55+)	0	0	24	124	287	435	70
Family	0	0	78	371	1,165	1,614	947
Special							
<u>Populations¹</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>3</u>	<u>0</u>	<u>11</u>	<u>0</u>
Subtotals	0	0	110	498	1,452	2,060	1,017
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	0	0	21	46	57	124	21
Family	0	0	39	245	306	590	433
Special							
<u>Populations¹</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>6</u>	<u>0</u>	<u>12</u>	<u>4</u>
Subtotals	0	0	66	297	363	726	458
Totals	0	0	176	795	1,815	2,786	1,475

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2020.

TABLE 36B
**HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE
BALANCE OF SARPY COUNTY, NEBRASKA
2025**
PRICE – PURCHASE COST RANGE (Area Median Income)

OWNER UNITS*	(0%-30%) \$0 to \$109,510	(31%-60%) \$113,070 to \$218,845	(61%-80%) \$222,470 to \$291,765	(81%-125%) \$297,775 to \$459,525	(126%+) \$459,530+	Totals	Workforce \$192,465 to \$288,780
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	0	0	28	75	214	307	80
3+ Bedroom	0	0	82	423	1,248	1,753	937
Totals	0	0	110	498	1,452	2,060	1,017

PRICE – RENT COST RANGE (Area Median Income)

RENTAL UNITS**	(0%-30%) \$0 to \$475	(31%-60%) \$490 to \$955	(61%-80%) \$965 to \$1,270	(81%-125%) \$1,285 to \$1,985	(126%+) \$1,990+	Totals	Workforce \$930 to \$1,400
1 Bedroom	0	0	10	18	16	44	0
2 Bedroom	0	0	34	168	208	410	300
3+ Bedroom	0	0	22	111	139	272	158
Totals	0	0	66	297	363	726	458

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

TABLE 37
**ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
SARPY COUNTY COMMUNITIES, NEBRASKA
2025**

	# Rehabilitated / Est. Cost*	Demolition
Sarpy County:	6,693 / \$214.1M	337
Bellevue:	3,857 / \$123.4M	243
Gretna:	357 / \$11.4M	19
La Vista:	904 / \$28.9M	23
Papillion:	1,476 / \$47.2M	47
Springfield:	99 / \$3.2M	5

*Based upon field inspections and age of housing.

Source: Hanna:Keelan Associates, P.C., 2020.