

Nebraska Investment Finance Authority-Housing Study Grant Program.

CASS COUNTY & COMMUNITIES, NEBRASKA

**County-Wide Housing Study &
Affordable Housing Strategies-2029.**



OCTOBER, 2024

Participants.

CASS COUNTY & COMMUNITIES, NEBRASKA
***COUNTY-WIDE HOUSING STUDY &
AFFORDABLE HOUSING STRATEGIES-2029.***

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The Cass County & Communities, Nebraska County-Wide Housing Study & Affordable Housing Strategies was funded by a Housing Study Grant from the Nebraska Investment Finance Authority, with matching funds from the Cass County Nebraska Economic Development Council (CCNEDC). The Housing Study was completed in guidance with CCNEDC and a locally-organized Housing Steering (Advisory) Committee.

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SECTION 1

RESEARCH APPROACH & STUDY OBJECTIVES.



SECTION 1

RESEARCH APPROACH & STUDY OBJECTIVES.

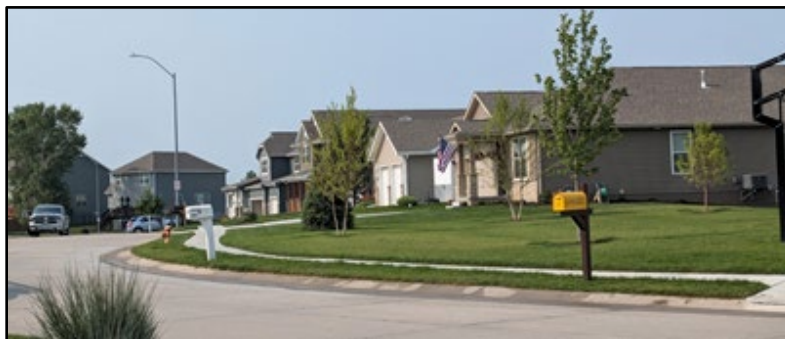
INTRODUCTION.

This **County-Wide Housing Study** provides statistical data identifying past, present and projected demographics, local housing needs/demand and specific initiatives for the promotion and development of affordable housing in **Cass County, Nebraska, including each Community and rural County (referred to as the “Balance of County”)** for all population and income sectors. The **Cass County & Communities, Nebraska County-Wide Housing Study** was conducted for the **Cass County, Nebraska Economic Development Council (CCNEDC)**, by **Hanna:Keelan Associates**, a Nebraska based community planning and research consulting firm.

RESEARCH APPROACH.

The **Cass County & Communities, Nebraska County-Wide Housing Study** is comprised of information obtained from both public and private sources. All 2000, 2010 and 2020 demographic, economic and housing data for the Community were derived from the U.S. Census and the 2018-2022 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources. **A five-year projection of affordable housing “target” demand is included in this Plan.**

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 October, 2024, to October, 2029.



Section 1:
Research Approach & Study Objectives.

This **County-Wide Housing Study** included both quantitative and qualitative research activities. The **qualitative activities** included a **comprehensive citizen participation program** consisting of four individual Surveys, as well as meetings with a locally-organized “**Housing Steering (Advisory) Committee**,” all in an effort to understand the housing issues and needs of Cass County residents. **Quantitative research activities** included the gathering of multiple sets of statistical and field data for the County and each Community.

The collection and analysis of this data allowed for the projection of County and Community population and household bases, income capacity and housing profile and demand. Additionally, the preparation of a “**Five-Year Affordable Housing Action Plan**” will allow for CCNEDC local municipalities and professional housing developers to analyze and consider the development of **housing projects that are a “fit” for the local population**. Local, State and Federal housing program funding sources and partners are also highlighted in an effort to document available monies for new housing development projects.



STUDY OBJECTIVES.

“The purpose of the Cass County & Communities, Nebraska County-Wide Housing Study is to establish a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for Cass County, Nebraska, including each Community and the “Balance of County”. This will ensure that proper guidance is observed in the development of various affordable housing types for persons and families of all income sectors.”

The **Objectives** of this **County-Wide Housing Study** include:

- (1) **analyze past and present housing trends** throughout Cass County, with emphasis on determining the five-year demand for affordable housing for specific population groups, income sectors and price points (products);
- (2) **provide a process for educating and energizing the leadership** of Cass County to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;
- (3) **identify program-specific affordable housing initiatives and programs to address the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs by introducing new and innovative housing development options** that are a “fit” for local residents, to address both immediate and long-term housing needs, with **Place-Based Development Components**;
- (4) **match housing development efforts with jobs** created via public commercial and industrial development efforts;
- (5) identify **local, State and Federal funding sources** with the potential to financially support affordable housing development in Cass County, Nebraska.

Section 1:
Research Approach & Study Objectives.

This **Cass County, Nebraska 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 **Plan**:

- ❖ **Citizen Participation Program**
- ❖ **Cass County/Community Statistical Profile.**
- ❖ **Housing Unit “Target” Demand & Needs Analysis.**
- ❖ **Housing Development & Preservation Initiatives.**
- ❖ **Five-Year Affordable Housing Action Plan.**
- ❖ **Housing Development & Funding Partners.**

This **County-Wide Housing Study** should be utilized by CCNEDC, all local City/Village staff and elected leadership, Community and County Planning Commissions, local Foundations, Chambers of Commerce, Public School Districts, Metropolitan Area Planning Agency, Southeast Nebraska Community Action and other important for-profit and non-profit groups and organizations. This **Study** will also make the use of housing funds more effective and encourage investors to make better informed decisions that target County and Community needs and desires for new housing types.

SECTION 2

HOUSING CHALLENGES, OPPORTUNITIES & PROGRESS IN CASS COUNTY, NEBRASKA.



SECTION 2

HOUSING CHALLENGES, OPPORTUNITIES & PROGRESS IN CASS COUNTY, NEBRASKA.

INTRODUCTION.

Discussed in this **Section** of the **Cass County & Communities, Nebraska County-Wide Housing Study** are comments from a locally-organized “**Housing Steering (Advisory) Committee**,” regarding housing development challenges and opportunities, as well as progress on both existing housing development projects being planned, currently under construction or recently completed. The Committee is comprised of staff from the Cass County, Nebraska Economic Development Council, local elected officials, City/Village staff and local citizenry representing the County and each Community. The Committee provided the Consultant with a foundation of knowledge to create **housing development and preservation initiatives** and a plan to implement recommended **Housing Development Programs** that addressed the housing interests of the County.



HOUSING CHALLENGES, OPPORTUNITIES & DEVELOPMENT PROGRESS.

Like counties and communities across the State and the Country, Cass County is not immune to the current challenges facing housing development needs. There is a scarce supply of housing to meet the existing demand, thus driving up prices and leaving Communities unable to grow. These issues include the following:

- The recent rise in interest rates has slowed down or halted new housing developments that were in the works.
- There is a lack of senior and transitional housing which has resulted in elderly owners staying in their homes longer rather than moving to a preferred alternative, exacerbating the lack of inventory.
- The existing housing stock is aging, requiring moderate or significant renovation and repair that cannot always be afforded by the owner. In other cases, particularly identified by Steering (Advisory) Committee participants from the Villages of Union and Elmwood, owners of dilapidated properties are unwilling to sell due to reasons including but not limited to sentimental value, absentee property owners and lengthy rehabilitation requirements and costs necessary to bring a property up to code to sell, such as lead and asbestos removal.
- Utility capacities, most notably the lack of water, is creating development issues. Cass County is served by an intermingled network of water systems fed by municipal wells, residential subdivisions with their own wells, rural water districts and, by 2025, wholesale water service from Metropolitan Utilities District to Plattsmouth. While certain areas have plenty of clean water they can tap into, other areas with development pressure lack the water to meet the needs of further housing development without costly infrastructure improvements.



Section 2:
Housing Challenges, Opportunities & Progress in Cass County, Nebraska.

Cass County is located within the Omaha, Nebraska/Council Bluffs, Iowa, Metropolitan Statistical Area (MSA) and borders the Lincoln MSA to the west. This unique location allows Cass County to experience housing and economic development via the Omaha MSA's southward expansion and the Lincoln MSA's growth eastward. The County continues to see demand coming from these areas, but due to lack of supply, cannot welcome them into our Communities. Some school districts are experiencing a decrease in enrollments and, due to lack of revenue, have moved to four-day school weeks.

Cass County has also experienced significant growth in acreage developments. The homes are typically unaffordable to a majority of the County's population and have cut off the residential growth areas of a number of Communities as this low-density use makes contiguous infrastructure development no longer cost effective. It also has the secondary effect of drawing people out of and away from our municipalities resulting in minimal investment in those Communities and the neglect of existing housing development and rehabilitation needs. A similar situation has occurred as a result of numerous Lake Communities which serve as attractive places to live but are not located in any Community's corporate limits aside from the Village of Cedar Creek.



With the exception of the City of Plattsmouth, there is a lack of multifamily housing types across the County. Rental prices in Cass County range from \$600 to \$1,500/month. Most Communities have expressed a reluctance to pursue these projects due to the stigma surrounding them (high rents, potentially undesirable clientele, maintenance costs, etc.). While there is an opportunity and potential openness to medium density residential housing in the form of duplexes and triplexes, there is not an active base of developers in the County for these housing types.

Section 2: Housing Challenges, Opportunities & Progress in Cass County, Nebraska.

A comprehensive Housing Study and leadership for implementing modern housing projects are lacking in Cass County. The most current municipal Housing Study in Cass County was created for the City of Plattsmouth, in 2018. Without a current Housing Study, there is little understanding of the scale of the problem or the ability to market to potential developers or pursue housing grant programs. Communities primarily rely on Tax Increment Financing, which certain school districts are starting to express their displeasure with. County-wide support is critical to pursue fundraising for a match to State level housing programs. Organizations such as Habitat for Humanity of Omaha includes Cass County within their coverage area, but the lack of a housing strategy makes utilizing this partnership difficult.



In spite of the housing issues in Cass County, there have been some success stories in housing development. The City of Plattsmouth, in partnership with a local housing developer, recently completed a \$17 Million renovation of the old Plattsmouth High School building into 25 affordable multifamily apartment/loft style housing units, known as “Lofts on Main”. A second building at this location supports an additional 18 multifamily housing units. Also in Plattsmouth, “The Brink at Ridgeview” project, when completed, will provide 120 multifamily housing units (30 are finished, 60 are currently under construction and 30 will begin construction soon).

New housing developments have and are continuing to occur in Cass County’s smaller Cities and Villages.

- In the City of Eagle, in southwestern Cass County, the 76-lot Eagle Estates subdivision has been completely built out with single family homes, while the Eagle’s Landing subdivision is currently under development and will consist of 27 buildable lots.



Section 2:
Housing Challenges, Opportunities & Progress in Cass County, Nebraska.



- In the City of Louisville, in central Cass County, the Sand Hill Road and Prairie Ridge subdivisions are currently being developed, primarily with duplex/ townhome style housing units, while the South Ridge Subdivision primarily consists of new single family housing units for upper-income households.
- In the Village of Greenwood, in the northwestern portion of the County, the Green Light Estates Subdivision consists of four recently completed single family homes and 20 additional lots platted and infrastructure installed.
- The Village of Weeping Water continues to develop the Vogler Subdivision in the eastern portion of the Community, primarily with large, upper income, single family housing units.
- Planning and Zoning officials for Cass County are promoting efforts to County Commissioners to allow for the development of Accessory Dwelling Units (ADUs) throughout the County. This will serve to create more housing density and opportunity County-wide.

SECTION 3

CITIZEN PARTICIPATION PROGRAM & COUNTY PROFILE.



SECTION 3

CITIZEN PARTICIPATION PROGRAM & COUNTY PROFILE.

INTRODUCTION.

The **Cass County & Communities, 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 local citizenry, as well as local major employers and professional housing providers regarding local housing issues, needs and opportunities. ***Planning for the County and each Community's future, as it relates to affordable housing for all income sectors, is most effective when it includes opinions from as many citizens as possible.***

CASS COUNTY HOUSING SURVEY.

As part of a qualitative research approach, the residents of **Cass County** participated in a Housing Survey. **A total of 192 participants submitted a Survey. Appendix I** contains the statistical results of the Survey. The following summarizes the Survey results:

- A majority of participants resided in the City of Plattsmouth.
- The “35-44” and “45-54” age cohorts represented the largest number of Survey participants, County-wide.
- The majority of participants identified a household income between \$100,000 and \$149,000. Participants with incomes less than \$74,000 were also well represented in the County-Wide Housing Survey.
- A total of 42 participants, or 22 percent of participants, identified not being satisfied with their current housing situation. A large portion of comments regarding dissatisfaction included residing in a housing unit that was either too expensive to afford, too small to support their family, was in need of moderate- to substantial rehabilitation or that the participant has a desire to reside elsewhere outside of their Community/Cass County.

Section 3:
Citizen Participation Program & County Profile.

- Barriers or issues with obtaining affordable rental housing in Cass County included a lack of available, decent and affordable rental units (including handicap accessible housing), cost of rent and utilities and the age and condition of rental housing. For owner housing, barriers included a lack of sufficient homes for sale, housing purchase prices/associated costs with homeownership, cost of homeowners insurance and the condition of existing single family housing units.
- A majority of participants identified housing priced between \$100,000 and \$300,000 as being affordable for their families. Rental rates less than \$950 were identified as most affordable by participants who are currently renting.



- A total of 89 participants are planning to change their current housing situation in the next five years. Reasons include a desire to live closer to their place of employment, more affordable housing choices and a desire to either increase or downsize from their current housing situation.
- When asked which housing types were most greatly needed in **Cass County**, Survey respondents identified single family housing, general rental housing, rehabilitation of both owner and rental-occupied housing, entry-level housing senior independent living housing and licensed assisted living housing.
- Participants identified strong support for utilizing local, State and Federal dollars for housing rehabilitation programs, the purchase of dilapidated housing for demolition to make lots available for new development, purchase/rehab/resale and/or re-rent housing programs, and down payment assistance for first-time homebuyers.
- A total of 69 percent of participants supported the creation of a Community or County-wide “land bank” program to purchase undeveloped and/or dilapidated properties for cleanup, resale and potential new development.
- Senior citizen participants identified a desire for single family housing, townhomes for purchase and assisted living housing in Cass County.

WORKFORCE HOUSING NEEDS SURVEY.

The Cass County, Nebraska Economic Development Council, in cooperation with several employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of **113 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 I**.

- A majority of Participants were employed in the Manufacturing, Business/Financial Services and Education sectors.
- **Survey** participants included 89 homeowners and 24 renters, with most participants living in the City of Plattsmouth.
- Most respondents could afford a home priced between \$100,000 and \$200,000. A majority of renters looking to upgrade to a more suitable rental housing unit could afford a monthly rent less than \$950.
- **Housing choices, Restaurants, Child Care, Retail/Shopping and Leisure & Recreation activities were identified as amenities that would make Cass County a more attractive place to live.**
- Similar to the County-Wide Housing Survey, barriers or issues with obtaining affordable rental housing in Cass County included a lack of available, decent and affordable rental units (including handicap accessible housing), cost of rent and utilities and the age and condition of rental housing. For owner housing, barriers included a lack of sufficient homes for sale, housing purchase prices/associated costs with homeownership, cost of homeowners insurance and the condition of existing single family housing units.

HOUSING STAKEHOLDER SURVEY.

Selected local housing stakeholders, including professional housing providers, participated in a **Housing Stakeholder Survey** to provide information regarding housing issues and needs in **Cass County**. A total of seven housing providers in the County participated in the Survey. The following summarizes responses to the Survey. Complete results are available in **Appendix I** of this **Housing Study**.

HOUSING SERVICE PROVIDED.

- Housing Development.
- Down Payment Assistance.
- Construction.

HOUSING ISSUES.

- Housing Costs.
- Lack of Available Housing.
- Lack of Maintenance.

HOUSING NEED.

- Population Housing Need:
 - Local Workforce.
 - Low-Moderate Income Housing.
 - Single Family Households.
- Housing Type Needed:
 - Single Family Starter Housing.
 - Senior Independent Living.
 - Duplex/Triplex developments.

EMPLOYER HOUSING ASSISTANCE SURVEY.

A total of eight representatives of major employers throughout **Cass County** participated in an “**Employer Housing Assistance Survey**” to determine the current involvement of **Cass County**’s major employers in the provision of workforce housing and financial assistance to obtain housing throughout the County. The following summarizes responses to the Survey. Complete results are available in **Appendix I** of this **Housing Study**.

- **All respondents identified not having an employer assisted housing program, but six of the eight participating employers expressed interest in creating and implementing an assistance program for employees to obtain housing in close proximity to their place of employment.**
- Representatives of local major employers identified a need for single family housing generally priced in the \$150K to \$350K range. In regards to rental housing, a price product between \$1,000 and \$1,500 for monthly rent was desired.
- Local major employers identified existing issues with the ability to retain employees in relation to the existing availability of housing in **Cass County**. Issues include the limited availability of suitable housing, both owner and rental units, as well as the condition of existing housing units. These concerns were also expressed by employees of these major employers.

COUNTY-WIDE PROFILE.

Population, income and economic trends in **Cass County**, including each Community and the rural county (identified as the “Balance of County”), serve as valuable indicators of future development needs and patterns and provide a basis for the realistic projection of the future population. The population trends and projections for the years 2000 through 2029 were studied and forecasted, utilizing a process of both trend analysis and U.S. Census population estimates. The quantity and location of social and economic features play an important role in shaping the details of various development plans to meet each Community's needs. Table 3.1 (Page 3.63) presents population trends and projections for Cass County, Nebraska, including each Community and the “Balance of County,” or rural, unincorporated areas of the County. A complete “**Table Profile**” is included in “**Appendix II**” of this **Housing Study**.

- The 2000, 2010 and 2020 Decennial Censuses recorded an increase in population for **Cass County**, from 24,334, in 2000, to 25,241, in 2010 and 26,598 in 2020; total growth of 9.3 percent. The current (2024) estimated population for **Cass County** is 27,020. Much of this population growth has occurred in the Balance of County, within rural residential subdivisions.
- Several Cities and Villages in Cass County have experienced population increases since the 2010 Census, including the Cities of Eagle, Louisville and Plattsmouth, the Villages of Cedar Creek, Elmwood, Greenwood, Murdock and Murray and the Beaver Lake Area. The average rate of growth among these Communities, from 2010 to 2020, was 8.1 percent, with the highest rate of growth occurring in Louisville (19.3 percent), Cedar Creek (19.2 percent) and Murdock (14.4 percent). The Communities of Greenwood and Louisville have steadily increased in population since the 2000 Census.
- The Balance of County has experienced an 8.8 percent rate of growth since the 2010 Census and a 23.2 percent rate of growth since the 2000 Census. A large portion of this population growth has occurred in lakeside and sand bar subdivisions such as Beaver Lake, Lake Wa Con-Da, Buccaneer Bay and the Copper Dollar Cove subdivisions, as well as The Ridges, OConnor, Raven’s Nest and Northridge rural residential subdivisions, among others.
- By 2029, the population of **Cass County** is projected to increase by an estimated 2.2 percent, or from 27,020 to 27,615. The Communities of Cedar Creek, Eagle, Elmwood, Greenwood, Louisville, Murdock, Murray and Plattsmouth are projected to continue increasing in population, influenced by the County’s location within the Omaha/Council Bluffs MSA and close proximity to the Lincoln MSA and the continued efforts to construct new housing, both owner and rental, in both Communities and the Balance of County.

Section 3:
Citizen Participation Program & County Profile.

TABLE 3.1
POPULATION TRENDS & PROJECTIONS
CASS COUNTY & COMMUNITIES, NEBRASKA
2000-2029

Community	2000	2010	2020	2024	2029	# Change 2024-2029	2029 CGI*
Cass County	24,334	25,241	26,598	27,020	27,615	+2.2%	28,315
Plattsmouth	6,887	6,502	6,544	6,586	6,652	+1.0%	6,849
Alvo	142	132	115	109	103	-10.4%	103
Avoca	270	242	178	171	164	-7.9%	164
Cedar Creek	396	390	465	483	499	+7.3%	509
Eagle	1,105	1,024	1,065	1,090	1,126	+3.3%	1,163
Elmwood	668	634	654	662	671	+2.6%	671
Greenwood	544	568	595	610	643	+8.1%	659
Louisville	1,046	1,106	1,319	1,362	1,407	+3.3%	1,465
Manley	191	178	167	161	150	-10.2%	150
Murdock	269	236	270	278	289	+7.0%	296
Murray	481	463	480	483	488	+1.7%	488
Nehawka	232	204	173	166	152	-12.1%	152
South Bend	86	99	92	90	88	-4.3%	88
Union	260	233	195	187	170	-12.8%	170
Weeping Water	1,003	1,050	1,029	1,020	1,008	-2.0%	1,012
Balance of County	10,754	12,180	13,257	13,562	14,005	+3.2%	14,290
Beaver Lake Area^	N/A	2,605	2,803	2,833	2,928	4.5%	3,014

*Includes estimated population increase associated with both a **Community Growth Initiative (CGI)** via increases in Full-Time Employment (FTE) positions (est. 250) in the next five years, both new positions and the securement of up to 10% of current employed commuter population. "CGI" 2029 = Est. 360 Additional population.

^Includes 2010 Census Tract #9660, Block Group 2 and 2020 Census Tract #9660, Block Groups 2 and 4.

N/A = Not Available.

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, 2024.

Section 3:
Citizen Participation Program & County Profile.

- A “**County-Wide Growth Initiative**” (CGI) scenario highlights a more aggressive housing development and employer securement initiative in the County, including the creation of an estimated 250 full-time employment positions and securing up to 10 percent of current employees who commute into the County for employment but live elsewhere by 2029. This would result in a County-wide population increase of 1,295 new persons for a 2029 population of 28,315. Each Community and the Balance of County would experience continued stable or increasing populations as a result of the CGI population scenario.
- Currently, **Cass County** has an estimated median age of 42.9 years, a slight increase from the 2020 estimated median age of 42.4 years. Median age in the County is projected to increase to 43.2 years by 2029.
- County-wide, the “19 and Under” and “35 to 54” age cohorts were the largest population cohorts in **Cass County**, as per the 2010 and 2020 Censuses and remain the largest in the County, today. This trend is projected to continue through 2029.
- County-wide, the “19 and Under,” “55-64,” “65-74” and “75-84” age cohorts are projected to increase in population by 2029, with the “55-64” age group projected to experience the largest population increase. This can be attributed to a large portion of the “Baby Boomer” generation reaching peak retirement age while aging in place in their respective Community. It is important that a range of elderly services, amenities and appropriate housing be made available throughout the County to encourage senior/elderly populations to remain in their respective housing situations and, ultimately, remain a resident of the County.
- Median income in **Cass County**, as per the 2018-2022 American Community Survey, is estimated to be \$87,673. This ranks as the third highest County median income in the State of Nebraska, behind only Sarpy and Washington Counties. The median income for all households in **Cass County**, in 2024, increased to an estimated \$90,721, with an estimated 48 percent of all households having incomes at or above \$100,000. By 2029, median income in the County is projected to increase an estimated 11.6 percent, to \$101,209.

Section 3:
Citizen Participation Program & County Profile.

- In 2024, an estimated 2,114 owner and renter households in **Cass County**, or 20 percent of all households, are cost burdened or are experiencing housing problems. By 2029, this number is expected to decline, slightly, to 506 households. A cost burdened household is one spending 31%+ of monthly household income on housing costs such as rent/mortgage payments, utilities, general maintenance and upkeep. Housing problems include households residing in units with incomplete plumbing and/or kitchen facilities, or experiencing overcrowding conditions (1.01 persons per room per unit).
- Between 2014 and 2024, the unemployment rate in **Cass County** ranged from a high of 4.3 percent to a low of 2.3 percent. During this period, the total number of employed persons increased by 632. By 2029, an estimated 13,528 persons will be employed in the County, with an estimated unemployment rate close to 2.5 percent.
- The U.S. Census Center for Economic Studies estimates that, in 2020, a total of 13,408 employed persons resided in Cass County. Nearly 81 percent of those employees, or 10,809, worked outside of Cass County.
- The 2020 Census recorded 10,315 total households (occupied housing units) in Cass County. This included 8,551 owner and 1,764 renter households. This also represented an increase of 712 owner households and a decrease of 95 renter households from the 2010 Census (7,839 owner, 1,859 rental). Currently, the County consists of an estimated 10,512 households, including 8,767 owner and 1,745 renter households. By 2029, renter households are projected to remain stable at 1,541, while owner households are projected to increase by 237 total households to 9,004, representing 83.8 percent of all households in the County.
- **Currently, Cass County contains an estimated 12,480 housing units, consisting of approximately 10,437 owner and 2,043 rental units.** Of these 12,480 units, approximately 1,968 are vacant, resulting in an overall, estimated housing vacancy rate of 15.7 percent. The 1,968 vacant housing units consist of an estimated 1,670 owner and 298 rental units, equaling an owner housing vacancy rate of 16 percent and a rental housing vacancy rate of 14.6 percent.



Section 3:
Citizen Participation Program & County Profile.

- An **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for year-round rent or purchase, meeting current housing code and having modern amenities. **An AHVR of 7 percent is the minimum rate recommended for Cass County, to have sufficient housing available for new and existing residents. The overall, estimated AHVR for Cass County is 3.2 percent, which includes an AHVR for owner housing of 3 percent and 3.8 percent for rental housing.**



- A significant portion of the recorded vacant housing units are represented by seasonal/vacation housing located in close proximity to lakeside and sand bar residential developments including Beaver Lake, Buccaneer Bay and residential subdivisions along the Missouri and Platte Rivers. Housing vacancy rates in the County's four prominent Communities (the Cities of Eagle, Louisville, Plattsmouth and Weeping Water) have AHVRs close to or less than 3 percent. Thus, these two Communities are experiencing deficiencies in safe, suitable housing for both new and existing residents and families.
- Median housing value, as per the 2022 American Community Survey, was an estimated \$234,300, representing the fourth highest median value in Nebraska, behind Lancaster, Sarpy and Washington Counties. The current estimated median housing value in **Cass County** is \$274,600. This value is projected to increase by 27.7 percent by 2029 to an estimated \$350,700. This projected increase is largely influenced by the construction of large single family homes in the Balance of County, specifically lakeside and sand bar residential developments.
- The 2022 American Community Survey estimated the Cass County median gross rent at \$970, fifth highest in the State behind Banner, Douglas, Lancaster and Sarpy Counties. The current gross rent in **Cass County** is an estimated \$1,075. This is projected to increase by 23.5 percent by 2029 to an estimated \$1,328.

SECTION 4

HOUSING UNIT “TARGET” DEMAND & NEEDS ANALYSIS.



SECTION 4

HOUSING UNIT “TARGET” DEMAND & NEEDS ANALYSIS.

INTRODUCTION.

This Section of the **Cass County & Communities, Nebraska County-Wide Housing Study** provides a **Housing Unit “Target” Demand and Land Use Needs Analysis**. The analysis includes the identification of **housing demand** for both **new housing development** and **housing rehabilitation activities**.

HOUSING DEMAND POTENTIAL.

Local leadership and local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing in Cass County. **To effectively determine housing unit demand for the County, a comprehensive list of individual demand components were reviewed. These included:**

- (1) housing demand based upon expected new population/ households, during the next five years, including new housing construction and annexation of residential properties;**
- (2) need for affordable housing units for persons/families considered to be “cost burdened;”**
- (3) replacement of occupied housing in a “deteriorated to dilapidated” condition;**
- (4) address the owner and rental housing “vacancy deficiency” in the Communities of Cass County;**
- (5) development of affordable housing to secure current commuter workforce population;**
- (6) determination of the local “pent-up” housing demand for existing residents;**
- (7) targeted special populations;**

- (8) seasonal housing; and
- (9) determination of local housing development capacity in Cass County, during the next five years.

A determination of **housing unit rehabilitation and demolition demand for Cass County and each Community**, during the next five years, including moderate and substantial housing rehabilitation and demolition and replacement, was also included in the determination of housing unit target demand. Statistical tables regarding **Housing Unit “Target” Demand** are included in “**Appendix II**” of this **Housing Study**.

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 community.

By 2029, the population of Cass County is projected to continue to increase in population, following the trend highlighted in each of the last three Censuses. The Communities of Cedar Creek, Eagle, Elmwood, Greenwood, Louisville, Murdock, Murray and Plattsmouth, as well as the Balance of County, are projected to increase in population by 2029. This will result in an increase in households and require continued efforts to construct new and rehabilitate existing housing, both owner and rental. A “**County Growth Initiative**” (CGI) scenario, including the creation of an additional estimated 250 full-time employment positions by 2029 throughout the County, would result in a County-wide population increase of 360 new persons, as well as households. Each Community, Census Designated Place and the Balance of County would experience continued stable or an additional increases in populations as a result of the CGI population scenario.

Overall, based upon medium population and household projections, **total households in Cass County are projected to increase by an estimated 233 by 2029.**

Cost Burdened Households.

According to HUD standards, a housing unit is considered to have problems if overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

In 2024, an estimated 2,114 total households in Cass County, or 20 percent of all owner households, are cost burdened or experiencing housing problems. This includes an estimated 1,201 owner and 613 renter households. By 2029, Cost burdened households and households experiencing housing unit problems have the potential to increase due to the rising costs associated with owning and/or a place of residency as a renter in the County.

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 2010 Census and Cass County Assessor produced data identifying substandard housing units and housing units having overcrowded conditions.

- Housing structural conditions, provided by the Cass County Assessor, identified **343 housing units in either “Fair” “Fair/Poor” or “Poor” condition in Cass County, Nebraska.** An additional 3,698 housing units were identified to be in “Average” or “Average/Fair” condition. During the next five years, these structures should be targeted for moderate- to substantial rehabilitation or demolition and replacement. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- As per the 2018-2022 American Community Survey, 72 housing units in Cass County had overcrowded conditions and 19 units lacked complete plumbing.

Housing Vacancy Deficiency (Demand).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, year-round and code acceptable housing units is less than 6 to 7 percent. **A vacancy rate of 6 percent is the minimum rate recommended for the Communities of Cass County, to have sufficient housing available for new and existing residents.**

Section 4:
Housing Unit “Target” Demand & Needs Analysis.

An **Adjusted Housing Vacancy Rate (AHVR)** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities. **The overall, estimated AHVR for Cass County is 3.2 percent, which includes an AHVR for owner housing of 3 percent and 3.8 percent for rental housing.**

A significant portion of the recorded vacant housing units are represented by seasonal/vacation housing located within lakeside and sand bar housing areas across the County. Housing vacancy rates in the County’s four most prominent Communities (the Cities of Eagle, Louisville, Plattsmouth and Weeping Water) have AHVRs close to or less than 3 percent. Thus, these Communities are experiencing deficiencies in safe, suitable housing for both new and existing residents and families.

Current Commuter Workforce Population.

A large concentration of employees working in **Cass County** commute from other nearby communities. A variety of available housing options, both for purchase and for rent, would provide the Community the ability to capture a targeted portion or number of commuting employees currently working in **Cass County**.

“Pent-Up” Housing Demand.

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

Targeted Special Populations.

Special populations include persons and/or households with family members having special needs, including housing needs, or a specific dwelling type and associated management program that fits the needs of citizens with (typically) physical or cognitive challenges. This would include other populations, such as Veterans and senior citizens with special needs.

Seasonal Housing Demand.

This housing demand component can be an important component of a community’s or county’s economics, providing seasonal housing for visitors and part-time residents.

Housing Development Capacity.

After the careful determination of housing need for each of the “housing demand components” identified above, a local housing development capacity is calculated for the **Communities of Cass County** during the next five years. The calculation is based on each Community’s ability to organize for housing development, land availability, accessibility to general contractors and other building trades and building supply/materials.

HOUSING UNIT “TARGET” DEMAND.

Table 4.1 on Page 4.6 identifies the estimated **Housing Unit “Target” Demand**, for **Cass County, Nebraska** by 2029. “Target” Demand information specific to the Cities of Eagle, Louisville, Plattsmouth and Weeping Water are highlighted in the **Appendix** of this **County-wide Housing Study**.

The total estimated **Housing Unit “Target” Demand** for **Cass County**, from 2024 to 2029, includes an estimated **615 housing units**, based on the 2029 medium population projections, including **497 owner** and **118 rental housing units**, requiring an estimated budget of **\$697.3 Million**.

An estimated 450 of the projected 615 housing units (362 owner, 88 rental) should be designated as “workforce housing” for local employees.

An estimated **15 to 20 percent** of the total housing unit target demand, for 2029, should focus on **purchase-rehab-resale and/or re-rent housing activities**. This involves local entities purchasing existing housing that is in a deteriorating or dilapidated condition, utilizing local resources to rehabilitate the housing unit up to local development standards and codes and, finally, placing the rehabilitated unit on the market to be purchased or rented. Housing rehabilitation efforts in **Cass County** could create housing opportunities at a more affordable cost, with minimal risk to both developers and prospective property owners. Target demand for housing rehabilitation and demolition/replacement is identified in this **Section**.

Section 4:
Housing Unit “Target” Demand & Needs Analysis.

TABLE 4.1
HOUSING UNIT “TARGET” DEMAND^
CASS COUNTY & COMMUNITIES, NEBRASKA
2029

	Housing Unit Target Demand		Est. Total Housing Unit “Target” Demand*	Est. Required Housing Unit Target Demand Budget (Millions)
	<u>Owner</u>	<u>Rental</u>		
Cass County	497	118	615	\$697.37
Plattsmouth	68	58	126	\$248.50
Alvo	1	2	3	\$0.71
Avoca	2	2	4	\$0.74
Cedar Creek	8	2	10	\$2.90
Eagle	44	14	58	\$156.50
Elmwood	4	4	8	\$2.10
Greenwood	6	4	10	\$2.80
Louisville	40	14	54	\$145.00
Manley	2	2	4	\$0.74
Murdock	3	2	5	\$1.40
Murray	4	2	6	\$1.80
Nehawka	2	2	4	\$0.74
South Bend	2	0	2	\$0.70
Union	2	2	4	\$0.74
Weeping Water	12	8	20	\$5.80
Balance of County^^:	297	0	297	\$126.20

^Housing Demand Range based on “Medium” Population Estimates.

^^Includes Community Planning Jurisdictions and Census-Designated Places.

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- “Pent Up” Housing Demand.
- Targeted Special Populations.
- Seasonal Housing Demand (Including Vacation and Short-Term Rental Housing/AirBNB).
- **Five-Year Housing Development Capacity.**

NOTE 1: Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 15% to 20% of the Total Housing Demand).

NOTE 2: Estimated Workforce Housing Unit Demand: Cass County: 450 Total Units (362 Owner, 88 Rental).

Source: Hanna:Keelan Associates, 2024.

HOUSING DEMAND BY INCOME SECTOR.

Table 4.2 identifies the current **Area Median Income (AMI)** for varied levels of AMI percentages, for households in **Cass County**, up to eight person households (PHH), as per HUD. 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. That “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 **Cass County**, with an annual family income of \$109,500 is considered to be making “100 percent of the local AMI”. This information allows for the eventual determination of “affordability” and associated **housing price points/products** for households of varied sizes.

TABLE 4.2

AREA HOUSEHOLD INCOME (AMI)

CASS COUNTY, NEBRASKA

2023

	<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	\$23,000	\$26,300	\$29,600	\$32,850	\$35,500	\$38,150	\$40,750	\$43,400
50% AMI	\$38,350	\$43,800	\$49,300	\$54,750	\$59,150	\$63,550	\$67,900	\$72,300
60% AMI	\$46,020	\$52,560	\$59,160	\$65,700	\$70,980	\$76,260	\$81,480	\$86,760
80% AMI	\$61,350	\$70,100	\$78,850	\$87,600	\$94,650	\$101,650	\$108,650	\$115,650
100%AM	\$76,700	\$87,600	\$98,600	\$109,500	\$118,300	\$127,100	\$135,800	\$144,600
125%AM	\$95,875	\$109,500	\$123,250	\$136,875	\$147,875	\$158,875	\$169,750	\$180,750

Source: U.S. Department of Housing and Urban Development, 2023.

Section 4:
Housing Unit “Target” Demand & Needs Analysis.

Table 4.3 identifies the **estimated Housing Unit “Target” Demand by income sector for the Cass County Cities of Plattsmouth, Eagle, Louisville and Weeping Water, by 2029, based on both Medium and CGI population projections.**

Typically, rental housing units for persons of low income, or **between 0 and 60 percent AMI** are developed with the assistance of Local, State and Federal funding subsidies, such as Low-Income Housing Tax Credits (LIHTC), HUD Section 8, Community Development Block Grants and State-Wide Housing Trust Funds, and can include 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.

The **61 and 125 percent AMI** income bracket represents much of the housing development product, considered to be in the highest demand among young professionals and workforce populations, but also in the smallest supply due to a lack of supportive funding availability, land and development costs, etc.

The **126+ percent AMI** category represents moderate- to upper income housing; generally, households with the financial capacity to purchase a lot and build a house or rent a unit at local market rate.

TABLE 4.3						
ESTIMATED HOUSING UNIT “TARGET” DEMAND^ BY INCOME SECTOR						
MEDIUM & CGI POPULATION ESTIMATE						
PLATTSMOUTH, EAGLE, LOUISVILLE & WEEPING WATER, NEBRASKA						
2029						
	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	<u>Totals</u>
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
<u>Plattsmouth</u>						
Owner:	0 / 0	6 / 8	9 / 15	20 / 37	33 / 58	68 / 118
Rental:	0 / 0	12 / 18	10 / 18	20 / 30	16 / 24	58 / 90
<u>Eagle</u>						
Owner:	0 / 0	4 / 4	6 / 8	15 / 20	19 / 23	44 / 55
Rental:	0 / 0	4 / 4	4 / 6	6 / 8	0 / 0	14 / 18
<u>Louisville</u>						
Owner:	0 / 0	4 / 4	6 / 8	12 / 17	18 / 24	40 / 53
Rental:	0 / 0	4 / 4	4 / 6	6 / 10	0 / 0	14 / 20
<u>Weeping Water</u>						
Owner:	0 / 0	2 / 2	2 / 2	6 / 8	2 / 3	12 / 15
Rental:	0 / 0	2 / 3	2 / 3	4 / 6	0 / 0	8 / 12

*Includes Seasonal Housing/Short-Term Rental/AirBNB housing.

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.
Source: Hanna:Keelan Associates, 2024.

HOUSING DEMAND POTENTIAL FOR TARGET POPULATIONS & PRICE POINTS (PRODUCTS).

Target populations include elderly, family and special needs populations, per **Area Median Income (AMI)**. The housing products in **Cass County** include both owner and rental units of varied types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the right population sector. The majority of new housing options in the County should be directed towards family populations, especially the local workforce.

Table 4.4, Page 4.10, identifies Housing Unit Target Demand, in relation to range of price points (products) for the Communities of Eagle, Louisville, Plattsmouth and Weeping Water, Nebraska. Overall, an estimated 164 to 241 owner and 94 to 140 rental housing units should be constructed throughout these four Communities by 2029. Overall price products in the four Communities should include a range between \$135K to \$480K for owner housing units and a monthly rent between \$640 and \$1,185.

The construction of workforce housing in these four Communities should include up to 117 to 175 owner and 69 to 106 rental housing units. Price products for workforce housing in the four Communities should include a range between \$160K to \$425K for owner housing units and a monthly rent between \$735 and \$1,125.

A breakdown for each of these Communities regarding specific population sectors (elderly, family and special populations) and associated price points (products) for these sectors is included in **Appendix II** of this **Housing Study**.

Section 4:
Housing Unit “Target” Demand & Needs Analysis.

TABLE 4.4
HOUSING UNIT “TARGET” DEMAND – RANGE OF PRICE POINTS (PRODUCTS)^
MEDIUM & CGI POPULATION ESTIMATE
PLATTSMOUTH, EAGLE, LOUISVILLE & WEEPING WATER, NEBRASKA
2029

	<u>Total Units</u>	<u>Price Points</u>	<u>Workforce</u>	<u>Price Points</u>
Plattsmouth				
Owner:	68 / 118	\$160K-\$480K	44 / 83	\$160K-\$425K
Rental:	58 / 90	\$735-\$1,185	43 / 72	\$735-\$1,125
Eagle				
Owner:	44 / 55	\$145K-\$430K	33 / 42	\$250K-385K
Rental:	14 / 18	\$660-\$1,065	10 / 12	\$845-\$1,025
Louisville				
Owner:	40 / 53	\$145K-\$455K	30 / 38	\$260K-\$405K
Rental:	14 / 20	\$660-\$1,065	10 / 14	\$845-\$1,025
Weeping Water				
Owner:	12 / 15	\$135K-\$430K	10 / 12	\$230K-\$355K
Rental:	8 / 12	\$640-\$1,085	6 / 8	\$940-\$1,025

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

^Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment (18 Months).

^Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment (18 Months).

* 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, 2024.

HOUSING LAND USE NEEDS.

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” identifies 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.

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

- Floodplain/wetland locations, which require lengthy public review process and consideration of alternative sites in the area.
- Sites in or adjacent to historic districts, buildings or archeological sites, which may result in expensive building modifications to conform to historic preservation requirements and a longer 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.”

Section 4:
Housing Unit “Target” Demand & Needs Analysis.

Table 4.5 identifies estimated **land use designation requirements** for future housing development in the Communities of **Plattsmouth, Eagle, Louisville and Weeping Water, Nebraska**. The total Housing Unit “Target” Demand for each of the four Communities will require an estimated **31.5 to 53.8 acres of land in Plattsmouth, 16.8 to 21 acres in Eagle, 15.6 to 20.8 acres in Louisville and 6.4 to 7.1 acres in Weeping Water**.

The designation of future residential land sites should be documented in each Community’s Comprehensive Plan (Future Land Use Map).

TABLE 4.5
HOUSING UNIT “TARGET” DEMAND
ESTIMATED LAND USE REQUIREMENTS
MEDIUM & CGI POPULATION ESTIMATE
PLATTSMOUTH, EAGLE, LOUISVILLE & WEEPING WATER, NEBRASKA
2029

	<u>Owner Units/Acres</u>	<u>Rental Units/Acres</u>	<u>Totals</u>
Plattsmouth	68 / 22 118 / 39	58 / 9.5 90 / 14.8	126 / 31.5 208 / 53.8
Eagle	44 / 14.5 55 / 18.0	14 / 2.3 18 / 3.0	58 / 16.8 73 / 21.0
Louisville	40 / 13.2 53 / 17.5	14 / 2.3 20 / 3.3	54 / 15.6 73 / 20.8
Weeping Water	12 / 4.5 15 / 5.1	8 / 1.9 12 / 2.0	20 / 6.4 27 / 7.1

Source: Hanna:Keelan Associates, 2024.

HOUSING REHABILITATION/ DEMOLITION DEMAND.

Table 4.6 identifies **target rehabilitation and demolition needs** in Cass County by **2029**. Up to **280 units** by 2029 could be targeted for rehabilitation (moderate or substantial) in the County at an estimated cost of \$9.79 Million. Moderate rehabilitation generally includes cosmetic improvements to a housing unit, including but not limited to paint, doors, windows, landscaping, etc. Substantial rehabilitation focuses on the same elements of moderate rehabilitation, but also includes structural elements to a home that are in need of replacement, including bowing and/or sagging walls and roof lines and foundation issues.

Up to 79 housing units should be targeted for demolition by 2029 and replaced due to dilapidated conditions and the structure not being cost effective to rehabilitate.

TABLE 4.6 ESTIMATED “TARGET” HOUSING REHABILITATION / DEMOLITION DEMAND* CASS COUNTY & COMMUNITIES, NEBRASKA 2029		
	# Rehabilitated / Est. Cost \$ (Million)	Demolition
Cass County	280 / \$9.79	79
Plattsmouth	69 / \$2.42	10
Alvo	8 / \$0.28	3
Avoca	8 / \$0.28	2
Cedar Creek	10 / \$0.35	4
Eagle	17 / \$0.58	2
Elmwood	12 / \$0.42	3
Greenwood	10 / \$0.35	6
Louisville	14 / \$0.48	2
Manley	8 / \$0.28	2
Murdock	6 / \$0.21	2
Murray	10 / \$0.35	2
Nehawka	10 / \$0.35	4
South Bend	5 / \$0.18	2
Union	7 / \$0.25	2
Weeping Water	21 / \$0.73	3
Balance of County	65 / \$2.28	30

*Based upon County Assessor Records.
Source: Hanna:Keelan Associates, 2024.

SECTION 5

COUNTY-WIDE HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.



SECTION 5

COUNTY-WIDE HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.

INTRODUCTION.

The following **Housing Development & Preservation Initiatives**, for the Communities and rural areas of **Cass County, Nebraska**, address local housing opportunities and needs and define the necessary housing activities for the successful implementation of selected both market rate and affordable housing programs or projects. These **Initiatives** are needed for the implementation of specific, both new housing development and existing housing preservation programs and are the product of both **qualitative and quantitative research activities** performed on the local level.

A **qualitative research** process provided important information for the formation of these **Housing Development & Preservation Initiatives**. A citizen participation and public input process included meetings with a local **Housing Steering Committee**, comprised of **Cass County** Housing Development Corporation members, elected leadership and pertinent, local housing stakeholders, both public and private, and the implementation of a **Cass County “Housing Opinion Survey”** for the general population, a **“Workforce Housing Needs Survey”** for employees of major employers, a **“Housing Stakeholder Survey”** for local, specialized housing providers and an **“Employer’s Housing Assistance Survey”** for Executives/CEOs of major employers.

Quantitative research included the analysis and projection of pertinent population, income, economic and housing data from local, State and National sources, all in an effort to understand past and present statistical trends and the projected **Housing Unit “Target” Demand** for the individuals and families of **Cass County**, including each incorporated Community and the rural “Balance of County”.

The combined qualitative and quantitative research efforts allowed the Consultant, Planning Commission and the Planning Steering Committee to prepare an **“Affordable Housing Action Plan”** that both identifies housing development projects and costs that are a “fit” for the local market.



Section 5:
County-Wide Housing Development & Preservation Initiatives.

Local leadership, housing stakeholders and Governmental entities have implemented a variety of housing initiatives that have been a significant benefit to the housing development in **Cass County**. Much of this new housing was driven by new and expanded economic development activities and the progressive nature of operation among local housing developers and development organizations. It is recommended that all local, State and Federal housing development, rehabilitation, preservation and funding entities continue to provide housing choice and opportunity for both existing and prospective citizens of **Cass County**.

Housing Development & Preservation Initiatives address the important components of housing program implementation. The following identifies three primary categories in addressing housing issues in Cass County.

- 1. Housing Coordination, Partnerships & Education.**
 - **Housing Development Coordination.**
 - **Housing Development Partnerships.**
- 2. Housing Development, Rehabilitation & Preservation.**
 - **Housing Unit Target Demand & Budget.**
 - **Residential Land Requirements.**
 - **Zoning Regulations for the Development of Innovative/Alternative/Reform Considerations.**
 - **Workforce Housing Demand.**
 - **Housing Rehabilitation & Preservation.**
 - **Elderly/Senior Affordable Housing.**
 - **Special Needs Housing.**
 - **Emergency Housing & Natural Disaster Preparedness.**
 - **Housing & Alternative Energy.**
 - **Impediments to Fair Housing Choice.**
- 3. Housing Study Implementation & Review.**
 - **Financing Activities for Housing Development in Cass County.**
 - **Housing Study Maintenance/Review.**

HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.

1. HOUSING COORDINATION, PARTNERSHIPS & EDUCATION.

Housing Development Coordination.

Cass County, Nebraska Economic Development Council (CCNEDC) should consider retaining the services of a “**Housing Development Specialist**” to plan and implement affordable housing development projects throughout **Cass County**, specifically, multi-Community projects. Duties performed at this position could include, but not be limited to the following:

- Meet with local Village Board/City Council officials and Village/City staff to understand each Community’s housing issues and opportunities for housing rehabilitation and/or growth and development areas.
- Create public and private partnerships with Local, State and Regional housing/real estate developers and development/redevelopment organizations (listed below).
- Oversee land acquisition, project management and property sale processing.
- Establish budgets for real estate development projects.

Housing Development Partnerships.

The creation and organization of both public and private **Housing Development & Preservation Partnerships (HDPPs)** in **Cass County** is key to the successful production and improvement of the local housing stock and maximizing the opportunity to develop affordable housing for all price points for families and households at all income levels. Partnerships between **Cass County, Nebraska Economic Development Council (CCNEDC)** with **Metropolitan Area Planning Agency (MAPA)**, **Plattsmouth Chamber of Commerce (PCOC)**, **Southeast Nebraska Community Action (SENCA)**, **Eastern Nebraska Office on Aging (ENOA)**, **local housing developers, general contractors, major employers** and other local housing-related organizations and stakeholders will expand the capacity and ability to create housing in **Cass County**. This process should be continued and refined to produce additional partners, such as major employers and foundations, to maximize the potential for both building new housing and preserving the existing housing stock throughout the County and each Community.

Section 5:
County-Wide Housing Development & Preservation Initiatives.

The following are important Steps in producing an effective HDPPs program and process in Cass County.

- Create a **“mission statement”** that meets the overall housing cause or purpose, as it relates to the identified housing of needs and demands of the County and each Community. Recruit local persons and organizations (both public and private) that match the **“mission statement”**.
- Based upon selected **HDPPs** and associated **“mission statements”**, each **HDPPs** will select and prioritize housing programs for both new construction and housing preservation (rehabilitation), with an accompanying timeline for implementation and identify “most appropriate” funding tools for the completion of each selected housing.

Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services. Housing for special populations should also be targeted to support populations with mental or physical disabilities.

- Train selected **HDPPs** to serve as local **“housing advocates”** in meeting the local housing needs and, specially, serve as caseworkers for individuals and families unable to have the either the income and/or knowledge to help themselves in securing safe, affordable housing.
- Review and implement the short, medium and long-term visions for “smart growth” housing development and affordability identified in the **MAPA-supported “Heartland 2050 Action Plan”**. This will ensure that the implementation and development of housing programs and projects in **Cass County** and each Community are consistent with the housing goals of the entirety of the Omaha-Council Bluffs Metropolitan Statistical Area.

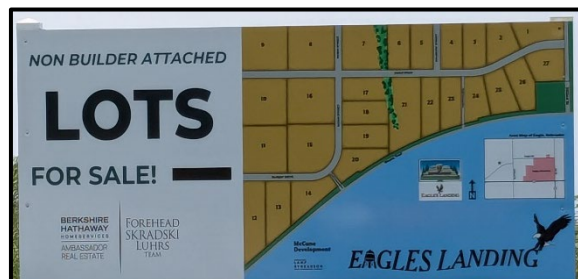
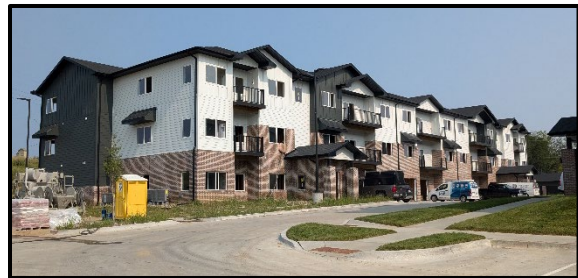
2. HOUSING DEVELOPMENT, REHABILITATION & PRESERVATION.

Future affordable housing development in **Cass County** will need to be directed at meeting the housing needs and wants of all household and income sectors, including families, the elderly or retiree, the local workforce, minority groups and populations with special needs, from the very-low to the upper income family. Such an effort will require housing programs to be planned and implemented for new construction, housing rehabilitation and the preservation and/or replacement of housing for families residing in substandard/dilapidated housing.

Future affordable housing development efforts should serve to address health, safety and social issues, as well as provide economic development opportunities. It should be the right of all persons and families in **Cass County** to live in safe, decent and affordable housing. The results of new housing developments and the moderate- to substantial rehabilitation of existing housing will elevate the quality of life in the County and each Community.

Housing Unit “Target” Demand & Budget.

- **Section 3** of this **Housing Study** identifies an estimated County-wide **Housing Unit “Target” Demand** of **615 housing units**, based on the 2029 medium population projection, including **497 owner** and **118 rental housing units**, requiring an estimated budget of an estimated **\$697 Million**. “Target” Demand information for the Cities of Eagle, Louisville, Plattsmouth and Weeping Water are also included in **Section 3** of this **County-wide Housing Study**.
- Of the 615 total housing units identified as part of the Housing Unit “Target” Demand for **Cass County**, an estimated **450 units** should be developed to support the local **Workforce Housing Unit Demand**. This includes an estimated **362 owner** and **88 rental housing units**.



Section 5:
County-Wide Housing Development & Preservation Initiatives.

Residential Land Requirements.

- New residential developments in the Communities of **Cass County** should be located in areas designated for growth in each Community's respective Comprehensive Plan.
- Review and prioritize residential development as highlighted in the **MAPA-supported "Heartland 2050 Action Plan"**. This Action Plan identifies residential growth areas in select **Cass County** Communities for low, medium and high density housing development.



- Consider the development of a locally-based **municipal or County-wide land bank program** to create an inventory of vacated, developable land for future residential development, including infill lot developments.
- Consider the establishment of local or a **County-wide vacant property registry program**, upon the approval and signing into law, the ***Vacant Property Registration Act (Nebraska LB256)***. As stated in **LB256**, the Vacant Property Registration Act “allows a municipality to discourage property vacancy, maintain unoccupied buildings, provide a data base of vacant properties and their owners, and assess fees for the increased public costs associated with vacant properties.”

Consideration of Zoning Reform-Housing.

The Communities of **Cass County** should review and consider, if deemed appropriate, the adoption of **Zoning Reforms**, currently being studied and adopted by American cities, in an effort to enhance and maximize the economics of housing developments, while producing additional housing units. The following summarizes the various Zoning Reforms being considered, all of which would require the official adoption of local policy to implement such.

- **Eliminating Single Family Housing, only, Zoning Districts**, to allow for properly planned duplex and triplex housing developments, within traditional Single Family Zoning Districts, to maximize the use of vacant residential sites or development of a larger parcel of land.
- **Addressing the “missing middle” housing issue**, by allowing Communities to reduce minimum lot sizes in selected areas, primarily, with vacant lots, to maximize, or increase the number of units per acre when developing infill housing.
- **Allowing ADUs**, whereby a Community allows homeowners to add an accessory dwelling unit in their backyard or in their unused garage, attic or basement.
- **Zoning for Adaptive Use.** Allowing existing commercial building rehabilitation activities to include adaptive use concepts, such as housing on above ground floor commercial and/or office space use. Includes encouraging “live/work” situations for local business owners and/or incubator businesses.
- **Single Room Occupancy (SRO) Housing**, typically developed as expanded dormitory-style housing, consisting of six, eight or more units per building. SRO housing is a suitable housing type for young professionals entering the workforce, as well as families in transitional housing.
- **“Work/Live” Residential Campus**,” consisting of workforce housing, of varied types and price points developed in close proximity to one or several major employers in a “walkable” campus setting.

Workforce Housing Demand.

- **Cass County Communities** should consider partnering with MAPA in applying for available monies from the Nebraska Department of Economic Development's Rural Workforce Housing Fund.
- The successful implementation of workforce housing will depend on the creation of specific **HDPPs** to address specific work sectors. The involvement of **major employers as a participant in HDPPs** will be crucial in the successful implementation of various workforce housing programs. Participating major employers can consider the implementation of housing incentive programs for employees including down payment and relocation assistance and the construction of company-owned housing units to serve as "temporary housing" until employees are able to secure permanent residency in the County.

Housing Rehabilitation & Preservation.

- Identify housing units in need of **moderate rehabilitation**. This includes homes needing "cosmetic" and minor "structural" improvements such as new siding, windows, paint, roof surface, doors, etc.
- Identify housing units in need of **substantial rehabilitation** throughout **Cass County**. This includes homes needing the improvements identified above, 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.
- **An estimated 280 housing units, County-wide, should be targeted for moderate- to substantial rehabilitation by 2029.**
- Identify a total of **79 housing units**, as detailed in **Section 3**, that should be **demolished and replaced** in **Cass County**. Housing not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.



Section 5:
County-Wide Housing Development & Preservation Initiatives.

- Continue to implement **historic preservation initiatives** and recommendations highlighted in the ***“Cass County, Nebraska Historic Building Survey,”*** completed in 2004. Several buildings throughout **Cass County**, including single family housing structures, as well as commercial and other structures that could potentially support multiple families were surveyed to determine historical significance to their respective Community and Balance of County. Additionally, the Study identified historically significant structures in need of rehabilitation to regain their prominence in the Community/County, including vacated structures. Rehabilitation of these structures could aid in alleviating a portion of the housing vacancy deficiency being experienced throughout **Cass County**.

A recent example of historic preservation, with the intent to create new housing units, was the \$16 Million renovation of the former Plattsmouth High School building. The structure was converted into a 25-unit multifamily housing program, known as “Lofts on Main”.



Elderly/Senior Affordable Housing.

- A **Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age will need to be implemented in **Cass County** to address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Partnerships should be created with the local senior/retirement Community including assisted living and senior independent living facilities.

Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.



- Local elderly housing providers should collaborate to address all facets of elderly housing and supportive service needs in **Cass County**, including the increasing need for in-home services, memory care, maintenance and repair of homes occupied by elderly households in each Community and additional affordable housing, both owner and rental, for elderly persons with and without supportive service needs.
- Continue to support programs and services regarding the benefits of safe and affordable senior housing. 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.

Special Needs Housing.

- Address the **housing needs of persons with a disability(ies)** in **Cass County**, by planning and implementing fully accessible housing, both for rent and for sale. Successful programs should include transitional housing and group homes that encourage resident safety and/or handicap accessibility. Include supportive services where necessary. It is recommended that, at a minimum, 10 percent of new housing added to the housing stock should be fully accessible for persons with a physical and/or sensory disability.

Emergency Housing & Natural Disaster Preparedness.

- CCNEDC, in partnership with local disaster recovery organizations, should prepare an **emergency housing “plan of action”** in an effort to assist **Cass County** in providing temporary, short-term shelter to those affected by natural disaster, including post-disaster housing repair, reconstruction and/or household relocation plans.

Local, State, Federal “disaster housing partners” will play a critical role in ensuring the provision of housing for persons and families affected by a catastrophic natural disaster. Partners should include local governments, the Cass County Emergency Management Agency, Cass County Long Term Recovery Group, Sarpy/Cass Health Department, Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Nebraska Emergency Management Agency, Federal Emergency Management Agency and U.S. Department of Housing and Urban Development.

- Encourage local landlords to allow persons and families displaced by natural disaster to temporarily reside in vacant, non-occupied housing units.
- When appropriate, review and revise comprehensive planning, land use, zoning and subdivision regulation documents as a means of limiting or eliminating housing development in areas where a natural disaster, such as flooding, could frequently occur. Floodplain/Floodway and Conservation zoning overlay districts are currently implemented throughout **Cass County** to protect the health, safety and well-being of all County residents.

Housing & Alternative Energy.

- Encourage housing developers in **Cass County** to take advantage of “**tools of alternative energy implementation,**” such as personal wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.
- **Continue to utilize local Zoning Regulations and Building Codes** to control the placement and operation of alternative energy systems. Local Zoning Regulations 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.
- Promote the development of vocational **education opportunities** at local **Public School Districts** to educate the future workforce in alternative energy design, fabrication of equipment and maintenance.
- Consider implementing a “**pilot**” **alternative energy program** at a developing residential subdivision in select Communities. An alternative energy source(s) from an alternative energy program, including the 265 megawatt, **Cass County Solar Project** in rural **Cass County** (North of Murray), which is scheduled for completion in December, 2025, could generate a large percentage of the energy needs for heating and cooling, as an example, promoting affordable development.
- Promote the **rehabilitation of residential buildings throughout Cass County** utilizing weatherization methods and energy efficient or “**green building**” materials in conformance to the “**LEED**” Certified Building techniques.
- **Expand awareness of available incentives** that could assist in replacing old lighting fixtures, or heating and cooling systems in housing units with new energy efficient systems that reduce consumption and energy costs.

Section 5:
County-Wide Housing Development & Preservation Initiatives.

Impediments to Fair Housing Choice.

- The **Communities of Cass County** should strive to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of each Community should play a role in this process, including local government, schools, churches, Housing Authorities and the private sector.
- Address the **primary impediments to fair housing choice** throughout the County and each Community. Respondents to both the **Housing Survey** and **Workforce Housing Needs Survey** identified impediments to fair housing for **homeowners** as housing prices, condition/age of existing housing units and a lack of sufficient homes for sale. For **renter households**, impediments included the high cost of monthly rent and a lack of decent rental units at an affordable price range.
- The **Communities of Cass County** should utilize existing **Fair Housing Policies** and **Property Maintenance Codes** to ensure all current and future residents of the Communities do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.



3: HOUSING STUDY IMPLEMENTATION & REVIEW.

This **Housing Study** contains a variety of qualitative and quantitative information from local, State and Federal data sources and Survey implementation process. Documented statistics and citizen input provide a clear and concise understanding of local housing needs that will assist local governments and organizations (public, private and non-profit) in creating and maintaining a resilient, sustainable County.

Financing Activities for Housing Development.

- Housing developers doing business in **Cass County** should consider both public and private funding sources when constructing new or improving the local housing stock and, thus, be encouraged to pursue securing any and all available tools of financing assistance to do so. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Midwest Housing Development Fund, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs.
- First and foremost, **HDPPs in Cass County** are encouraged to **establish or expand existing local, housing-related Foundations** for the purpose of financing housing development activities. Program concepts could include the following:
 - ✓ Investment funding for individual **owner and rental housing rehabilitation programs.**
 - ✓ Development of **community purchase-rehab-resale and re-rent programs.** Vacated housing on the real estate market in need of rehabilitation could be purchased by **HDPPs** or a local economic development entity, for the purpose of being rehabilitated into a viable, livable housing unit for persons and families generally of moderate income. The house is then put back on the market for sale by a local realtor or other housing-related agency.
 - ✓ **Gap financing and/or developer incentives** for the construction of new, affordable housing units.

Section 5:
County-Wide Housing Development & Preservation Initiatives.

- ✓ **Down payment and closing cost assistance** via low- or no-interest loans for persons and families purchasing a home in **Cass County**. Housing purchase price maximums and household income thresholds can be determined by **HDPPs**.
- ✓ First or second mortgage assistance for prospective or current homeowners, including reduced rate or deferred payment loans.
- The utilization of **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase, preparation and public facility/utility requirements.
- Establish an **affordable housing fund** with **TIF surplus** provided by new commercial and industrial projects, to serve as gap financing for selected housing projects.

Housing Study Maintenance/Review.

- This **Housing Study** should be reviewed annually by local housing providers and partnerships, including CCNEDC, each Community's Village Board or City Council, local Chambers of Commerce, Housing Authorities, local business leadership and school systems, local Foundations and other important for-profit and non-profit groups and organizations and local housing stakeholders.
- **Engaging local organizations and housing stakeholders** in the planning and implementation of new housing programs will make the use of housing funds more effective and encourage investors to make better informed decisions that target each Community's needs and desires for new and improved housing types. All of this will result in stability and growth for each Community.
- Establish an **annual review process of local Comprehensive Planning** and associated **Zoning and Subdivision Regulation documents**. Local Planning Commissions, Village Boards, City Councils and community and economic development groups should all be involved in this review. This will ensure a consistent vision for County-wide economic growth and development.

SECTION 6

FIVE-YEAR AFFORDABLE HOUSING ACTION PLAN.



SECTION 6

FIVE-YEAR AFFORDABLE HOUSING ACTION PLAN.

INTRODUCTION.

The greatest challenge for **Cass County**, during the next **five years, or by October, 2029**, will be to develop housing units for persons and families of all income sectors, including housing, both owner and rental for the elderly, young families and special needs households, with attention given to workforce households. The successful implementation of the **Affordable Housing Action Plan** will involve a **five-step implementation process** including the following:

- 1) Coordination of local Housing Stakeholders, to create appropriate **Housing Development & Preservation Partnerships**, per specific affordable housing activities;
- 2) Plan and implement a variety of **community and economic development initiatives** to compliment a variety of new housing projects in **Cass County**, including highlighting housing development of a component of local **Economic Development Strategic Plans**;
- 3) Secure **major employers, housing developers and contractors to work as a team** with local Housing Development & Preservation Partnerships in selecting, prioritizing and producing appropriate housing projects;
- 4) Secure both **public and private funding** to ensure both permanent housing and any required “gap”, or subsidy dollars needed for **housing projects**; and
- 5) Coordinate **new housing activities** with **modern infrastructure installation**.

PLACE-BASED DEVELOPMENT COMPONENTS.

Each **Housing Program** identified in this **Action Plan** should incorporate “**Place-Based**” **Development Components**, as identified by the Nebraska Investment Finance Authority, 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.

ACCESS AND LINKAGES:

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

COMFORT AND IMAGE:

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

USES AND ACTIVITIES:

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

SOCIABILITY:

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

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

1. Create Local Housing Investment Funding Programs.

Purpose:

Cass County, Nebraska Economic Development Council (CCNEDC), with assistance from **local housing and economic development stakeholders in the County**, and specific Housing Development and Preservation partnerships (HDPPs) should establish local programming regarding the collection and distribution of **funds to invest in needed “gap” financing** for local housing development and rehabilitation activities. This is coupled with encouraging the involvement of **major employers and local/regional housing developers** with assisting employees in obtaining affordable housing through first-time homebuyer and down payment assistance programs, as well as financial support to local developers constructing workforce housing. **It is recommended, the retention of a “Housing Development Specialist” to monitor and track housing-based legislation, funding sources/partners and project development progress to ensure the proper implementation of affordable housing activities in Cass County.**

Estimated Cost (annual fund drive): \$1,000,000.

2. Establish a County-Wide Housing Disaster Recovery Program.

Purpose:

CCNEDC, with the assistance of **Cass County Emergency Management and local housing stakeholders**, create a locally-funded program designed to assist persons and families living in housing affected by natural disaster. In combination with State and Federal disaster grant programs, funding for this **Program** should include funding via local foundations, financial lending institutions and private donations.

Estimated Cost (annual): \$300,000.

3. Downtown Housing Development Initiative.

Purpose:

CCNEDC, with the assistance of **local property owners, contractors and specific HDPPs**, explore and study the potential for housing in the Downtowns of Cass County Communities, with the goal to **produce/retrofit 16 to 21 living spaces** into either owner or rental housing units. A building/space available assessment of potential buildings would represent a first step.

Estimated Study Cost: \$55,000 to \$65,000 per unit.

AFFORDABLE HOUSING REHABILITATION/PRESERVATION PROGRAMS.

4. Owner/Rental Housing Rehabilitation/Preservation Program.

Purpose:

CCNEDC, with the assistance of **local housing contractors, housing stakeholders and specific HDPPs**, as well as personal investment among housing property owners/developers, should set a goal of **75 to 95 housing units** to receive moderate- to substantial rehabilitation, County-wide, by 2029. Identify Community block areas with excessive deterioration and dilapidation of housing units, especially areas where Tax Increment Financing can supplement a project. Housing rehabilitation progress should be tracked on a Community by Community basis and reported to CCNEDC.

Estimated Moderate Rehabilitation Cost: \$33,000 to \$45,000 per unit.

Estimated Substantial Rehabilitation Cost: \$47,000 to \$65,000 per unit.

Estimated Cost Subsidy: 40% to 80% per unit.

5. Owner/Rental Housing Demolition/Replacement Program.

Purpose:

CCNEDC and **local housing stakeholders**, with the assistance of **local housing contractors** and personal investment among housing property owners/developers, should set a goal of **40 to 60 housing units**, to be purchased/donated, demolished and replaced with new, innovative affordable housing types, for families/elderly, by 2029. Housing demolition and redevelopment progress should be tracked on a Community by Community basis and reported to CCNEDC.

Estimated Purchase/Demolition/Replacement Cost: \$285,000-\$365,000 per unit.

Estimated Cost Subsidy: 45% to 60% per unit.

AFFORDABLE & MARKET RATE HOUSING FOR ELDERLY/SENIOR POPULATIONS.

6. Elderly (55+ Years) Affordable Rental Housing Program.

Purpose:

CCNEDC, with participation from **specific HDPPs**, initiate the development of **one- and two-bedroom independent living, duplex/triplex, or apartment units, standard amenities and the potential for maintenance-free living options**, to meet the affordable rental housing needs of low- to moderate income elderly households (31% to 80% AMI). This **Program** would include **30 to 40 units, County-Wide by 2029**, to feature a variety of living options and on-site amenities.

Plattsmouth: 16 to 20 units.

Eagle: four to six units.

Louisville: four to six units.

Other Communities: six to eight units.

Total Estimated Cost: \$4,200,000 to \$5,600,000.

Estimated Cost Subsidy: 60% or \$2,520,000 to \$3,400,000.

7. Elderly (55+ Years) Market Rate Rental Housing Program.

Purpose:

CCNEDC, with participation from **specific HDPPs**, initiate the development of **one- and two-bedroom independent living duplex/triplex, townhome or apartment units, standard amenities**, to meet the affordable rental housing needs of moderate- to upper income elderly households (81%+ AMI). This **Program** would include up to **24 units, in the City of Plattsmouth, by 2029**, to feature a variety of living options and on-site amenities.

Total Estimated Cost: \$4,500,000.

Estimated Cost Subsidy: 40% or \$1,800,000.

8. Elderly (55+ Years) Affordable Owner Housing Program.

Purpose:

CCNEDC, with participation from **specific HDPPs**, initiate the development of up to **10 two+-bedroom owner units, duplexes/townhomes, County-Wide**, scattered site or in a designated residential subdivision/retirement community setting, with standard amenities, to meet the housing needs of low- to moderate income elderly households (31%-80%+ AMI).

Total Estimated Cost: \$3,250,000.
Estimated Cost Subsidy: 40% or \$1,300,000.

9. Elderly (55+ Years) Market Rate Owner Housing Program.

Purpose:

CCNEDC, with participation from specific HDPPs, initiate the development of a minimum of **55 two+-bedroom owner units, single family units/townhomes**, scattered site or in a designated residential subdivision, with standard amenities, to meet the housing needs of moderate- to upper income elderly households (81%+ AMI).

Plattsmouth: 35 units.

Eagle: eight units.

Louisville: six units.

Weeping Water: four units.

Other Communities: two units.

Total Estimated Cost: \$19,500,000.
Estimated Cost Subsidy: 15% or \$2,925,000.

AFFORDABLE & MARKET RATE HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

10. Affordable/Market Rate Rental Housing Program.

Purpose:

CCNEDC, with participation from **specific HDPPs**, initiate the development of a minimum of **90 one-, two- or three-bedroom rental housing units, duplex/triplex, townhome or general rental apartment units**, County-wide, with standard amenities, to meet the rental housing needs of families and individuals (31%-80%+ AMI). **Program** should be combined with a **Workforce Employer Housing Assistance Program**.

Plattsmouth: 50 units.

Eagle: 12 units.

Louisville: 12 units.

Weeping Water: eight units.

Other Communities: eight units.

Estimated Cost: \$13,950,000.

Estimated Cost Subsidy: 30% or \$4,185,000.

11. Affordable/Market Rate Homeownership Program.

Purpose:

CCNEDC, with participation from **specific HDPPs**, initiate the development of a minimum of **440 new two+-bedroom owner housing units, single family/townhomes, County-Wide**, scattered sites or in a residential subdivision, with standard amenities, to meet the housing needs of families, individuals and persons with special needs. **Program** should be combined with a **Workforce Employer Housing Assistance Program**.

Plattsmouth: 62 units.

Eagle: 36 units.

Louisville: 34 units.

Weeping Water: eight units.

Balance of County: 270 units.

Other Communities: 30 units.

Estimated Cost: \$173,800,000.

Estimated Cost Subsidy: 20% or \$34,760,000.

12. Affordable Housing for Special Populations.

Purpose:

CCNEDC, with participation from **specific HDPPs**, initiate the development of 30 owner and rental units for populations in Cass County with special housing needs, including Veterans, frail elderly and populations with physical and/or cognitive challenges. The majority of these units should be targeted for the City of Plattsmouth (County-Seat) where modern support services are available.

Estimated Cost: \$8,250,000.

Estimated Cost Subsidy: 80% or \$6,600,000.

NOTE: It is recommended that all proposed housing developments be “market justified” in a Site/Project Specific Market Study.

SECTION 7

HOUSING DEVELOPMENT & FUNDING PARTNERS.



SECTION 7

HOUSING DEVELOPMENT & FUNDING PARTNERS.

INTRODUCTION.

To produce new and upgrade existing renter and owner occupied housing in a Nebraska County or Community, a public/private partnership must often 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 a County and/or Community. The (strategic) combination of two or more sources can assist in reducing development and/or operational costs of proposed affordable housing projects.

LOCAL FUNDING OPRIIONS.

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

Local Tax Base.

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). **The Communities of Eagle, Elmwood, Greenwood, Louisville and Plattsmouth have designated “Redevelopment Areas” to utilize TIF and maintain a local CDA or CRAs. All Communities would benefit greatly from being actively involved in providing TIF for new housing development projects.**

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. **The recent passing of “Nebraska Legislative Bill 496” will allow the use of TIF funds for the development of workforce housing.**

Other Local Options.

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

The Communities of Plattsmouth and Weeping Water have Housing Authorities. The Plattsmouth Housing Authority manages a total of 60 public and elderly housing units, while the Weeping Water Housing Authority manages 19 public and elderly housing units.

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

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

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 by the Communities, or “pooled” together and utilized in equal proportions for the implementation of County-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 Department of Environment and Energy (NDEE)** and **Nebraska Department of Health and Human Services (NDHHS)**. The following describes the primary housing funding programs provided by these State agencies.

Nebraska Department of Economic Development (NDED).

The **2024 Annual Action Plan**, prepared and administered by NDED, has the following, approximate allocations of State and Federal funds available for housing activities. Each of the following programs are described below.

\$27.1 Million – Community Development Block Grant
\$6.6 Million – HOME Investment Partnership Fund
\$904,459 – Housing Opportunities for Persons with AIDS
\$1.0 Million – Emergency Solutions Grant Program
\$4.7 Million – Federal Housing Trust Fund
\$12.7 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 also administrates **HOME** Program 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.

Section 7:
Housing Development & Funding Partners.

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 2022 Annual Action Plan is being amended to add a new activity that will allow HOPWA funds to be utilized to provide hotel/motel vouchers to participants who are homeless or at risk of homelessness for temporary housing while new permanent housing accommodations are found.

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 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 percent 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 percent, 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.

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.

Cass County is served by the Cass County, Nebraska Economic Development Council (CCNEDC). Serving under the leadership of the Greater Omaha Chamber, CCNEDC provides funding opportunities for businesses and various community and economic development activities in the County.

Cass County is a member of the Metropolitan Area Planning Agency (MAPA), which provides local planning coordination and development activities in the Omaha/Council Bluffs Metropolitan Statistical Area. 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.

Rural Workforce Housing 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 Investment Fund (RWHF)**. This Fund is also administered by NDED. The Fund 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. This program was expanded in April, 2022, to reduce the “one-to-one” match fund to 50 percent as well as change the amount an organization can receive to have no set cap.

Nebraska Historic Tax Credit (NHTC).

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

The NHTC establishes a \$15,000,000 tax credit pool, and the Nebraska State Historical Society (SHPO) handled the annual allocation of the credits between 2015 and 2022 tax years. The program ended on December 31, 2022, but there are efforts to reinstate it.

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 percent 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 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.

Section 7:
Housing Development & Funding Partners.

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.

The **Nebraska Homeowner Assistance Fund** was established in February, 2022, to help prevent homeowners from falling behind on their mortgages and losing their homes. This program is administered by **NIFA** and has a \$50 million allotment that will be disbursed to qualifying homeowners until funds run out or until the program expires in September, 2025. The program was expanded in September, 2022, to include assistance with paying certain past-due utility bills. The program provides relief to pandemic-impacted homeowners that have experienced a COVID-19 related financial hardship that began or continued after January 21, 2020. Homeowners are eligible if their household income is equal to or less than 100% of local area median income and help can only be provided for the homeowner's primary residence.

NIFA, with the assistance of a **Strategic Housing Council**, is in the process of implementing their recently completed **Nebraska 2022 Strategic Housing Framework**. Strategies, or "Pillars" associated with the Framework include the following **Areas of Concentration**:

Pillar 1: Financial Support and Incentives for Development;
Pillar 2: Education and Policy;
Pillar 3: Safety Net and Special Populations; and
Pillar 4: Workforce and Community Capacity.

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

Southeast Nebraska Community Action (SENCA) serves as the Community Action Partnership organization for Cass County, providing housing and weatherization programs, community social services, emergency services, family development and nutrition programs.

The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations.

Community, economic and housing development grant writing administration is available with 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 **developing model codes/practices** for building and zoning administration, taxation, infrastructure development, etc., reviewing and revising **State-Administered Programs**; establishing a **Housing Health Index**, to measure the housing stock in each community; reviewing/revising **Regional and Local Programs**; and formalizing curriculum for community leaders to elevate the **Housing Intelligence** of a community.

Nebraska Department of Environment & Energy.

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.

Section 7:
Housing Development & Funding Partners.

Revitalize Rural Nebraska Grant Program – This competitive grant program was established in 2023 by the Nebraska Legislature to fund the demolition of dilapidated commercial properties owned by a village or a city of the first or second class. Eligible properties must be owned by the applying municipality, abandoned or vacant for at least six months, and not on or eligible to be listed on the National Register of Historic Places. Recipient communities must also provide a local match. NDEE assessed applications for eligibility and competitive ranking with priority given to applications from villages and second-class cities.

Nebraska Department of Health & Human Services.

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 Homebuyer’s Assistance Foundation.

The **Home Buyers 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.

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.

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 PROGRAMS.

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.

Midwest Housing Equity Group (MHEG).

MHEG was created in 1993 to secure equity capital to invest into affordable rental housing throughout Nebraska, Kansas, Iowa and Oklahoma. MHEG is a privately-owned non-profit corporation with a nine-member board of Directors and receives no federal or state dollars. MHEG's income is derived from its ability to obtain equity capital and investing into affordable housing properties.

MHEG also 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 and 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.

FEDERAL PROGRAMS.

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 mixed or pooled with other public funding sources, as well as conventional financing.

U.S. Department of Housing & Urban Development

- **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 and non-profit 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 7:
Housing Development & Funding Partners.

- **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.

USDA Rural Development (USDA-RD)

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

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:

- 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.

Other Federal Funding.

Other funding products that may serve to be useful in the development of affordable housing include the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the (Historic) Rehabilitation Tax Credit, available via the Historic Preservation Act.

APPENDIX I

CASS COUNTY SURVEY RESULTS.



Constant Contact Survey Results

Campaign Name: Cass County Housing Survey

Survey Starts: 498

Survey Submits: 151

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MULTIPLE CHOICE

Where do you reside?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Plattsmouth			59	39%
Alvo			1	0%
Avoca			1	0%
Cedar Creek			3	1%
Eagle			8	5%
Elmwood			12	7%
Greenwood			3	1%
Louisville			19	12%
Manley			0	0%
Murdock			6	3%
Murray			6	3%
Nehawka			0	0%
South Bend			0	0%
Union			3	1%
Weeping Water			4	2%
Beaver Lake Area			15	9%
Rural/Unincorporated Cass County			5	3%
Unincorporated Lake Community			4	2%
Other			2	1%
Total Responses			151	100%

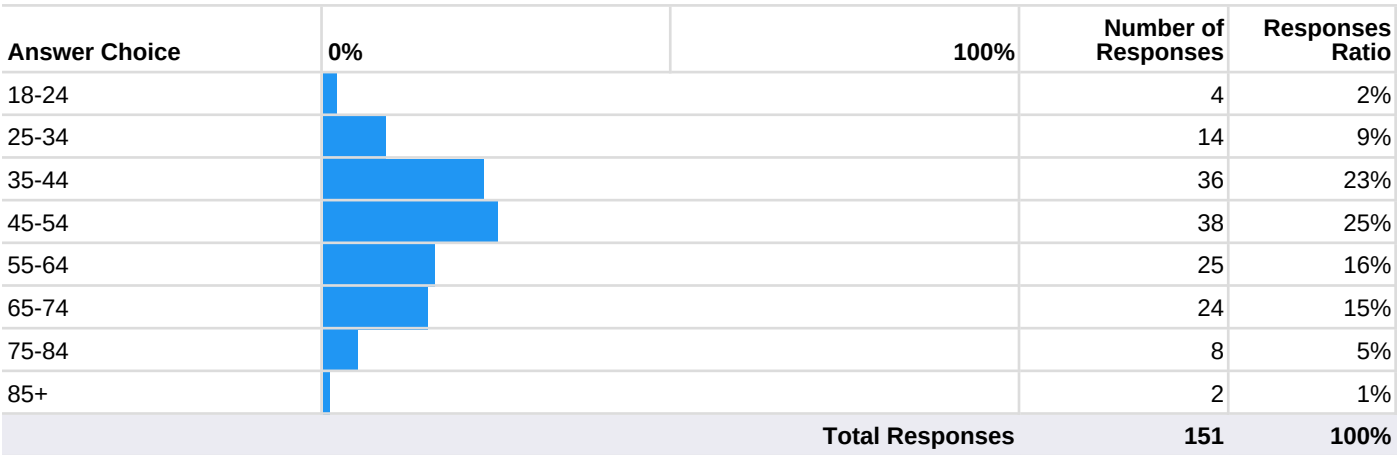
MULTIPLE CHOICE

Gender

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Male			47	32%
Female			96	66%
Prefer not to answer			2	1%
Total Responses			145	100%

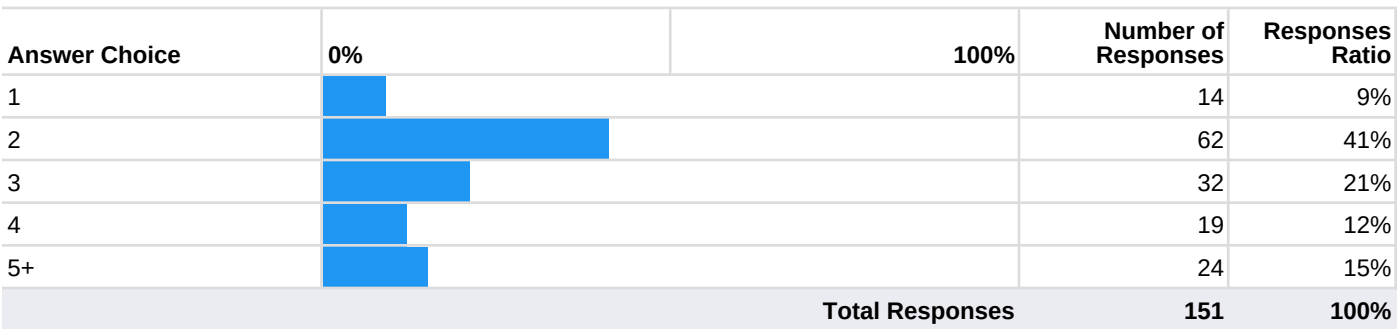
MULTIPLE CHOICE

What is your current age?



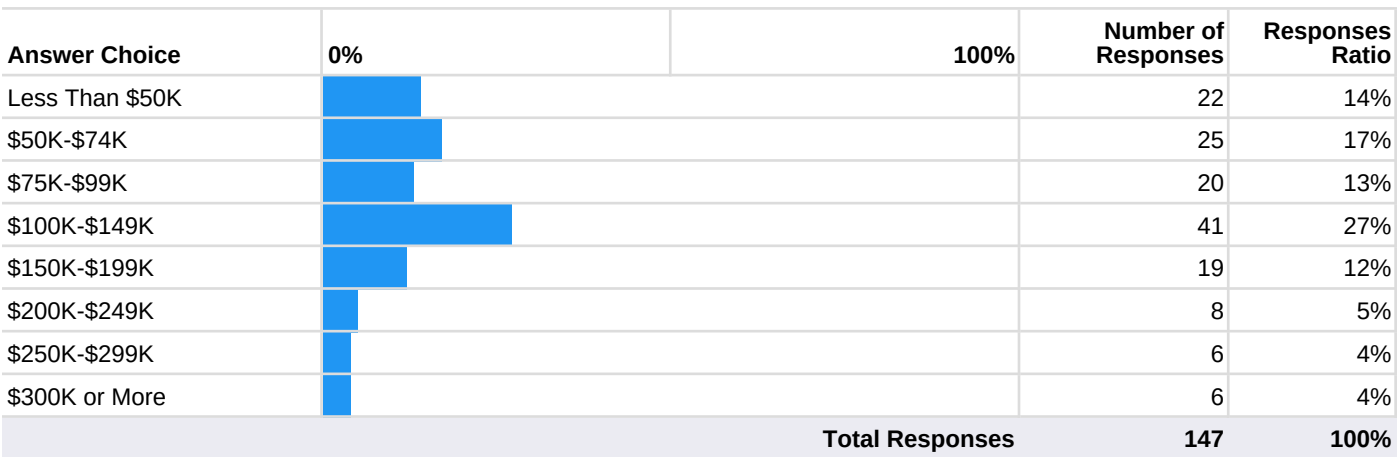
MULTIPLE CHOICE

Number of persons in your household?



MULTIPLE CHOICE

Please indicate your household income range.



MULTIPLE CHOICE

Which type of housing do you currently live in?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family House (Own)			118	78%
Single Family House (Rent)			8	5%
Duplex/Triplex (Own)			0	0%
Duplex/Triplex (Rent)			4	2%
Townhome (Own)			3	1%
Townhome (Rent)			1	0%
Manufactured/Mobile Home (Own)			2	1%
Manufactured/Mobile Home (Rent)			0	0%
Rental Apartment (complex)			3	1%
Downtown Housing			0	0%
Senior Living Facility			0	0%
Acreage			9	5%
Farm/AG Property			1	0%
Other			2	1%
Total Responses			151	100%

MULTIPLE CHOICE

Are you satisfied with your current housing situation?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			117	78%
No			33	22%
Total Responses			150	100%

OPEN QUESTION

Please explain.

we are living with friends due to our landlord selling our house and all the other houses he owned putting us out on the street basically

Location is great. The rising property taxes are a bit rough.

I enjoy living out in a smaller type subdivision rather than living closer to the bigger cities. The lower property taxes are also a plus for us.

72 Response(s)

CHECKBOXES

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of accessible housing			12	54%
Lack of public transportation			2	9%
Lack of knowledge of fair housing rights			3	13%
Cost of rent			14	63%
Restrictive zoning/building codes			2	9%
Job status			4	18%
Slum landlords & neighbors			10	45%
Lack of availability of decent rental units in your price range			16	72%
Use of background checks			1	4%
Excessive application fees and/or rental deposits			6	27%
Cost of utilities			3	13%
Lack of educational resources about tenant responsibilities			1	4%
Age of existing rental housing			8	36%
Condition of existing rental housing			6	27%
Other			1	4%
Total Responses			22	100%

MULTIPLE CHOICE

How much are you currently paying for your monthly rent?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
No Rent Payment			11	36%
Less Than \$600			1	3%
\$601-\$800			4	13%
\$801-\$950			5	16%
\$951-\$1,100			3	10%
\$1,101-\$1,250			0	0%
\$1,251-\$1,500			2	6%
\$1,501-\$1,750			2	6%
\$1,751-\$1,999			2	6%
\$2,000+			0	0%
Total Responses			30	100%

MULTIPLE CHOICE

What is the most your family could afford for monthly rent?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$600			6	21%
\$601-\$800			3	10%
\$801-\$950			7	25%
\$951-\$1,100			2	7%
\$1,101-\$1,250			1	3%
\$1,251-\$1,500			5	17%
\$1,501-\$1,750			1	3%
\$1,751-\$1,999			2	7%
\$2,000+			1	3%
Total Responses			28	100%

CHECKBOXES

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of accessible housing			21	20%
Lack of public transportation			7	6%
Lack of knowledge of fair housing rights			5	4%
Housing purchase prices/cost to own			59	57%
Restrictive zoning/building codes			11	10%
Job status			4	3%
Adjacent deteriorating/slum property owner			24	23%
Mortgage lending application requirements			6	5%
Excessive down payment/closing costs			20	19%
Cost of utilities			23	22%
Lack of homeownership educational resources			4	3%
Cost of homeowners insurance			37	35%
Lack of sufficient homes for sale/housing choice			37	35%
Age of existing housing			19	18%
Condition of existing housing			25	24%
Inability to get a loan			5	4%
Other			10	9%
Total Responses			103	100%

MULTIPLE CHOICE

What is your monthly mortgage payment?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Paid in Full			45	34%
Less Than \$600			1	0%
\$601-\$800			7	5%
\$801-\$1,000			10	7%
\$1,001-\$1,250			14	10%
\$1,251-\$1,500			16	12%
\$1,501-\$1,750			13	9%
\$1,751-\$2,000			6	4%
\$2,001-\$2,500			14	10%
\$2,501-\$2,999			3	2%
\$3,000+			2	1%
Total Responses			131	100%

MULTIPLE CHOICE

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$100K			10	7%
\$100K-\$200K			31	24%
\$201K-\$300K			36	27%
\$301K-\$400K			24	18%
\$401K-\$500K			9	6%
\$501K+			19	14%
Total Responses			129	100%

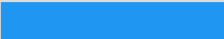
NUMERIC SCALE

Single Family Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			11	7%
2			39	28%
3 (Greatly Needed)			88	63%
Mean	2.56			
Median	3.00			
Total Responses			138	100%

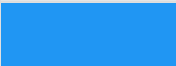
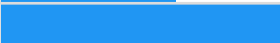
NUMERIC SCALE

Rental Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			17	12%
2			43	32%
3 (Greatly Needed)			73	54%
Mean	2.42			
Median	3.00			
Total Responses			133	100%

NUMERIC SCALE

Condominiums/Townhomes

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			34	25%
2			54	40%
3 (Greatly Needed)			46	34%
Mean	2.09			
Median	2.00			
Total Responses			134	100%

NUMERIC SCALE

Duplex/Triplex Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			27	20%
2			58	44%
3 (Greatly Needed)			46	35%
Mean	2.15			
Median	2.00			
Total Responses			131	100%

NUMERIC SCALE

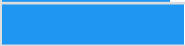
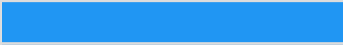
Rehabilitation of Owner-occupied Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			25	19%
2			37	28%
3 (Greatly Needed)			67	51%
Mean	2.33			

Median	3.00		
		Total Responses	129 100%

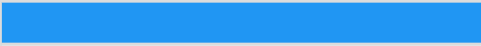
NUMERIC SCALE

Rehabilitation of Renter-occupied Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			30	24%
2			33	26%
3 (Greatly Needed)			61	49%
Mean	2.25			
Median	2.00			
		Total Responses	124 100%	

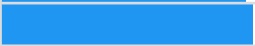
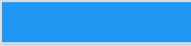
NUMERIC SCALE

Entry-Level Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			12	8%
2			30	21%
3 (Greatly Needed)			95	69%
Mean	2.61			
Median	3.00			
		Total Responses	137 100%	

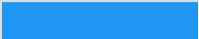
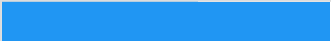
NUMERIC SCALE

Independent/Group Home Housing for Persons with additional special needs

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			46	35%
2			47	36%
3 (Greatly Needed)			36	27%
Mean	1.92			
Median	2.00			
		Total Responses	129 100%	

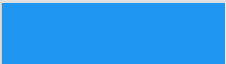
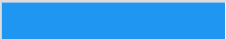
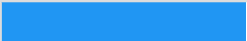
NUMERIC SCALE

Senior Independent Living Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			33	23%
2			40	28%
3 (Greatly Needed)			65	47%
Mean	2.23			
Median	2.00			
Total Responses			138	100%

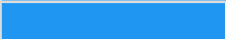
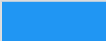
NUMERIC SCALE

Licensed Assisted Living, with Specialized Services (i.e. health, food prep, recreation services, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			43	32%
2			43	32%
3 (Greatly Needed)			48	35%
Mean	2.04			
Median	2.00			
Total Responses			134	100%

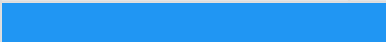
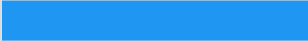
NUMERIC SCALE

Downtown Housing (second story)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			68	52%
2			42	32%
3 (Greatly Needed)			20	15%
Mean	1.63			
Median	1.00			
Total Responses			130	100%

MULTIPLE CHOICE

Are you planning to change your current housing situation in the next five or 10 years?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			68	55%
No			55	44%
Total Responses			123	100%

OPEN QUESTION

Please explain why you would like to change your current housing situation.

don't want to live with friends forever

Move to a smaller home.

Either retire to a state with better tax situations or downsize.

62 Response(s)

MULTIPLE CHOICE

Which of the following places in the County do you desire to rent or purchase a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Plattsmouth			26	27%
Alvo			1	1%
Avoca			0	0%
Cedar Creek			2	2%
Eagle			4	4%
Elmwood			9	9%
Greenwood			2	2%
Louisville			13	13%
Manley			0	0%
Murdock			3	3%
Murray			3	3%
Nehawka			1	1%
South Bend			1	1%
Union			1	1%
Weeping Water			2	2%
Beaver Lake Area			7	7%
Rural/Unincorporated Cass County			5	5%
Unincorporated Lake Community			6	6%
Other			9	9%
Total Responses			95	100%

MULTIPLE CHOICE

Which one of the following housing types are you most like to purchase?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family			62	65%
Attached Townhouse or Duplex/Triplex Unit			9	9%
Residential Acreage			10	10%
Mobile Home			0	0%
Patio Home/Slab Home			4	4%
Tiny Home			1	1%
Upper Level/Downtown			0	0%
Apartment			3	3%
Senior Living Community			5	5%
Total Responses			94	100%

MULTIPLE CHOICE

Where would you most like to purchase your preferred housing type?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Urban (City)			16	16%
Suburban (SID)			18	18%
Acreage			21	22%
Village			20	21%
Rural (AG)			6	6%
Rural (Lake Community)			14	14%
Total Responses			95	100%

MULTIPLE CHOICE

How many bedrooms would your family need?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			3	3%
2			25	26%
3			46	47%
4+			22	22%
Total Responses			96	100%

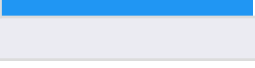
CHECKBOXES

Which programs would you support using State and/or Federal grant dollars for? (Check all that apply)...

Answer Choice	0%	100%	Number of Responses	Responses Ratio
an owner housing rehabilitation program.			76	57%
a rental housing rehabilitation program.			46	34%
removal of dilapidated housing.			89	67%
purchase, rehab and resell vacant housing.			73	55%
down payment assistance for first-time homebuyers.			69	52%
Total Responses			132	100%

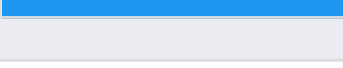
MULTIPLE CHOICE

conduct an owner housing rehabilitation program?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			85	63%
No			49	36%
Total Responses			134	100%

MULTIPLE CHOICE

conduct a renter housing rehabilitation program?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			67	50%
No			65	49%
Total Responses			132	100%

MULTIPLE CHOICE

purchase and remove dilapidated houses to make affordable lots available for development?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			118	86%
No			18	13%
Total Responses			136	100%

MULTIPLE CHOICE

secure State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			109	80%
No			26	19%
Total Responses			135	100%

MULTIPLE CHOICE

secure State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			100	74%
No			34	25%
Total Responses			134	100%

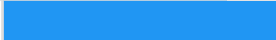
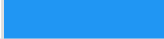
MULTIPLE CHOICE

Would you support the creation of a Community or County-Wide Land Bank Program to purchase undeveloped and/or dilapidated properties for clean-up and resale to developers?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			98	72%
No			37	27%
Total Responses			135	100%

NUMERIC SCALE

Case Management/Legal Aid

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			15	32%
2			18	39%
3			11	23%
4			2	4%
Mean	2.00			
Median	2.00			
Total Responses			46	100%

NUMERIC SCALE

Cultural/Language Assistance

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			19	45%
2			18	42%
3			3	7%
4			2	4%
Mean	1.71			
Median	2.00			
Total Responses			42	100%

NUMERIC SCALE

Continuing Education Opportunities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			7	14%
2			17	36%
3			17	36%
4			6	12%
Mean	2.47			
Median	2.00			
Total Responses			47	100%

NUMERIC SCALE

Employment Opportunities/Training

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			12	25%
2			22	46%
3			8	17%
4			5	10%
Mean	2.13			
Median	2.00			
Total Responses			47	100%

NUMERIC SCALE

Adult Care Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			20	40%
2			18	36%
3			8	16%
4			3	6%
Mean	1.88			
Median	2.00			
Total Responses			49	100%

NUMERIC SCALE

Health Services (Mental, Physical, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			19	38%
2			13	26%
3			13	26%
4			4	8%
Mean	2.04			
Median	2.00			
Total Responses			49	100%

NUMERIC SCALE

Food/Meals-On-Wheels

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			12	25%
2			13	27%
3			16	33%
4			7	14%
Mean	2.38			
Median	2.00			
Total Responses			48	100%

NUMERIC SCALE

Home Health & Memory Care

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			14	29%
2			23	47%
3			8	16%
4			3	6%
Mean	2.00			
Median	2.00			
Total Responses			48	100%

NUMERIC SCALE

Counseling Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			18	38%
2			19	40%
3			6	12%
4			4	8%
Mean	1.91			
Median	2.00			
Total Responses			47	100%

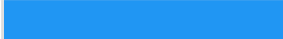
NUMERIC SCALE

Aides for Disabilities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			23	50%
2			15	32%
3			6	13%
4			2	4%
Mean	1.72			
Median	1.50			
Total Responses			46	100%

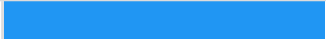
NUMERIC SCALE

Home Repair/Rehabilitation Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			22	46%
2			19	40%
3			5	10%
4			1	2%
Mean	1.68			
Median	2.00			
Total Responses			47	100%

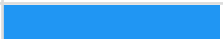
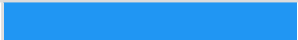
NUMERIC SCALE

Transportation/Auto Repair

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			11	22%
2			23	46%
3			12	24%
4			3	6%
Mean	2.14			
Median	2.00			
Total Responses			49	100%

NUMERIC SCALE

Finance Assistance/Management

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			15	31%
2			20	42%
3			9	19%
4			3	6%
Mean	2.00			
Median	2.00			
Total Responses			47	100%

NUMERIC SCALE

Housing (Permanent, Transitional, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			21	44%
2			17	36%
3			7	14%
4			2	4%
Mean	1.79			
Median	2.00			
Total Responses			47	100%

NUMERIC SCALE

Law Enforcement

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			6	12%
2			14	28%
3			22	44%
4			7	14%
Mean	2.61			
Median	3.00			
Total Responses			49	100%

NUMERIC SCALE

Senior Social & Recreation Activities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			10	20%
2			24	48%
3			10	20%
4			5	10%
Mean	2.20			
Median	2.00			
Total Responses			49	100%

NUMERIC SCALE

Emergency Transportation

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			5	10%
2			20	40%
3			16	32%
4			8	16%
Mean	2.55			
Median	2.00			
Total Responses			49	100%

NUMERIC SCALE

Volunteer Opportunities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			6	12%
2			19	38%
3			13	26%
4			12	24%
Mean	2.62			
Median	2.50			
Total Responses			50	100%

NUMERIC SCALE

Specialized Services (Veteran, Homeless, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			21	44%
2			15	31%
3			8	17%
4			3	6%
Mean	1.85			
Median	2.00			
Total Responses			47	100%

CHECKBOXES

If you are 55+ years of age and plan to change your housing in five years, which of the following housing types would you be most interested in moving to? Check your top three (3).

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family Home			16	47%
Duplex - Rent			7	20%
Duplex - Purchase			7	20%
Town Home - Rent			6	17%
Town Home – Purchase			17	50%
Nursing Home/Long-Term Care			0	0%
Apartment – Purchase			2	5%
Assisted Living Housing			4	11%
One Bedroom Apartment - Rent			2	5%
Two Bedroom Apartment - Rent			4	11%
Tiny Home			3	8%
Upper Level/Downtown Housing			0	0%
Senior Independent Living Community			8	23%
Other			0	0%
Total Responses			34	100%

OPEN QUESTION

Please provide any additional comments regarding the future of housing in your Community.

we need affordable houses to rent. meaning under 1000.00 a month for people like us that work hard for their pay but just isnt enough to pay over 1000.00 just in rent. i work 40 hrs a week, my husband owns a gutter business and we barely make the bills let alone have money left over for other bills and necessities. We are struggling and have been since the pandemic, but can't get govt assistance.

The cost of housing has increased so much over the last 10 years of us living in Cass County. Many areas are just not affordable for first time home buyers or individuals looking for a lower cost home. It would be great to see quality homes built for those younger buyers to keep attracting that demographic to Cass. Not everyone younger wants to live in an apartment or duplex.

NA

24 Response(s)

Constant Contact Survey Results

Campaign Name: Cass County Workforce Housing Needs Survey

Survey Starts: 336

Survey Submits: 106

Export Date: 07/03/2024 04:13 PM

MULTIPLE CHOICE

1. Please identify your employment sector

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Education			35	33%
Healthcare/Nursing			7	6%
Manufacturing			23	21%
Construction			3	2%
Mining/Extraction			4	3%
Retail			3	2%
Business/Financial Services			17	16%
Agriculture			1	0%
Other			13	12%
Total Responses			106	100%

OPEN QUESTION

2. Identify your employer

City of Plattsmouth
hAMMER SEAMLESS GUTTER
Vireo Resources
102 Response(s)

MULTIPLE CHOICE

3. Where do you currently reside? If Other, please identify where and why.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Plattsmouth			28	26%
Alvo			0	0%
Avoca			0	0%
Cedar Creek			1	0%
Eagle			2	1%
Elmwood			4	3%
Greenwood			0	0%
Louisville			15	14%
Manley			0	0%
Murdock			5	4%
Murray			4	3%
Nehawka			0	0%
South Bend			0	0%
Union			1	0%
Weeping Water			4	3%
Beaver Lake Area			3	2%
Lake Community (other than Beaver Lake)			1	0%
Rural/Unincorporated Cass County			4	3%
Other			34	32%
Total Responses			106	100%

MULTIPLE CHOICE

4. Number of persons in your household?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			10	9%
2			35	33%
3			20	18%
4			22	20%
5+			19	17%
Total Responses			106	100%

MULTIPLE CHOICE

5. Do you commute into Cass County (from outside) for work?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			41	38%
No			65	61%
Total Responses			106	100%

MULTIPLE CHOICE

If yes, how long is your commute?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than 10 Minutes			19	30%
10-20 Minutes			11	17%
21-30 Minutes			20	31%
31-40 Minutes			8	12%
41-50 Minutes			1	1%
51-60 Minutes			2	3%
61+ Minutes			2	3%
Total Responses			63	100%

MULTIPLE CHOICE

6. Do you currently rent or own your home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Rent			23	21%
Own			83	78%
Total Responses			106	100%

MULTIPLE CHOICE

7a. If you are a RENTER, How much are you currently paying for your monthly rent?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
No Rent Payment			17	42%
Less Than \$600			3	7%
\$601-\$800			8	20%
\$801-\$950			1	2%
\$951-\$1,100			3	7%
\$1,101-\$1,250			2	5%
\$1,251-\$1,500			3	7%
\$1,501-\$1,750			1	2%
\$1,751-\$1,999			1	2%
\$2,000+			1	2%
Total Responses			40	100%

MULTIPLE CHOICE

7b. What is the most you feel your family could afford for monthly rent?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$600			2	3%
\$601-\$800			8	13%
\$801-\$950			10	16%
\$951-\$1,100			7	11%
\$1,101-\$1,250			8	13%
\$1,251-\$1,500			5	8%
\$1,501-\$1,750			7	11%
\$1,751-\$1,999			4	6%
\$2,000+			8	13%
Total Responses			59	100%

MULTIPLE CHOICE

8a. If you are an OWNER, what is your monthly mortgage payment?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Paid in Full			15	18%
Less Than \$600			2	2%
\$601-\$800			7	8%
\$801-\$1,000			8	9%
\$1,001-\$1,250			11	13%
\$1,251-\$1,500			13	15%
\$1,501-\$1,750			5	6%
\$1,751-\$2,000			5	6%
\$2,001-\$2,500			6	7%
\$2,501-\$2,999			3	3%
\$3,000+			7	8%
Total Responses			82	100%

MULTIPLE CHOICE

8b. What is the most you feel your family could afford for a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$100K			14	15%
\$100K-\$200K			28	30%
\$201K-\$300K			20	21%
\$301K-\$400K			12	13%
\$401K-\$500K			7	7%
\$501K+			11	11%
Total Responses			92	100%

MULTIPLE CHOICE

9. Are you satisfied with your current housing situation?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			74	69%
No			32	30%
Total Responses			106	100%

OPEN QUESTION

Please explain.

LIVING WITH FRIENDS

As stated previously, I own my home in Omaha and have no plans for relocating.

Need more affordable housing in Cass County. Maybe duplexes would be an option for young families or older retired people who don't want to live in an apartment but cannot take care of their current house.

53 Response(s)

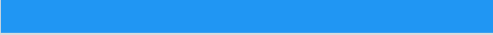
MULTIPLE CHOICE

10. What is your current annual total household income?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$50K			16	15%
\$50K-\$74K			20	19%
\$75K-\$99K			16	15%
\$100K-\$149K			21	20%
\$150K-\$199K			15	14%
\$200K-\$249K			6	5%
\$250K-\$299K			5	4%
\$300K or More			4	3%
Total Responses			103	100%

CHECKBOXES

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing			2	9%
Lack of adequate public transportation			3	14%
Lack of knowledge of fair housing rights			3	14%
Cost of rent			15	71%
Restrictive zoning/building codes			0	0%
Job status			1	4%
Attitudes of landlords & neighbors			3	14%
Lack of availability of decent rental units in your price range			15	71%
Use of background checks			2	9%
Excessive application fees and/or rental deposits			7	33%
Cost of utilities			9	42%
Lack of educational resources about tenant responsibilities			0	0%
Age of existing rental housing			1	4%
Condition of existing rental housing			7	33%
Other			1	4%
Total Responses			21	100%

CHECKBOXES

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing			3	4%
Lack of adequate public transportation			6	8%
Lack of knowledge of fair housing rights			3	4%
Housing purchase prices/cost to own			44	65%
Restrictive zoning/building codes			6	8%
Job status			3	4%
Attitudes of immediate neighbors			3	4%
Mortgage lending application requirements			8	11%
Excessive down payment/closing costs			23	34%
Cost of utilities			16	23%
Lack of educational resources about homeowner responsibilities			1	1%
Cost of homeowners insurance			26	38%
Lack of sufficient homes for sale/ housing choice			34	50%
Cost of real estate taxes			32	47%
Age of existing housing			16	23%
Condition of existing housing			17	25%
Other			4	5%
Total Responses			67	100%

MULTIPLE CHOICE

13a. Where would you like to rent or purchase a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Plattsmouth			15	22%
Alvo			0	0%
Avoca			0	0%
Cedar Creek			0	0%
Eagle			3	4%
Elmwood			1	1%
Greenwood			0	0%
Louisville			12	18%
Manley			0	0%
Murdock			4	6%
Murray			1	1%
Nehawka			0	0%
South Bend			0	0%
Union			0	0%
Weeping Water			2	3%
Beaver Lake Area			6	9%
Lake Community (other than Beaver Lake)			2	3%
Rural/Unincorporated Cass County			10	15%
Other			10	15%
Total Responses			66	100%

MULTIPLE CHOICE

13b. Which one of the following housing types would you most like to live in?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family			50	64%
Attached Townhouse or Duplex			2	2%
Residential Acreage			19	24%
Tiny Home			1	1%
Manufactured Home			1	1%
Apartment			3	3%
Upper Level/Downtown			1	1%
Senior Living Community			0	0%
Total Responses			77	100%

MULTIPLE CHOICE

13c. How many bedrooms would your family need?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			3	3%
2			14	18%
3			39	50%
4+			21	27%
Total Responses			77	100%

MULTIPLE CHOICE

13d. Would you require amenities like high-speed internet and office space, to be able to work from home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			64	81%
No			15	18%
Total Responses			79	100%

CHECKBOXES

13e. What amenities would make your Community a more attractive place to live or relocate?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Child Care			27	33%
Education			23	28%
Retail/Shopping			29	36%
Restaurants			40	50%
Housing Choices			52	65%
Entertainment			28	35%
Leisure & Recreation Activities			40	50%
Health Care Providers			27	33%
Other			3	3%
Total Responses			80	100%

CASS COUNTY EMPLOYER'S HOUSING ASSISTANCE SURVEY RESULTS

1. Does your company have any type of employer assisted housing program for employees? (Example: moving expenses, relocation assistance, down payment assistance, etc.).
No (6).
2. If Yes, can you please describe the program and/or its benefits?
N/A.
3. If you answered "No" to Question #1, is your company willing to work with local Cass County housing stakeholders to explore various employer assisted housing program options for your employees? Why or why not?
- Yes. - That depends upon the housing program. We operate with limited funds for items outside of general operating expenses. - Yes. We would look at the feasibility of utilizing a program for our staff. - Sure. - No. Union operation. - Possibly but probably not.
4. Would your company be willing to invest in a County-wide housing fund that would be utilized as a matching fund to access State Housing Programs?
- No (4). - Yes (2).
5. If yes, what amount would you consider?
- We would prefer to use our funds for our own specific needs for employees or potential employees. \$5000 - \$10,000. - I have 4 employees. it would be cheaper to help them directly. - It depends on the program and specific details.
6. In general, what housing types (owner/rental, single family, apartments, etc.) do your employees seek and what is the average price point(s) of these housing types?
- Single Family Homes in the \$150,000 to \$200,000 range. Apartments or rental homes with \$1000 to \$1200 rent. - Owner/Rental, single family and/or apartments. \$1,300 or less per month for rent. \$150,000 - 250,000 for purchase. - Single family - \$250,000-\$350,000. Apartments \$1000- \$1500 monthly rents. - Own or rent single family - \$700-\$900 month/ \$250,000 buy acreages for less than \$300,000. - Unsure. Probably an even mix. I don't know any pricing information. - Unknown.

7. What Housing Issues have your current employees experienced? Examples; deferred rent/mortgage payments, delayed housing construction and/or relocation, difficulty obtaining a mortgage loan, etc.
• In ability to find affordable housing.
• accessibility to nearby housing within their price point.
• lack of availability. 1st time homeowners - high interest loans.
• Poor selection of affordable options.
• Unknown.
8. What Housing Issues, if any, have impacted your ability to hire new employees? (lack of housing, affordability of housing, lack of assistance programs, etc.).
• Lack of housing that our employees can find to purchase or rent.
• lack of housing and affordability.
• We have not had issues hiring new employees to date. We do think additional housing options will result in a greater number of qualified applicants for our company and other employers in our area.
• lack of housing, affordability of housing, unaware of assistance programs.
• I have no specific knowledge of any.
• None that I can think of.
9. Have Housing Issues impacted the ability of your business to succeed (ie deferred expansions, loss of existing or potential employees, difficulty in recruiting talent)?
• Yes we lost a key employee to lack of affordable housing.
• Yes, we have such a difficult time finding employees for various reasons. Housing is just one of them.
• At times, options were limited for housing. Impacted the timing of relocation.
• No (3).

CASS COUNTY, NEBRASKA HOUSING STAKEHOLDERS SURVEY RESULTS.

1. Name of Organization.
Habitat for Humanity of Omaha.
New Community Development Corporation.
Lakeview Construction.
DEVELOPER.
2. What housing service(s) does your Organization provide your clients/County citizenry? Examples; housing financing, real estate sales, emergency shelter, affordable housing development, housing services (homeless, emergency, etc.), senior/elderly housing (assisted living, skilled nursing, etc.), special needs housing, housing construction, etc.
Producers of affordable and workforce housing.
Affordable housing development.
Concrete construction.
HOUSING.
3. In your opinion, which Population Sector group(s) in the County has the greatest need for housing? Examples; families, seniors, local workforce, special needs populations, homeless, near-homeless, single parent households, etc.
Families that make \$19-\$29/hr.
Families and Seniors need affordable housing options.
Young or single families.
FAMILIES, SENIORS.
4. What Housing Type(s) is most needed for the group(s) you identified in #3? Examples; owner and/or rental housing, single family/duplex housing, apartments, transitional housing, emergency housing, senior housing, etc.
Homeownership #1, affordable and workforce housing.
Single-family homeownership and/or rental. Multi-family housing is not always a good option for everyone.
Multi family/ duplexes.
RENTAL HOUSING, DUPLEX HOUSING, APARTMENTS.
5. What are some of the most common housing Issues being experienced by Cass County residents? Examples; deferred rent/mortgage payments, delayed housing construction and/or relocation, difficulty obtaining a mortgage loan, etc.
Reduced or very little housing stock in the \$150K-\$250K Range.
Finding quality affordable single-family homes to rent or purchase. Availability of down payment or closing cost assistance to low-to-moderate-income persons or families.
Cost of homes/ size of homes.
RENT/OBTAINING MORTGAGE LOAN.

6. What tools or resources are needed in Cass County to facilitate housing development?
• Available lots or parcels that are shovel ready, mortgage readiness programs that Habitat could help with.
• Matching gap funding for construction of single or multi-family housing. Appropriate availability of infrastructure connections. Infrastructure is costly to build and hard to fund. Availability of good local sub-contractors so travel distance isn't an issue.
• Grants/ development info.
7. Other comments regarding the future of housing development in the County?
• To reiterate a large need for affordable and workforce housing.
• I think some developers are making strides in multi-family housing, single-family housing or rehab is much harder to fund or find availability of land/housing stock that is in conditions to make rehab make sense and feasible and most need demolition which is much more costly.
• I have property I would like to developed into multifamily housing. Would like any info on where to start/grants to get it going.

CASS COUNTY, NEBRASKA COUNTY-WIDE HOUSING SURVEY COMMENTS.

Are you satisfied with your current place of residence? Please explain.

It's has a roof!

Unavailable options in area to keep kid in the same school for a single income home or a single mom. Even making above minimum wage, the ability to save for a down-payment is almost impossible.

Property taxes are ridiculous

To small, no yard or greenspace close by.

We built the house. We love where we live, Buccaneer Bay, and have no desire to move and have a mortgage interest rate higher than 2.5%.

I love this place! Could I suggest here that any large housing projects on our highways should consider adding native plants and grasses. Lots of folks from Omaha come out for drives on Sundays and consume in town. Do both, thanks!

We own our house and it's where we were looking to buy.

We rebuilt our farm house from the studs out. It is our forever home. I hope more people get to realize the dream of Cass County.

Own our home but property taxes have skyrocketed in the last couple of years increasing our payment by \$100/month

Need more space for our family but everything the size we are looking for is way out of our price range. Louisville does not have affordable housing.

Bought home in 2000.

Love our house!

Have lived here 45 years.

The size is appropriate for me. I appreciate being in a HOA where the moving and shoveling is accomplished through dues payments. The area is attractive.

I love the location of my home.

I live by a lake where it is quiet but I still have neighbors.

We purchased this house in 2015. We knew we wanted to live in Elmwood because of close proximity to family. We had to rent for several years before purchasing our current home. It was hard to find a house big enough for a family in Elmwood.

We have been renting for the past two years in Louisville. Our rental home is in poor condition and needs a lot of work that the landlords do not care to fix. Examples: mold, leaking water heater, broken windows (These were broken when we moved in), cracked foundation, ceiling in hallway falling in.

We are very fortunate and are blessed to own a home.

Love the house we are in, but the price is high and some of the city utilities are (water/sewer). The town we are in also could use a more affordable grocery store and/or some more places to eat nearby.

For homeowners in situations like me it is good to see the market where it is. For everyone else I can see the demand is there and inventory is low.

House is paid for and when we bought it we designed it to grow old with us.

We owned our previous homes in Cass County but property taxes kept increasing so we sold our last home in 2021 and traveled in an RV for several years before moving to Plattsmouth to rent for a couple of years while kids needed braces and medical procedures done. We will opt to travel again in the future.

Love our house and lot, wish our neighbors weren't junk collectors...

We would like a larger property but the farmers have priced anyone out of being able to even attempt to start a small family farm. The land is more valuable for failing crops thanks to government subsidies.

Just moved; spent many years looking for a house that we liked within the price range that we wanted. Downsized and enjoy the neighborhood.

Stuff is too expensive in the area

We had hoped to split up our land and eventually sell it off. We were told we cannot do that as we don't own enough land (I believe it was over 120 acres) and even then, we would only be able to split off a small section once. One of the reasons we moved away from the city, was to get away from silly govt rules, regulations, and interference. We later considered building a "mother-in-law" house on our property to rent out and move into it in our golden years. We were told no again.

Lot too small

Our home is too small and old/outdated for our family.

The house I own is 120 years old, yet it still cost us \$140k to purchase it. Overpriced and over-assessed. New houses are even more overpriced but it would be nice to own a modern home.

The reason we love Plattsmouth is because the community we currently have truly supports small town America. We are close enough to the city of Bellevue. If we wanted to live in a city we could very easily go. The shopping, dining are great for our town. Keeping it small town is important, that is why people move here, to get out of the city.

Took 20 yrs to find. Worked and saved to afford the property.

My home is paid for and I am on a fixed income

Nice house, good neighborhood

Outdated, needs a lot of work to bring back to life.

We live in a 100+ year farmhouse which has an upstairs and the laundry is located in the basement, as we are aging in place, adaptations will need to be made to make the home more accessible, or we need to build a single story closer to the house and have younger family occupy the existing home.

Would like to find a home to buy in the area versus renting. Landlord is private and does very minimal upkeep to the residence.

Lot is too small.

We bought during the last economic downturn and have benefited from refinancing to a low interest rate. We also have opportunity to improve our home and live in a safe, beautiful and strong community.

Purchased our home in 2017, not planning to move at all

We are here because there isn't anything else available

Would like to upgrade to a newer home that better suits our needs; however, affordable housing and current interest rates have made this nearly impossible at this time.

Overall I am happy with the housing in Weeping Water. The cost of our home was cheaper than in Idaho where we came from. The property tax is higher than we were used to but the schools here are much better than what we came from. However, the age and condition of the housing in the area are more difficult to maintain than other places we have lived. We would like to make more green/energy saving upgrades to our house but the cost of having to do that makes it out of reach.

we are living with friends due to our landlord selling our house and all the other houses he owned putting us out on the street basically

I am happy with home and location but unhappy with the high rate of property taxes.

Meets our needs for lot and house size though we would prefer 2-3 acres at minimum.

I would like to have more space for me and my children.

I love my home, it's been a struggle, but we are getting by.

We moved from Omaha to Beaver Lake area for the safety of my family.

The taxes in the This county are not feasible for people! They keep raising them every year. It's sad, people can't afford housing do to high taxes.

We can currently take care of our home and yard ourselves.

Location is great. The rising property taxes are a bit rough.

Would like to live in country.

Yes! Love owning a house, love my neighborhood.

Ranch home. Rural setting. Close to town.

House has many stairs want to downsize

It's an aging property and only so much can be done before it needs to be completely restored. It's small and cramped and always damp due to the fact we are in river bottom.

Have owned since 1991

Aside from the significant increase in taxes, we will love our community, we love living out here where it's not developed like in the city or the suburbs of bellevue and papillion. My heart is shredded that the 34 through farmland west of 75 is becoming a main thoroughway for traffic. I love driving the back roads and enjoy the earth itself. Where does the building stop? Do we just fill this planet full of concrete and buildings? No. This is why we bought out here, was to get away from all that.

Bought out house before prices skyrocketed. Tax assessment is getting higher for no improvements and could price us out in the future.

Need to downsize to a smaller place in small town. Nothing available, or needs total rehab.

Very pleased for now but eventually want to live in Louisville in house there.

I enjoy living out in a smaller type subdivision rather than living closer to the bigger cities. The lower property taxes are also a plus for us.

Currently live at home with parents and siblings, we only have a 3-bedroom home to sleep 5 people.

Looking to move closer to my work

Needing to update some things around house and repair some things, but lack of fulltime jobs with decent pay makes that a challenge.

Nice small town home

Mold, old electric fuses blow currently being looking for new rental, owners selling house. There are no rentals under 1,000. So will be homeless.

Just what we were looking for. Beautiful setting, good neighbors, safe place to live

We have lived in and improved our home for 64 years.

Louisville needs to have more spots for new houses.

Are you planning to change your current housing situation in the next five or 10 years? Please explain why you would like to change your current housing situation.

Will have to move from the area and leave my elderly parents by themselves, pulling my kid from the school system he's always been in, if nothing becomes available.

Bigger house.

Property taxes.

I want a yard.

Moving out of Cass County

Move to a ranch style house.

Bigger house, out of town

Need a larger home for our family

Work in a different town.

I would like to build a new house at the current property location.

Downsizing.

We have lived here for the past two years and love the community here. Unfortunately, we have decided to move at the end of the summer due to the lack of resources provided in this community and will be moving back to Plattsmouth.

To own a home.

Either retire to a state with better tax situations or downsize.

We will retire and move to a warmer climate.

We like to travel and when 2 kids move out, we will take the youngest child with us and RV travel fulltime again to visit family and explore our amazing country.

We have an older home that we love, but large scale mechanical systems may need upgraded due to age which may be cost prohibitive vs buying/building a newer home. It is also sad living in a community that does not support its schools.

We want more land and to get out of Nebraska.

The taxes in Nebraska are outrageous. We will probably move to a different state to be able to afford to retire.

Move out of Plattsmouth

Bigger lot.

Our home is too small and old to meet our needs.
Aging. To much property to take care of.

Currently working to buy the house we are renting.

Moving to acreage.

We would potentially like to downsize when our kids leave the house

Want a Newer built home, ranch style with everything in the same level.

Need to build single-story home or barndominium on land currently owned. We need the single-story home to be able to age in place.

Plan to buy and/or build. If the cost of rent will be as much as a montage, I rather own than rent.

New house.

Growing family, need more square footage.

We are considering downsizing or converting our home into an Airbnb.

Downsize.

Looking for an affordable rental.

Downsize.

Looking for a better neighborhood and a home that better fits our needs.

Nearing retirement age, may be looking for a home with all amenities on one level and a garage.

Downsize.

Dn't want to live with friends forever.

I would like to find a larger, affordable rental and looking to buy in the next 10 years.

Smaller, one level home preparing for retirement.

Should have more money then.

Downsize.

Moving out of state.

We plan to both be retired in 3 years and would like Sr Living independent options.

Move to a smaller home.

It's a possibility because we are getting older and may not be able to maintain our property.

Possibly might need to move so we wouldn't have so much to take care of. We need more condos and villas for seniors.

current home has many stairs I need to downsize need senior housing.

Home ownership.

Age and get closer to family in Louisville.

Will be moving out of parents' home to my own.

Down Size.

Move closer to work.

Would like to downsize since kids are grown & should be out by then.

Possibly downsizing to rent, if sufficient housing is available

Age of domicile. Design of domicile. Health. Access to healthcare.

Want more amenities that city can offer. The small town feel has been taken from Murray. If i dont have small town values; i at least want the big city amenities.

Kids are moving out, will not need the size of house that I currently have

Would like to own a home.

Getting too old for home maintenance.

Downsizing. Would like less yard work.

Please provide any additional comments regarding the future of housing in your Community.

Unless something drastic changes within 5 years there will not be any functional healthy "communities" anymore.

It should be illegal for realtors to buy Beaver Lake lots at reasonable prices and raise the price 1000% over night and try to resell them for personal gain. They are ruining the American dream and making the market 100% unaffordable. It is a disgusting practice that is ruining the world that we live in. There should literally be legislation against it and they should be thrown into jail for the damage that they are doing to our world merely for their own person gain/GREED.

I am a teacher and Louisville needs to stop building homes in the LPS school district because the school is overcrowded/to small and we can't pass a bond.

The reason for stating there is low need for group housing in my community (Elmwood) is because Elmwood is far from needed support services. This includes group homes and assisted living. This is not an opposition to group housing in general, but at this time it doesn't make sense for Elmwood due to lack of transportation and other supports.

Need more housing, preferably extensions of a few streets "in town", and also clean up existing homes/properties perhaps through greater zoning/ordinances.

There are multiple dilapidated homes in town that need to be torn down and rebuilt. This could bring new families or allow current families to move into something better. It just costs a lot to live in Nebraska and it is not getting better.

Seems like to me, in instead of spending hard earned taxpayer money to fix the very problems it created.....just change these silly "HOA like" zoning/building rules. There could be a lot more property for sale. Property for sale means housing built, which opens up housing for rental options in town. Govt built housing are junk houses that fall apart and slum up the county. The govt is confused as to who the "slum lords" are.

There are few opportunities for first time home buyers to purchase a home and there is little to no inventory to purchase. Development of new affordable single family homes is needed to bring new residents into the community to increase our tax base and build our population .

Need to get rid of slum lords. Hold them accountable for their property's condition.

Tear down unsafe structures (homes).

Don't let bank owned or repossessed properties sit for so long before reselling. This just runs down the properties and we need the housing.

It will most likely be in Missouri. Our children and grandchildren all moved there.

Affordable housing options are desperately needed for all ages and types of housing.

There aren't any apartments available I'm Louisville

we need affordable houses to rent. meaning under 1000.00 a month for people like us that work hard for their pay but just isn't enough to pay over 1000.00 just in rent. i work 40 hrs a week, my husband owns a gutter business and we barely make the bills let alone have money left over for other bills and necessities. We are struggling and have been since the pandemic, but can't get govt assistance.

We need homes for sale in the 150k-225k price range.

We need affordable entry level housing. The house areas available currently are almost full. We need new subdivisions. We also need to clean up our parks to attract young families.

We have too many overpriced developer homes in the area. They are building them right on top of each other, so the yards are very small and unappealing.

We need to do a better job in cass county of keeping properties in good condition. No one is going to move here if it's a mess. Unless that's your lifestyle. Also a lot of elderly people live here and we are going to need some senior living. Also more activities for elderly and young families. Our city pool needs a lot of work. Community center needs a good cleaning and more activities.

I have not been in need of the services listed directly above, And is why I'm leaving them blank because I truly don't know what the area has versus don't have but it sure seems as though housing facilities are few out this way For elderly community who can no longer live entirely on their own

Probably in the next year, not five to ten. Immediate need for baby boomer aged .

Everything is too expensive for seniors and there are not enough opportunities to supplement income without having to travel too far to make it worthwhile.

The cost of housing has increased so much over the last 10 years of us living in Cass County. Many areas are just not affordable for first time home buyers or individuals looking for a lower cost home. It would be great to see quality homes built for those younger buyers to keep attracting that demographic to Cass. Not everyone younger wants to live in an apartment or duplex.

CASS COUNTY, NEBRASKA WORKFORCE HOUSING NEEDS SURVEY COMMENTS.

Are you satisfied with your current housing situation? Please explain.

Need more affordable housing in Cass County. Maybe duplexes would be an option for young families or older retired people who don't want to live in an apartment but cannot take care of their current house. I would like to live in the school district that I teach in.

Purchased starter home in 2019 with intent to move in 3-5 years, but rapid raise in housing costs and interest rates is keeping us in our smaller house despite a growing family.

Rent and utilities are killing me.

I live in a modular home, no basement.

Just bought the house, moved to downsize because of less children living in the home.

I live and take care of a relative rent free.

My house payment goes up faster than my income does forcing us to use credit cards and live on the edge of our budget.

I love our village and home. It needs work of course as it is old but I do love everything about it.

Would like to move to the Louisville area but there is lack of housing options for rent or purchase.

Ideal distance from everything.

I am satisfied with my home and community. However, what I am concerned about that affects my satisfaction level is that our adult son is currently living with us because there is a lack of affordable housing in our area and state. Individuals who are paid \$14-15/hour can not afford to live on their own with the cost of renting or purchasing a home.

My rent for 12 months was \$1200. It is going up to 1400 if I sign a 12 month lease, 1500 if I sign a 6 month lease and 1700 if I choose to pay month to month. Things are constantly broken, the new appliances I chose to get for the apartment from the apartment are very cheap, the new carpet is cheap and they did not install it appropriately so it is lifting. The tub has cracks in it so leaks water, they've already fixed it once and they don't respond in a timely manner.

My house is 120 years old and overpriced and overassessed.

I work remotely from a home office in Colorado and travel to Plattsmouth to the bank on an as needed basis, every 30-60 days.

rent is astronomically high, life is not affordable anymore. We are struggling.

I'm sorry but Cass County has homes for \$1,200 and more. We are considered a country town. Most places want you to make 3 times the monthly income and I'm pretty sure if someone was to make 3 times as much as \$1,200 they wouldn't be getting a house IN Plattsmouth somewhere else in case county. A lot

of us are in debt, needing to borrow money. Just because everything else is high doesn't mean housing needs to go up to. People will end up homeless. I remember when housing was \$650-\$900 in town.

Have a nice home built in 2002 on a 1 acre lot. Have spent time remodeling. Nice neighborhood.

Don't make enough money.

I have worked my whole life to move back to the family farm. My commute is not a problem.

It's not ideal, but I can make it work. I need to be able to pay off my college debt, two car payments (because one car died as I was paying it off), and be able to pay for items I need for my classroom.

Prefer to own over renting.

I wish the commute was shorter, but I am happy with my home.

We have a good house.

We are at a point where we are looking for our forever home. We have outgrown our current space, however, we are fine until prices come down on housing and are realistic to what we should be paying.

I really can not beat the size of my house, 3 bedroom / 2 bathroom for the price.

I love my house and the location, but I would like to live in Louisville, where I work. When we were buying our house two years ago when I got my job in Louisville, there were no livable houses available in our price range.

Fortunate to purchase a home when they were affordable for our income.

Want to be closer to work.

Rent keeps going up and mortgage payment keep going and taxes as well but wages don't keep up.

I would like to be closer to my work.

Ideally we would be living in the school district I teach in. Rent is also expensive and more than what a mortgage would be, which makes it difficult to save money in order to purchase a house.

Want to be closer to my work, however the housing market is to ridiculously high to even consider moving down here.

Needs foundation repair. Need new roof. Need floor repair. Need more room.

I live in a run down apt that the landlords don't maintain.

we currently live in a 2 story home and my husband is a disabled Vet with Back injuries and both knees have been replaced we managed currently but as with anything age makes it harder. We would love to live in a ranch but the current housing market makes it impossible for us to consider moving.

Taxes are high.

I have lived in SW Omaha and commuted to Louisville for many years. Love both areas and love keeping work and home separate.

The drive does become bothersome but I have gotten used to it. I have been putting a good amount of miles on my vehicle, but I love where I teach. We bought our house before I got this job and we love our house. Eventually we will look to move closer, but we aren't in a rush to do that yet.

LIVING WITH FRIENDS.

Would like to get a larger home someday, but mortgage rates and home prices are too high.

Everything is to expensive.

Hard to find a nice home in my price range without it being a fixer upper.

Commute is OK. Want children to be in Metro school district.

Just moved here 12 months ago. We like the house, neighborhood and community.

Just purchased a home.

Comfort and Affordability.

My house is old and needs a lot of work, but I don't have any money to put towards the work that needs done.

Would like to live in Plattsmouth.

My taxes keep going up as well as my insurance.

As stated previously, I own my home in Omaha and have no plans for relocating.

Paid in full. Nice acreage.

APPENDIX II

CASS COUNTY TABLE PROFILE.



Section 3:
Citizen Participation Program & County Profile.

TABLE 1
POPULATION TRENDS & PROJECTIONS
CASS COUNTY & COMMUNITIES, NEBRASKA
2000-2029

<u>Community</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2024</u>	<u>2029</u>	<u># Change</u> <u>2024-2029</u>	<u>2029</u> <u>CGI*</u>
Cass County	24,334	25,241	26,598	27,020	27,615	+2.2%	28,315
Plattsmouth	6,887	6,502	6,544	6,586	6,652	+1.0%	6,849
Alvo	142	132	115	109	103	-10.4%	103
Avoca	270	242	178	171	164	-7.9%	164
Cedar Creek	396	390	465	483	499	+7.3%	509
Eagle	1,105	1,024	1,065	1,090	1,126	+3.3%	1,163
Elmwood	668	634	654	662	671	+2.6%	671
Greenwood	544	568	595	610	643	+8.1%	659
Louisville	1,046	1,106	1,319	1,362	1,407	+3.3%	1,465
Manley	191	178	167	161	150	-10.2%	150
Murdock	269	236	270	278	289	+7.0%	296
Murray	481	463	480	483	488	+1.7%	488
Nehawka	232	204	173	166	152	-12.1%	152
South Bend	86	99	92	90	88	-4.3%	88
Union	260	233	195	187	170	-12.8%	170
Weeping Water	1,003	1,050	1,029	1,020	1,008	-2.0%	1,012
Balance of County	10,754	12,180	13,257	13,562	14,005	+3.2%	14,290
Beaver Lake Area^	N/A	2,605	2,803	2,833	2,928	4.5%	3,014

*Includes estimated population increase associated with both a **Community Growth Initiative (CGI)** via increases in Full-Time Employment (FTE) positions (est. 250) in the next five years, both new positions and the securement of up to 10% of current employed commuter population. "CGI" 2029 = Est. 360 Additional population.

^Includes 2010 Census Tract #9660, Block Group 2 and 2020 Census Tract #9660, Block Groups 2 and 4.

N/A = Not Available.

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, 2024.

Section 3:
Citizen Participation Program & County Profile.

TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
CASS COUNTY & COMMUNITIES, NEBRASKA
2000-2029

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Cass County	2000	24,334	251	24,083	9,161	2.63
	2010	25,241	297	24,944	9,698	2.57
	2020	26,598	233	26,365	10,315	2.56
	2024	27,010	244	26,766	10,512	2.54
	2029	27,605	261	27,344	10,745	2.54
Plattsmouth	2000	6,887	196	6,691	2,618	2.56
	2010	6,502	228	6,274	2,525	2.48
	2020	6,544	163	6,381	2,585	2.46
	2024	6,586	183*	6,403	2,602	2.46
	2029	6,652	207	6,445	2,640	2.44
Alvo	2000	142	0	142	58	2.45
	2010	132	0	132	52	2.54
	2020	115	0	115	44	2.61
	2024	109	0	109	41	2.65
	2029	103	0	103	39	2.64
Avoca	2000	270	0	270	105	2.57
	2010	242	0	242	94	2.57
	2020	178	0	178	85	2.09
	2024	171	0	171	81	2.11
	2029	164	0	164	75	2.18
Cedar Creek	2000	396	0	396	168	2.36
	2010	390	0	390	170	2.29
	2020	465	0	465	195	2.38
	2024	483	0	483	202	2.39
	2029	499	0	499	211	2.36
Eagle	2000	1,105	0	1,105	401	2.76
	2010	1,024	0	1,024	384	2.67
	2020	1,065	0	1,065	406	2.62
	2024	1,090	0	1,090	430	2.53
	2029	1,126	0	1,126	444	2.53
Elmwood	2000	668	0	668	254	2.63
	2010	634	0	634	243	2.61
	2020	654	0	654	253	2.58
	2024	662	0	662	257	2.57
	2029	671	0	671	263	2.55

CONTINUED:

Section 3:
Citizen Participation Program & County Profile.

TABLE 2 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
CASS COUNTY & COMMUNITIES, NEBRASKA
2000-2029

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<u>Greenwood</u>	2000	544	0	544	215	2.53
	2010	568	0	568	223	2.55
	2020	595	0	595	229	2.60
	2024	610	0	610	233	2.62
	2029	643	0	643	242	2.65
<u>Louisville</u>	2000	1,046	0	1,046	436	2.40
	2010	1,106	0	1,106	477	2.32
	2020	1,319	70	1,249	501	2.49
	2024	1,362	61[^]	1,301	516	2.52
	2029	1,407	54	1,353	530	2.55
<u>Manley</u>	2000	191	0	191	69	2.77
	2010	178	0	178	66	2.70
	2020	167	0	167	65	2.57
	2024	161	0	161	64	2.51
	2029	150	0	150	60	2.50
<u>Murdock</u>	2000	269	0	269	110	2.45
	2010	236	0	236	109	2.17
	2020	270	0	270	118	2.29
	2024	278	0	278	120	2.32
	2029	289	0	289	125	2.31
<u>Murray</u>	2000	481	0	481	188	2.56
	2010	463	0	463	187	2.48
	2020	480	0	480	186	2.58
	2024	483	0	483	186	2.59
	2029	488	0	488	187	2.61
<u>Nehawka</u>	2000	232	0	232	92	2.52
	2010	204	0	204	83	2.46
	2020	173	0	173	77	2.25
	2024	166	0	166	73	2.27
	2029	152	0	152	68	2.23
<u>South Bend</u>	2000	86	0	86	34	2.53
	2010	99	0	99	41	2.41
	2020	92	0	92	36	2.56
	2024	90	0	90	36	2.50
	2029	88	0	88	35	2.51

CONTINUED:

Section 3:
Citizen Participation Program & County Profile.

TABLE 2 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
CASS COUNTY & COMMUNITIES, NEBRASKA
2000-2029

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<u>Union</u>	2000	260	0	260	102	2.55
	2010	233	0	233	91	2.56
	2020	195	0	195	82	2.38
	2024	187	0	187	79	2.36
	2029	170	0	170	73	2.33
<u>Weeping Water</u>	2000	1,003	0	1,003	434	2.31
	2010	1,050	0	1,050	427	2.46
	2020	1,029	0	1,029	424	2.43
	2024	1,020	0	1,020	422	2.42
	2029	1,008	0	1,008	417	2.42
<u>Balance of County</u>	2000	10,754	55	10,699	3,877	2.76
	2010	12,180	69	12,111	4,526	2.68
	2020	13,257	0	13,257	5,029	2.63
	2024	13,562	0	13,562	5,170	2.62
	2029	14,005	0	14,005	5,336	2.62
<u>Beaver Lake Area**</u>	<i>2000</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>
	<i>2010</i>	<i>2,605</i>	<i>0</i>	<i>2,605</i>	<i>954</i>	<i>2.73</i>
	<i>2020</i>	<i>2,803</i>	<i>0</i>	<i>2,803</i>	<i>1,070</i>	<i>2.62</i>
	2024	2,833	0	2,833	1,086	2.61
	2029	2,928	0	2,928	1,138	2.57

^Source: State of Nebraska Roster-Long Term Care Facilities & Cass County Sheriff's Dept. Inmate Roster.

*Source: State of Nebraska Roster-Long Term Care Facilities.

**Includes 2010 Census Tract #9660, Block Group 2 and 2020 Census Tract #9660, Block Groups 2 and 4.

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, 2024.

Section 3:
Citizen Participation Program & County Profile.

TABLE 3
TENURE BY HOUSEHOLD
CASS COUNTY & COMMUNITIES, NEBRASKA
2000-2029

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<u>Cass County</u>	2000	9,161	7,280	79.5%	1,881	20.5%
	2010	9,698	7,839	80.8%	1,859	19.2%
	2020	10,315	8,551	82.9%	1,764	17.1%
	2024	10,512	8,767	83.4%	1,745	16.6%
	2029	10,745	9,004	83.8%	1,741	16.2%
<u>Plattsmouth</u>	2000	2,618	1,756	67.1%	862	32.9%
	2010	2,525	1,645	65.1%	880	34.9%
	2020	2,585	1,693	65.5%	892	34.5%
	2024	2,602	1,704	65.5%	898	34.5%
	2029	2,640	1,734	65.7%	906	34.3%
<u>Alvo</u>	2000	58	54	93.1%	4	6.9%
	2010	52	46	88.5%	6	11.5%
	2020	44	37	84.1%	7	15.9%
	2024	41	34	82.9%	7	17.1%
	2029	39	31	79.5%	8	20.5%
<u>Avoca</u>	2000	105	87	82.9%	18	17.1%
	2010	94	80	85.1%	14	14.9%
	2020	85	69	81.2%	16	18.8%
	2024	81	65	80.2%	16	19.8%
	2029	75	57	76.0%	18	24.0%
<u>Cedar Creek</u>	2000	168	160	95.2%	8	4.8%
	2010	170	153	90.0%	17	10.0%
	2020	195	184	94.4%	11	5.6%
	2024	202	193	95.5%	9	4.5%
	2029	211	203	96.2%	8	3.8%
<u>Eagle</u>	2000	401	336	83.8%	65	16.2%
	2010	384	327	85.2%	57	14.8%
	2020	406	352	86.7%	54	13.3%
	2024	430	378	87.9%	52	12.1%
	2029	444	391	88.0%	53	12.0%
<u>Elmwood</u>	2000	254	213	83.9%	41	16.1%
	2010	243	186	76.5%	57	23.5%
	2020	253	207	81.8%	46	18.2%
	2024	257	216	84.0%	41	16.0%
	2029	263	225	85.6%	38	14.4%

CONTINUED:

Section 3:
Citizen Participation Program & County Profile.

TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
CASS COUNTY & COMMUNITIES, NEBRASKA
2000-2029

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<u>Greenwood</u>	2000	215	198	92.1%	17	7.9%
	2010	223	199	89.2%	24	10.8%
	2020	229	200	87.3%	29	12.7%
	2024	233	202	86.7%	31	13.3%
	2029	242	207	85.5%	35	14.5%
<u>Louisville</u>	2000	436	319	73.2%	117	26.8%
	2010	477	331	69.4%	146	30.6%
	2020	501	394	78.6%	107	21.4%
	2024	516	416	80.6%	100	19.4%
	2029	530	433	81.6%	97	18.4%
<u>Manley</u>	2000	69	51	73.9%	18	26.1%
	2010	66	51	77.3%	15	22.7%
	2020	65	53	81.5%	12	18.5%
	2024	64	54	84.4%	10	15.6%
	2029	60	51	85.0%	9	15.0%
<u>Murdock</u>	2000	110	99	90.0%	11	10.0%
	2010	109	91	83.5%	18	16.5%
	2020	118	95	80.5%	23	19.5%
	2024	120	97	80.8%	23	19.2%
	2029	125	98	78.4%	27	21.6%
<u>Murray</u>	2000	188	159	84.6%	29	15.4%
	2010	187	163	87.2%	24	12.8%
	2020	186	153	82.3%	33	17.7%
	2024	186	150	80.6%	36	19.4%
	2029	187	146	78.1%	41	21.9%
<u>Nehawka</u>	2000	92	81	88.0%	11	12.0%
	2010	83	74	89.2%	9	10.8%
	2020	77	69	89.6%	8	10.4%
	2024	73	66	90.4%	7	9.6%
	2029	68	62	91.2%	6	8.8%
<u>South Bend</u>	2000	34	29	85.3%	5	14.7%
	2010	41	31	75.6%	10	24.4%
	2020	36	27	75.0%	9	25.0%
	2024	36	29	80.6%	7	19.4%
	2029	35	29	82.9%	6	17.1%
CONTINUED:						

Section 3:
Citizen Participation Program & County Profile.

TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
CASS COUNTY & COMMUNITIES, NEBRASKA
2000-2029

<u>Union</u>	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<u>Union</u>	2000	102	82	80.4%	20	19.6%
	2010	91	71	78.0%	20	22.0%
	2020	82	69	84.1%	13	15.9%
	2024	79	70	88.6%	9	11.4%
	2029	73	66	90.4%	7	9.6%
<u>Weeping Water</u>	2000	434	329	75.8%	105	24.2%
	2010	427	330	77.3%	97	22.7%
	2020	424	330	77.8%	94	22.2%
	2024	422	332	78.7%	90	21.3%
	2029	417	336	80.6%	81	19.4%
<u>Balance of County</u>	2000	3,877	3,327	85.8%	550	14.2%
	2010	4,526	4,061	89.7%	465	10.3%
	2020	5,029	4,619	91.8%	410	8.2%
	2024	5,170	4,761	92.1%	409	7.9%
	2029	5,336	4,935	92.5%	401	7.5%
<u>Beaver Lake Area*</u>	2000	N/A	N/A	N/A	N/A	N/A
	2010	954	882	92.5%	72	7.5%
	2020	1,070	1,019	95.2%	51	4.8%
	2024	1,086	1,042	95.9%	44	4.1%
	2029	1,138	1,103	96.9%	35	3.1%

N/A = Not Available.

*Includes 2010 Census Tract #9660, Block Group 2 and 2020 Census Tract #9660, Block Groups 2 and 4.

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, 2024.

Section 3:
Citizen Participation Program & County Profile.

TABLE 4 POPULATION AGE DISTRIBUTION TRENDS AND PROJECTIONS CASS COUNTY & COMMUNITIES, NEBRASKA 2010-2029						
Cass County						
Age Group	2010	2020	2010-2020 Change	2024	2029	2024-2029 Change
19 & Under	6,962	6,594	-368	6,943	6,961	+18
20-34	3,750	3,872	+122	3,897	3,882	-15
35-54	7,410	6,715	-395	6,859	6,667	-192
55-64	3,516	4,112	+596	4,242	4,523	+281
65-74	1,985	3,101	+1,116	3,248	3,665	+417
75-84	1,087	1,358	+271	1,393	1,534	+141
85+	531	486	-45	434	379	-55
Totals	25,241	26,598	+1,357	27,020	27,615	+595
Median Age	41.1	42.4	+1.3	42.9	43.2	+0.3
Plattsmouth						
19 & Under	1,904	1,735	-169	1,701	1,657	-44
20-34	1,199	1,284	+85	1,319	1,318	-1
35-54	1,743	1,563	-180	1,512	1,448	-64
55-64	701	802	+101	849	912	+63
65-74	447	648	+201	689	780	+91
75-84	314	336	+22	352	388	+36
85+	194	176	-18	164	149	-15
Totals	6,502	6,544	+42	6,586	6,652	+66
Median Age	36.5	38.4	+1.9	38.9	39.6	+0.7
Alvo						
19 & Under	42	33	-9	28	22	-6
20-34	32	32	+0	31	32	+1
35-54	32	21	-11	18	14	-4
55-64	13	19	+6	22	26	+4
65-74	3	7	+4	7	8	+1
75-84	9	3	-6	3	1	-2
85+	1	0	-1	0	0	+0
Totals	132	115	-17	109	103	-6
Median Age	30.7	32.9	+2.2	33.6	34.4	+0.8
CONTINUED:						

Section 3:
Citizen Participation Program & County Profile.

TABLE 4 (CONTINUED) POPULATION AGE DISTRIBUTION TRENDS AND PROJECTIONS CASS COUNTY & COMMUNITIES, NEBRASKA 2010-2029						
Avoca						
<u>Age Group</u>	<u>2010</u>	<u>2020</u>	<u>2010-2020 Change</u>	<u>2024</u>	<u>2029</u>	<u>2024-2029 Change</u>
19 & Under	75	42	-33	40	33	-7
20-34	37	29	-8	26	23	-3
35-54	72	39	-33	32	27	-5
55-64	26	35	+9	38	44	+6
65-74	16	19	+3	20	21	+1
75-84	11	11	+0	12	14	+2
85+	<u>5</u>	<u>3</u>	<u>-2</u>	<u>3</u>	<u>2</u>	<u>-1</u>
Totals	242	178	-64	171	164	+7
Median Age	37.3	46.5	+9.2	47.1	48.3	+1.2
Cedar Creek						
19 & Under	86	102	+16	109	114	+5
20-34	32	48	+16	53	57	+4
35-54	112	125	+13	131	138	+7
55-64	62	86	+24	90	100	+10
65-74	47	62	+15	65	72	+7
75-84	43	31	-12	26	13	-13
85+	<u>8</u>	<u>11</u>	<u>+3</u>	<u>9</u>	<u>5</u>	<u>-4</u>
Totals	390	465	+75	483	499	+16
Median Age	50.3	48.9	-1.4	48.6	48.0	-0.6
Eagle						
19 & Under	312	335	+23	349	370	+21
20-34	230	189	-41	180	167	-13
35-54	291	280	-11	277	269	-8
55-64	111	142	+31	156	175	+19
65-74	52	91	+39	102	123	+21
75-84	18	22	+4	21	19	-2
85+	<u>10</u>	<u>6</u>	<u>-4</u>	<u>5</u>	<u>3</u>	<u>-2</u>
Totals	1,024	1,065	+41	1,090	1,126	+36
Median Age	32.7	35.6	+2.9	36.1	37.1	+1.0
CONTINUED:						

Section 3:
Citizen Participation Program & County Profile.

TABLE 4 (CONTINUED) POPULATION AGE DISTRIBUTION TRENDS AND PROJECTIONS CASS COUNTY & COMMUNITIES, NEBRASKA 2010-2029						
Elmwood			2010-2020		2024-2029	
<u>Age Group</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2024</u>	<u>2029</u>	<u>Change</u>
19 & Under	208	203	-5	203	201	-2
20-34	97	116	+19	121	129	+8
35-54	170	163	-7	161	155	-6
55-64	66	73	+7	75	84	+9
65-74	35	59	+24	68	79	+11
75-84	41	29	-12	25	17	-8
85+	17	11	-6	9	6	-3
Totals	634	654	+20	662	671	+9
Median Age	36.7	35.9	-0.8	35.6	35.4	-0.2
Greenwood						
19 & Under	142	163	+21	168	185	+17
20-34	105	95	-10	93	89	-4
35-54	178	165	-13	163	156	-7
55-64	74	83	+9	90	103	+13
65-74	47	60	+13	65	77	+12
75-84	14	19	+5	21	24	+3
85+	8	10	+2	10	9	-1
Totals	568	595	+27	610	643	+33
Median Age	40.7	40.0	-0.7	39.8	39.5	-0.3
Louisville						
19 & Under	295	366	+71	379	398	+19
20-34	222	210	-12	201	185	-16
35-54	296	346	+50	360	378	+18
55-64	123	144	+21	148	156	+8
65-74	63	122	+59	138	155	+17
75-84	67	67	+0	68	64	-4
85+	40	64	+24	68	71	+3
Totals	1,106	1,319	+213	1,362	1,407	+45
Median Age	37.4	39.4	+2.0	39.8	40.5	+0.7
CONTINUED:						

Section 3:
Citizen Participation Program & County Profile.

TABLE 4 (CONTINUED) POPULATION AGE DISTRIBUTION TRENDS AND PROJECTIONS CASS COUNTY & COMMUNITIES, NEBRASKA 2010-2029						
Manley			2010-2020		2024-2029	
<u>Age Group</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2024</u>	<u>2029</u>	<u>Change</u>
19 & Under	53	34	-19	28	20	-8
20-34	24	36	+12	38	43	+5
35-54	55	32	-23	26	16	-10
55-64	23	31	+8	33	37	+4
65-74	16	18	+2	19	20	+1
75-84	7	12	+5	13	11	-2
85+	0	4	+4	4	3	-1
Totals	178	167	-11	161	150	-11
Median Age	43.5	47.2	+3.7	47.8	48.8	+1.0
Murdock						
19 & Under	43	69	+26	72	84	+12
20-34	49	45	-4	44	41	-3
35-54	62	59	-3	58	55	-3
55-64	42	36	-6	34	31	-3
65-74	19	35	+16	41	49	+8
75-84	16	18	+2	18	19	+1
85+	5	8	+3	7	6	-1
Totals	236	270	+34	278	289	+11
Median Age	44.0	39.7	-4.3	39.2	38.4	-0.8
Murray						
19 & Under	123	142	+19	145	153	+8
20-34	70	90	+20	94	102	+8
35-54	128	102	-26	96	84	-12
55-64	59	63	+4	65	67	+2
65-74	47	47	+0	48	47	-1
75-84	24	31	+7	31	33	+2
85+	12	5	+7	4	2	-2
Totals	463	480	+17	483	488	+5
Median Age	41.4	36.1	-5.3	35.9	34.9	-1.0
CONTINUED:						

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Citizen Participation Program & County Profile.

TABLE 4 (CONTINUED) POPULATION AGE DISTRIBUTION TRENDS AND PROJECTIONS CASS COUNTY & COMMUNITIES, NEBRASKA 2010-2029						
Nehawka			2010-2020		2024-2029	
<u>Age Group</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2024</u>	<u>2029</u>	<u>Change</u>
19 & Under	55	43	-12	41	37	-4
20-34	34	23	-11	21	18	-3
35-54	49	39	-10	39	36	-3
55-64	33	26	-7	24	22	-2
65-74	23	25	+2	24	26	+2
75-84	8	13	+5	14	11	-3
85+	2	4	+2	3	2	-1
Totals	204	173	-31	166	152	-14
Median Age	41.6	42.8	+1.2	43.1	43.8	+0.7
South Bend						
19 & Under	20	12	-8	8	6	-2
20-34	17	13	-4	11	7	-4
35-54	30	20	-10	17	12	-5
55-64	13	21	+8	26	33	+7
65-74	17	12	-5	11	9	-2
75-84	1	12	+11	16	21	+5
85+	1	2	+1	1	0	-1
Totals	99	92	-7	90	88	-2
Median Age	44.8	55.5	+10.7	56.0	57.8	+1.8
Union						
19 & Under	65	55	-10	52	46	-6
20-34	45	37	-8	34	28	-6
35-54	75	45	-30	40	30	-10
55-64	24	31	+7	32	36	+4
65-74	13	13	+0	15	18	+3
75-84	8	12	+4	12	10	-2
85+	3	2	-1	2	2	+0
Totals	233	195	-38	187	170	-17
Median Age	36.1	37.6	+1.5	37.9	38.3	+0.4
CONTINUED:						

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Citizen Participation Program & County Profile.

TABLE 4 (CONTINUED) POPULATION AGE DISTRIBUTION TRENDS AND PROJECTIONS CASS COUNTY & COMMUNITIES, NEBRASKA 2000-2029						
Weeping Water			2010-2020		2024-2029	
<u>Age Group</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2024</u>	<u>2029</u>	<u>Change</u>
19 & Under	296	255	-41	238	226	-12
20-34	193	168	-25	160	143	-17
35-54	301	245	-56	240	228	-12
55-64	124	166	+42	180	199	+19
65-74	66	122	+56	129	143	+14
75-84	53	47	-6	45	40	-5
85+	17	26	+9	28	29	+1
Totals	1,050	1,029	-21	1,020	1,008	-12
Median Age	38.0	41.7	+3.7	42.1	43.3	+1.2
Balance of County						
19 & Under	3,243	3,365	+122	3,382	3,409	+27
20-34	1,364	1,457	+93	1,471	1,500	+29
35-54	3,816	3,741	-75	3,689	3,621	-68
55-64	2,022	2,354	+332	2,380	2,498	+118
65-74	1,074	1,761	+687	1,807	2,038	+231
75-84	453	695	+242	716	849	+133
85+	208	154	-54	117	90	-27
Totals	12,180	13,257	+1,077	13,562	14,005	+443
Median Age	42.3	44.1	+1.8	44.4	45.0	+0.6
Beaver Lake Area*						
19 & Under	738	708	-30	696	684	-12
20-34	319	309	-10	297	288	-9
35-54	832	773	-59	746	735	-11
55-64	391	514	+123	540	585	+45
65-74	244	352	+108	383	435	+52
75-84	55	123	+68	150	184	+34
85+	26	24	-2	21	17	-4
Totals	2,605	2,803	+198	2,833	2,928	+95
Median Age	40.6	44.4	+3.8	44.9	46.0	+1.1
*Includes 2010 Census Tract #9660, Block Group 2 and 2020 Census Tract #9660, Block Groups 2 and 4.						
Source: 2010 & 2020 Census. Hanna:Keelan Associates, 2024.						

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Citizen Participation Program & County Profile.

TABLE 5
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
CASS COUNTY, NEBRASKA
2020-2029

<u>Income Group</u>	<u>2020*</u>	<u>2022*</u>	<u>2024</u>	<u>2029</u>	<u>% Change 2024-2034</u>
<u>All Households</u>					
Less than \$10,000	308	257	209	136	-34.9%
\$10,000-\$19,999	482	358	299	201	-32.8%
\$20,000-\$34,999	1,107	1,091	1,003	913	-9.0%
\$35,000-\$49,999	1,359	1,129	1,026	946	-7.8%
\$50,000-\$74,999	1,898	1,667	1,501	1,418	-5.5%
\$75,000-\$99,999	1,504	1,402	1,371	1,325	-3.4%
<u>\$100,000 or More</u>	<u>3,415</u>	<u>4,435</u>	<u>4,998</u>	<u>5,780</u>	<u>+15.6%</u>
Totals	10,073	10,339	10,407	10,719	+3.0%
Median Income	\$73,683	\$87,673	\$90,721	\$101,209	+11.6%
<u>Households 65+ Yrs.</u>					
Less than \$10,000	107	131	140	159	+13.6%
\$10,000-\$19,999	229	145	106	73	-31.1%
\$20,000-\$34,999	559	490	460	416	-9.6%
\$35,000-\$49,999	498	408	337	289	-14.2%
\$50,000-\$74,999	464	385	329	292	-11.2%
\$75,000-\$99,999	444	449	470	499	+6.2%
<u>\$100,000 or More</u>	<u>411</u>	<u>817</u>	<u>1,060</u>	<u>1,618</u>	<u>+52.6%</u>
Totals	2,712	2,825	2,902	3,346	+15.3%
Median Income	\$48,884	\$59,291	\$66,961	\$79,809	+19.2%

* Specified Data Used. 2020 Estimate subject to margin of error

Source: 2016-2020 and 2018-2022 American Community Survey.

Hanna:Keelan Associates, 2024.

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TABLE 6
ESTIMATED MEDIAN HOUSEHOLD INCOME TRENDS & PROJECTIONS
CASS COUNTY & COMMUNITIES, NEBRASKA
2020-2029

	<u>2020</u>	<u>2022 Est.*</u>	<u>2024</u>	<u>2029</u>
Cass County	\$73,683	\$87,673	\$90,721	\$101,209
Plattsmouth	\$50,680	\$58,989	\$63,417	\$70,134
Alvo	\$38,375	\$81,250	\$88,462	\$95,910
Avoca	\$62,250	\$68,125	\$73,016	\$80,844
Cedar Creek	\$98,194	\$110,750	\$119,728	\$132,432
Eagle	\$52,750	\$63,571	\$69,435	\$77,487
Elmwood	\$63,636	\$91,667	\$103,374	\$114,502
Greenwood	\$79,375	\$97,411	\$110,626	\$125,209
Louisville	\$80,650	\$93,897	\$100,549	\$106,313
Manley	\$56,250	\$73,438	\$79,912	\$87,400
Murdock	\$67,750	\$76,000	\$81,554	\$87,639
Murray	\$65,625	\$67,500	\$68,992	\$70,920
Nehawka	\$63,750	\$86,250	\$93,795	\$98,976
Union	\$60,250	\$65,714	\$69,920	\$75,335
Weeping Water	\$55,859	\$63,507	\$70,056	\$78,009

*Specified data used, subject to margin of error.

Source: 2016-2020 and 2018-2022 American Community Survey.

Hanna:Keelan Associates, 2024.

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TABLE 7
PER CAPITA INCOME
TRENDS AND PROJECTIONS
CASS COUNTY / STATE OF NEBRASKA
2010-2029

	<u>Cass County</u>		<u>State of Nebraska</u>	
<u>Year</u>	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
2010	\$39,249	--	\$41,248	--
2011	\$43,674	+11.3%	\$45,674	+10.7%
2012	\$42,235	-3.3%	\$46,670	+2.2%
2013	\$43,919	+4.0%	\$46,653	-0.0%
2014	\$43,236	-1.6%	\$48,957	+4.9%
2015	\$45,620	+5.5%	\$50,556	+3.3%
2016	\$46,525	+2.0%	\$49,360	-2.4%
2017	\$48,258	+3.7%	\$50,144	+1.6%
2018	\$50,301	+4.2%	\$51,916	+3.5%
2019	\$52,843	+5.1%	\$54,182	+4.4%
2020	\$57,664	+9.1%	\$57,421	+6.0%
2021	\$63,038	+9.3%	\$61,205	+6.6%
2022	\$64,423	+2.2%	\$64,263	+5.0%
2024	\$71,043	+10.3%	\$67,554	+5.1%
2010-2029	\$39,249-\$71,043	+81.0%	\$41,248-\$67,554	+63.8%
2024-2029	\$71,043-\$80,312	+13.0%	\$67,554-\$72,441	+7.2%

Source: Bureau of Economic Analysis, 2024.
Hanna:Keelan Associates, 2024.

TABLE 8
PERSONS RECEIVING SOCIAL SECURITY INCOME
CASS COUNTY, NEBRASKA
2022 ESTIMATE

<u>Social Security Income-2022</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	4,410
Wives & Husbands	115
Children	40
<u>Survivor Benefits</u>	
Widows & Widowers	275
Children	105
<u>Disability Benefits</u>	
Disabled Persons	535
Wives & Husbands	0
Children	100
Total	5,580
<u>Aged 65 & Older</u>	
Men	2,145
Women	2,455
Total	4,590
<u>Supplemental Security Income-2022</u>	<u>Number of Beneficiaries</u>
Aged	N/A
Blind and Disabled	N/A
Total	N/A

N/A = Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2024.

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TABLE 9 RACE AND HISPANIC ORIGIN CASS COUNTY, NEBRASKA 2010 & 2020				
<u>Race</u>	<u>2010</u>		<u>2020</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	24,457	97.0%	24,633	92.6%
Black	87	0.3%	103	0.4%
Native American	83	0.3%	99	0.4%
Asian	85	0.3%	108	0.4%
Other	<u>529</u>	<u>2.1%</u>	<u>1,655</u>	<u>6.2%</u>
Totals	25,241	100.0%	26,598	100.0%
Hispanic Origin	608	2.4%	572	2.2%

Source: 2010, 2020 Census.

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TABLE 10A
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CASS COUNTY, NEBRASKA
2020 & 2024

<u>Owner</u>	2020*	2024
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	435/345	362/332
31-50% AMI	755/435	720/420
51-80% AMI	1,415/450	1,385/418
<u>81%+ AMI</u>	<u>5,610/375</u>	<u>6,300/331</u>
Totals	8,215/1,555	8,767/1,501
<u>Renter</u>	2020*	2024
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	320/185	259/153
31-50% AMI	450/355	423/332
51-80% AMI	585/140	564/108
<u>81%+ AMI</u>	<u>505/35</u>	<u>499/20</u>
Totals	1,860/715	1,745/613

*Specified data.
= Total Households # = CB-HP = *Households with Cost Burden – Housing Problems*

Source: 2020 CHAS Tables.
Hanna:Keelan Associates, 2024.

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TABLE 10B
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
PLATTSMOUTH, NEBRASKA
2020 & 2024

<u>Owner</u>	2020*	2024
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	150/150	133/133
31-50% AMI	230/115	219/102
51-80% AMI	465/105	458/94
<u>81%+ AMI</u>	<u>870/65</u>	<u>894/46</u>
Totals	1,715/435	1,704/375
<u>Renter</u>	2020*	2024
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	150/80	132/57
31-50% AMI	300/245	284/220
51-80% AMI	290/70	282/53
<u>81%+ AMI</u>	<u>175/35</u>	<u>200/30</u>
Totals	915/430	898/360

*Specified data.

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

Source: 2018 CHAS Tables.

Hanna:Keelan Associates, 2024.

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TABLE 11
EMPLOYMENT DATA TRENDS AND PROJECTIONS
CASS COUNTY, NEBRASKA
2014-2029

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2014	12,727	--	3.7%
2015	12,628	-99	3.3%
2016	12,687	+59	3.4%
2017	12,731	+44	3.1%
2018	12,911	+180	3.1%
2019	13,117	+206	3.3%
2020	12,851	-266	4.3%
2021	13,192	+341	2.7%
2022	13,275	+83	2.3%
2023	13,329	+54	2.3%
2024*	13,359	+30	2.6%
2029	13,528	+169	2.5%
2014-2029	12,727-13,528	+801	3.7%-2.5%

*Estimate as of April, 2024.

Source: Nebraska Department of Labor, Labor Market Information, 2024.
Hanna:Keelan Associates, 2024.

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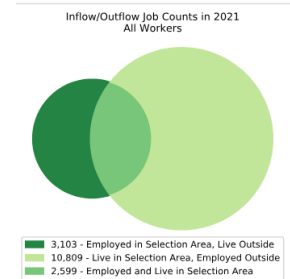
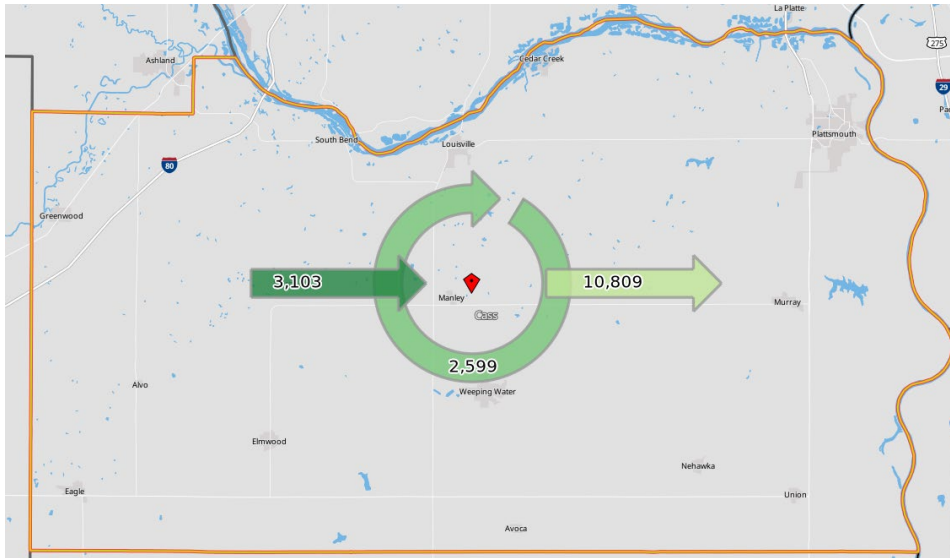
TABLE 12	
WORKFORCE EMPLOYMENT BY TYPE	
CASS COUNTY, NEBRASKA	
APRIL, 2024	
<u>Workforce</u>	
Non-Farm Employment	
(Wage and Salary)	6,763
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	*
Construction.	559
Manufacturing.	527
Wholesale Trade.	251
Retail Trade.	803
Transportation & Warehousing.	581
Information.	15
Finance & Insurance.	331
Real Estate & Rental/Leasing.	95
Professional, Scientific & Technical Services.	161
Management of Companies & Enterprises.	*
Administrative/Support/Waste.	167
Educational Services.	*
Health Care & Social Assistance.	407
Arts, Entertainment & Recreation.	194
Accommodation & Food Service.	436
Other Services (except Public Administration).	341
Federal Government.	59
State Government.	93
Local Government.	1,238

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2024.

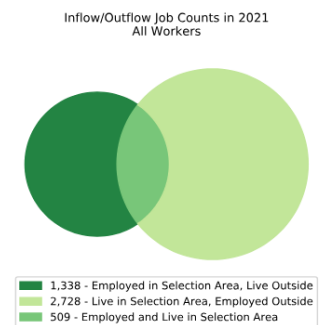
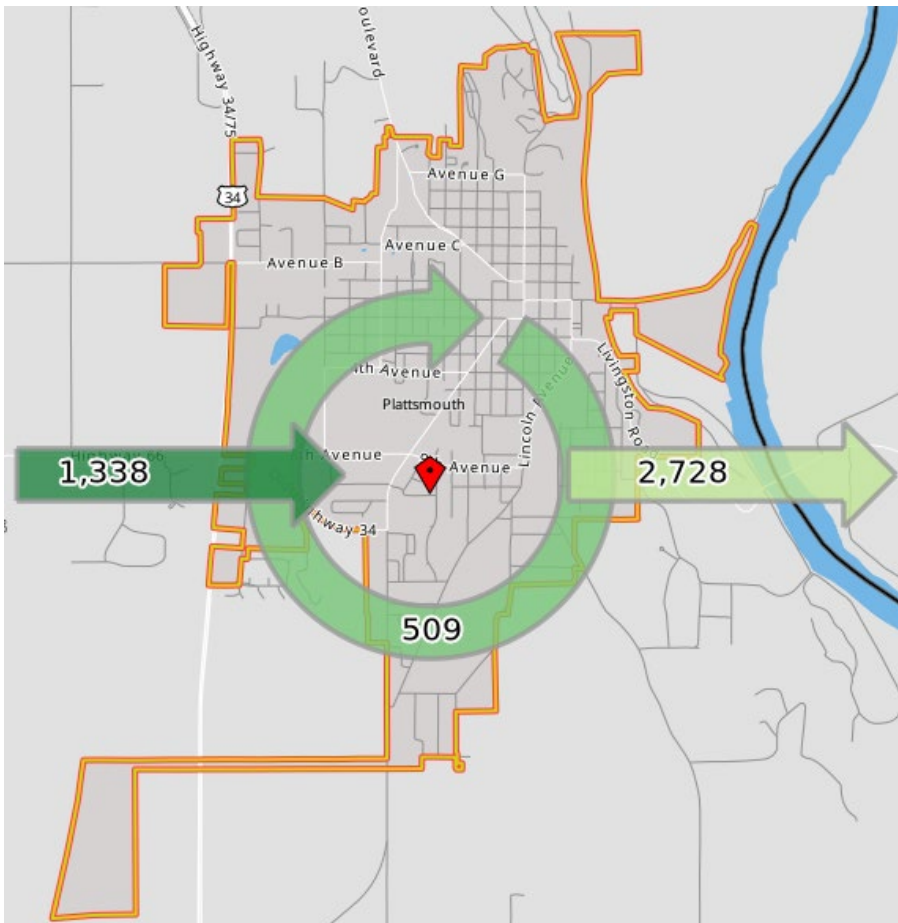
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INFLOW/OUTFLOW JOB COUNTS (2020) – CASS COUNTY & CITY OF PLATTSMOUTH, NEBRASKA.



Inflow/Outflow Job Counts (All Jobs)

	Count	Share
Employed in the Selection Area	5,702	100.0%
Employed in the Selection Area but Living Outside	3,103	54.4%
Employed and Living in the Selection Area	2,599	45.6%
Living in the Selection Area	13,408	100.0%
Living in the Selection Area but Employed Outside	10,809	80.6%
Living and Employed in the Selection Area	2,599	19.4%



Inflow/Outflow Job Counts (All Jobs)

	Count	Share
Employed in the Selection Area	1,847	100.0%
Employed in the Selection Area but Living Outside	1,338	72.4%
Employed and Living in the Selection Area	509	27.6%
Living in the Selection Area	3,237	100.0%
Living in the Selection Area but Employed Outside	2,728	84.3%
Living and Employed in the Selection Area	509	15.7%

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TABLE 13
HOUSING STOCK PROFILE/UNITS IN STRUCTURE
CASS COUNTY COMMUNITIES, NEBRASKA
2020 & 2022 ESTIMATES*

<u>Community</u>	<u>Year</u>	<u>1 unit</u>	<u>2-9 units</u>	<u>10+ units</u>	<u>Other**</u>	<u>Total</u>
<u>Plattsmouth</u>	2020	2,149	294	277	201	2,921
	2022	2,268	237	346	260	3,111
<u>Alvo</u>	2020	50	0	0	2	52
	2022	47	0	0	2	49
<u>Avoca</u>	2020	86	0	0	19	105
	2022	81	0	0	12	93
<u>Cedar Creek</u>	2020	329	2	0	7	338
	2022	385	1	0	2	388
<u>Eagle</u>	2020	391	9	0	28	428
	2022	386	11	0	38	435
<u>Elmwood</u>	2020	286	4	11	13	314
	2022	274	7	5	18	304
<u>Greenwood</u>	2020	164	0	2	26	192
	2022	180	3	2	21	206
<u>Louisville</u>	2020	423	42	99	8	572
	2022	476	36	59	0	571
<u>Manley</u>	2020	96	0	0	1	97
	2022	106	0	0	4	110
<u>Murdock</u>	2020	92	1	0	0	93
	2022	106	4	0	0	110
<u>Murray</u>	2020	186	2	0	11	199
	2022	181	2	0	11	194

CONTINUED

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TABLE 13 (CONTINUED) HOUSING STOCK PROFILE/UNITS IN STRUCTURE CASS COUNTY COMMUNITIES, NEBRASKA 2020 & 2022 ESTIMATES*						
<u>Community</u>	<u>Year</u>	<u>1 unit</u>	<u>2-9 units</u>	<u>10+ units</u>	<u>Other**</u>	<u>Total</u>
<u>Nehawka</u>	2020	85	0	0	13	98
	2022	77	0	0	10	87
<u>South Bend</u>	2020	36	4	0	20	60
	2022	30	3	0	19	52
<u>Union</u>	2020	84	0	0	7	91
	2022	109	0	0	10	119
<u>Weeping Water</u>	2020	434	50	2	9	495
	2022	418	40	0	3	461

*Specified Data Used. Subject to margin of error.

**Includes mobile homes and trailers.

Source: 2016-2020 & 2018-2022 American Community Survey Estimate.

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TABLE 14
HOUSING STOCK PROFILE
SUBSTANDARD HOUSING – HUD
CASS COUNTY COMMUNITIES, NEBRASKA
2022 ESTIMATE*

Community	Total	Complete Plumbing		Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
		Number	% of Total	Number	% of Total	Number	% of Total
Plattsmouth	2,873	2,860	99.5%	13	0.5%	16	0.5%
Alvo	44	43	97.7%	1	2.3%	0	0.0%
Avoca	78	78	100.0%	0	0.0%	0	0.0%
Cedar Creek	171	171	100.0%	0	0.0%	2	1.2%
Eagle	408	408	100.0%	0	0.0%	0	0.0%
Elmwood	286	286	100.0%	0	0.0%	11	3.8%
Greenwood	183	183	100.0%	0	0.0%	12	6.5%
Louisville	541	541	100.0%	0	0.0%	5	0.9%
Manley	109	109	100.0%	0	0.0%	0	0.0%
Murdock	110	110	100.0%	0	0.0%	0	0.0%
Murray	188	186	98.9%	2	1.1%	2	1.1%
Nehawka	74	74	100.0%	0	0.0%	1	1.3%
South Bend	38	38	100.0%	0	0.0%	2	5.2%
Union	106	106	100.0%	0	0.0%	0	0.0%
Weeping Water	437	434	99.3%	3	0.7%	21	4.8%

*Specified Data Used. 2020 Estimate subject to margin of error.
Source: 2018-2022 American Community Survey Estimate.

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TABLE 15 ESTIMATED HOUSING UNITS CASS COUNTY & COMMUNITIES, NEBRASKA 2024	
	<u>Housing Units</u>
Cass County	
Housing Units (2020 Census)	11,623
Units Built (April, 2020 to Present)	866
<u>Units Demolished (April, 2020 to Present)</u>	<u>(9)</u>
TOTAL UNITS	12,480
Plattsmouth	
Housing Units (2020 Census)	2,858
Units Built (April, 2020 to Present)	85
<u>Units Demolished (April, 2020 to Present)</u>	<u>(4)</u>
TOTAL UNITS	2,939
Alvo	
Housing Units (2020 Census)	56
Units Built (April, 2020 to Present)	1
<u>Units Demolished (April, 2020 to Present)</u>	<u>(0)</u>
TOTAL UNITS	57
Avoca	
Housing Units (2020 Census)	93
Units Built (April, 2020 to Present)	0
<u>Units Demolished (April, 2020 to Present)</u>	<u>(1)</u>
TOTAL UNITS	92
Cedar Creek	
Housing Units (2020 Census)	317
Units Built (April, 2020 to Present)	12
<u>Units Demolished (April, 2020 to Present)</u>	<u>(1)</u>
TOTAL UNITS	328
Eagle	
Housing Units (2020 Census)	429
Units Built (April, 2020 to Present)	48
<u>Units Demolished (April, 2020 to Present)</u>	<u>(0)</u>
TOTAL UNITS	477
Elmwood	
Housing Units (2020 Census)	277
Units Built (April, 2020 to Present)	5
<u>Units Demolished (April, 2020 to Present)</u>	<u>(1)</u>
TOTAL UNITS	281
CONTINUED:	

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TABLE 15 (CONTINUED) ESTIMATED HOUSING UNITS CASS COUNTY & COMMUNITIES, NEBRASKA 2024	
	<u>Housing Units</u>
Greenwood	
Housing Units (2020 Census)	240
Units Built (April, 2020 to Present)	4
<u>Units Demolished (April, 2020 to Present)</u>	<u>(2)</u>
TOTAL UNITS	242
Louisville	
Housing Units (2020 Census)	534
Units Built (April, 2020 to Present)	29
<u>Units Demolished (April, 2020 to Present)</u>	<u>(0)</u>
TOTAL UNITS	563
Manley	
Housing Units (2020 Census)	76
Units Built (April, 2020 to Present)	0
<u>Units Demolished (April, 2020 to Present)</u>	<u>(0)</u>
TOTAL UNITS	76
Murdock	
Housing Units (2020 Census)	124
Units Built (April, 2020 to Present)	0
<u>Units Demolished (April, 2020 to Present)</u>	<u>(0)</u>
TOTAL UNITS	124
Murray	
Housing Units (2020 Census)	200
Units Built (April, 2020 to Present)	0
<u>Units Demolished (April, 2020 to Present)</u>	<u>(0)</u>
TOTAL UNITS	200
Nehawka	
Housing Units (2020 Census)	96
Units Built (April, 2020 to Present)	0
<u>Units Demolished (April, 2020 to Present)</u>	<u>(0)</u>
TOTAL UNITS	96
CONTINUED:	

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TABLE 15 (CONTINUED) ESTIMATED HOUSING UNITS CASS COUNTY & COMMUNITIES, NEBRASKA 2024	
	<u>Housing Units</u>
South Bend	
Housing Units (2020 Census)	43
Units Built (April, 2020 to Present)	0
<u>Units Demolished (April, 2020 to Present)</u>	<u>(0)</u>
TOTAL UNITS	43
Union	
Housing Units (2020 Census)	90
Units Built (April, 2020 to Present)	0
<u>Units Demolished (April, 2020 to Present)</u>	<u>(0)</u>
TOTAL UNITS	90
Weeping Water	
Housing Units (2020 Census)	451
Units Built (April, 2020 to Present)	9
<u>Units Demolished (April, 2020 to Present)</u>	<u>(0)</u>
TOTAL UNITS	460
Balance of County	
Housing Units (2020 Census)	5,739
Units Built (April, 2020 to Present)	673
<u>Units Demolished (April, 2020 to Present)</u>	<u>(N/A)</u>
TOTAL UNITS	6,412
Source: 2020 Census, Communities of Cass County, Nebraska Hanna:Keelan Associates, 2024.	

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Citizen Participation Program & County Profile.

TABLE 16
HOUSING STOCK OCCUPANCY/VACANCY STATUS
CASS COUNTY & COMMUNITIES, NEBRASKA
2024

	<u>CASS COUNTY</u>	<u>Plattsmouth</u>	<u>Alvo</u>
a) Housing Stock	12,480 (O=10,437; R=2,043)	2,939 (O=1,953; R=986)	57 (O=46; R=11)
b) Vacant Housing Stock	1,968	337	16
c) Occupied Housing Stock	10,512	2,602	41
*Owner Occupied	8,767	1,704	34
*Renter Occupied	1,745	898	7
d) Housing Vacancy Rate*	15.7% (1,968)	11.4% (337)	28.0% (16)
*Owner Vacancy	16.0% (1,670)	12.7% (249)	26.0% (12)
*Renter Vacancy	14.6% (298)	8.9% (88)	36.3% (4)
e) Adjusted Vacancy Rate**	3.2% (395)	2.3% (67)	7.0% (4)
**Owner Vacancy	3.0% (317)	2.4% (48)	6.5% (3)
**Renter Vacancy	3.8% (78)	1.9% (19)	9.0% (1)
	<u>Avoca</u>	<u>Cedar Creek</u>	<u>Eagle</u>
a) Housing Stock	92 (O=74; R=18)	328 (O=315; R=13)	477 (O=417; R=60)
b) Vacant Housing Stock	11	126	47
c) Occupied Housing Stock	81	202	430
*Owner Occupied	65	193	378
*Renter Occupied	16	9	52
d) Housing Vacancy Rate*	11.9% (11)	38.4% (126)	9.8% (47)
*Owner Vacancy	12.2% (9)	38.7% (122)	9.3% (39)
*Renter Vacancy	11.1% (2)	30.7% (4)	13.3% (8)
e) Adjusted Vacancy Rate**	3.2% (3)	1.5% (5)	2.7% (13)
**Owner Vacancy	4.0% (3)	1.3% (4)	2.6% (11)
**Renter Vacancy	0.0% (0)	7.7% (1)	3.3% (2)

CONTINUED

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TABLE 16 (CONTINUED)

**HOUSING STOCK OCCUPANCY/VACANCY STATUS
CASS COUNTY & COMMUNITIES, NEBRASKA
2024**

	<u>Elmwood</u>	<u>Greenwood</u>	<u>Louisville</u>
a) Housing Stock	281 (O=231; R=50)	242 (O=209; R=33)	563 (O=452; R=111)
b) Vacant Housing Stock	24	9	47
c) Occupied Housing Stock	257	233	516
*Owner Occupied	216	202	416
*Renter Occupied	41	31	100
d) Housing Vacancy Rate*	8.5% (24)	3.7% (9)	8.3% (47)
*Owner Vacancy	6.4% (15)	3.3% (7)	7.9% (36)
*Renter Vacancy	18.0% (9)	6.0% (2)	9.9% (11)
e) Adjusted Vacancy Rate**	1.8% (5)	1.6% (4)	2.8% (16)
**Owner Vacancy	1.7% (4)	1.9% (4)	2.6% (12)
**Renter Vacancy	2.0% (1)	0.0% (0)	3.6% (4)
	<u>Manley</u>	<u>Murdock</u>	<u>Murray</u>
a) Housing Stock	76 (O=64; R=12)	124 (O=101; R=23)	200 (O=161; R=39)
b) Vacant Housing Stock	12	4	14
c) Occupied Housing Stock	64	120	186
*Owner Occupied	54	97	150
*Renter Occupied	10	23	36
d) Housing Vacancy Rate*	15.8% (12)	3.2% (4)	7.0% (14)
*Owner Vacancy	15.6% (10)	3.9% (4)	6.8% (11)
*Renter Vacancy	16.7% (2)	0.0% (0)	7.6% (3)
e) Adjusted Vacancy Rate**	5.2% (4)	1.6% (2)	2.5% (5)
**Owner Vacancy	6.2% (4)	2.0% (2)	2.5% (4)
**Renter Vacancy	0.0% (0)	0.0% (0)	2.5% (1)

CONTINUED:

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Citizen Participation Program & County Profile.

TABLE 16 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
CASS COUNTY & COMMUNITIES, NEBRASKA
2024

	<u>Nehawka</u>	<u>South Bend</u>	<u>Union</u>
a) Housing Stock	96 (O=85; R=11)	43 (O=36; R=7)	90 (O=80; R=10)
b) Vacant Housing Stock	23	7	11
c) Occupied Housing Stock	73	36	79
*Owner Occupied	66	29	70
*Renter Occupied	7	7	9
d) Housing Vacancy Rate*	23.9% (23)	16.2% (7)	12.2% (11)
*Owner Vacancy	22.3% (19)	19.4% (7)	12.5% (10)
*Renter Vacancy	36.3% (4)	0.0% (0)	10.0% (1)
e) Adjusted Vacancy Rate**	3.1% (3)	4.6% (2)	5.5% (5)
**Owner Vacancy	3.5% (3)	5.5% (2)	5.0% (4)
**Renter Vacancy	0.0% (0)	0.0% (0)	10.0% (1)
	<u>Weeping Water</u>	<u>Balance of County</u>	
a) Housing Stock	460 (O=363; R=97)	6,412 (O=5,850; R=562)	
b) Vacant Housing Stock	38	1,242	
c) Occupied Housing Stock	422	5,170	
*Owner Occupied	332	4,761	
*Renter Occupied	90	409	
d) Housing Vacancy Rate*	8.2% (38)	19.4% (1,242)	
*Owner Vacancy	8.5% (31)	18.6% (1,089)	
*Renter Vacancy	7.2% (7)	27.2% (153)	
e) Adjusted Vacancy Rate**	1.9% (9)	3.8% (248)	
**Owner Vacancy	1.9% (7)	3.4% (202)	
**Renter Vacancy	2.1% (2)	8.2% (46)	

* 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. Also includes a margin of error calculation associated with American Community Survey data.

Source: Cass County & Communities, Nebraska, 2024.
Hanna:Keelan Associates, 2024.

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Citizen Participation Program & County Profile.

TABLE 17
ESTIMATED MEDIAN GROSS RENT &
MEDIAN OWNER-OCCUPIED HOUSING VALUE
CASS COUNTY & COMMUNITIES, NEBRASKA
2000-2029

<u>Community</u>	<u>Year</u>	<u>Median Rent</u>	<u>Median Value Owner Housing</u>
<u>Cass County</u>	2020*	\$855	\$195,500
	2022*	\$970	\$234,300
	2024	\$1,075	\$274,600
	2029	\$1,328	\$350,700
<u>Plattsmouth</u>	2020*	\$851	\$122,200
	2022*	\$965	\$156,900
	2024	\$1,052	\$181,400
	2029	\$1,281	\$239,100
<u>Alvo</u>	2020*	\$1,089	\$98,800
	2022*	N/A	\$146,400
	2024	N/A	\$164,900
	2029	N/A	\$213,500
<u>Avoca</u>	2020*	\$725	\$106,300
	2022*	\$842	\$110,900
	2024	\$909	\$113,500
	2029	\$1,202	\$123,400
<u>Cedar Creek</u>	2020*	\$1,141	\$271,100
	2022*	\$1,271	\$344,100
	2024	\$1,366	\$390,300
	2029	\$1,748	\$476,200
<u>Eagle</u>	2020*	\$783	\$125,100
	2022*	\$741	\$154,600
	2024	\$726	\$198,700
	2029	\$717	\$253,900
<u>Elmwood</u>	2020*	\$774	\$138,800
	2022*	\$875	\$183,000
	2024	\$953	\$226,600
	2029	\$1,326	\$284,100
<u>Greenwood</u>	2020*	\$882	\$118,900
	2022*	\$968	\$149,000
	2024	\$1,021	\$163,900
	2029	\$1,292	\$211,300
<u>Louisville</u>	2020*	\$857	\$161,000
	2022*	\$983	\$203,200
	2024	\$1,106	\$238,800
	2029	\$1,439	\$285,800

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TABLE 17
ESTIMATED MEDIAN GROSS RENT &
MEDIAN OWNER-OCCUPIED HOUSING VALUE
CASS COUNTY & COMMUNITIES, NEBRASKA
2020-2029

<u>Community</u>	<u>Year</u>	<u>Median Rent</u>	<u>Median Value Owner Housing</u>
<u>Manley</u>	2020*	\$688	\$125,000
	2022*	\$925	\$183,900
	2024	\$1,064	\$227,600
	2029	\$1,279	\$279,000
<u>Murdock</u>	2020*	\$867	\$143,800
	2022*	\$800	\$176,600
	2024	\$774	\$191,200
	2029	\$763	\$229,700
<u>Murray</u>	2020*	\$844	\$134,900
	2022*	\$1,000	\$169,200
	2024	\$1,118	\$189,300
	2029	\$1,383	\$232,500
<u>Nehawka</u>	2020*	\$1,375	\$90,000
	2022*	\$1,375	\$114,600
	2024	\$1,445	\$123,800
	2029	\$1,670	\$149,900
<u>South Bend</u>	2020*	\$775	\$106,300
	2022*	\$850	\$114,400
	2024	\$902	\$118,700
	2029	\$1,035	\$138,000
<u>Union</u>	2020*	N/A	\$93,800
	2022*	N/A	\$117,600
	2024	N/A	\$130,100
	2029	N/A	\$172,500
<u>Weeping Water</u>	2020*	\$684	\$140,800
	2022*	\$808	\$175,000
	2024	\$899	\$199,600
	2029	\$1,007	\$256,700

*Specified Data Used. 2020 Estimate subject to margin of error.
Source: 2016-2020 & 2018-2022 American Community Survey.
Hanna:Keelan Associates, 2024.

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TABLE 18A
HOUSING UNIT “TARGET” DEMAND^
CASS COUNTY & COMMUNITIES, NEBRASKA
2029

	Housing Unit Target Demand		Est. Total Housing Unit	Est. Required Housing Unit Target
	<u>Owner</u>	<u>Rental</u>	<u>“Target” Demand*</u>	<u>Demand Budget (Millions)</u>
Cass County	497	118	615	\$697.37
Plattsmouth	68	58	126	\$248.50
Alvo	1	2	3	\$0.71
Avoca	2	2	4	\$0.74
Cedar Creek	8	2	10	\$2.90
Eagle	44	14	58	\$156.50
Elmwood	4	4	8	\$2.10
Greenwood	6	4	10	\$2.80
Louisville	40	14	54	\$145.00
Manley	2	2	4	\$0.74
Murdock	3	2	5	\$1.40
Murray	4	2	6	\$1.80
Nehawka	2	2	4	\$0.74
South Bend	2	0	2	\$0.70
Union	2	2	4	\$0.74
Weeping Water	12	8	20	\$5.80
Balance of County^^:	297	0	297	\$126.20

^Housing Demand Range based on “Medium” Population Estimates.

^^Includes Community Planning Jurisdictions and Census-Designated Places.

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- “Pent Up” Housing Demand.
- Targeted Special Populations.
- Seasonal Housing Demand (Including Vacation and Short-Term Rental Housing/AirBNB).
- **Five-Year Housing Development Capacity.**

NOTE 1: Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 15% to 20% of the Total Housing Demand).

NOTE 2: Estimated Workforce Housing Unit Demand: Cass County: 450 Total Units (362 Owner, 88 Rental).

Source: Hanna:Keelan Associates, 2024.

TABLE 18B
HOUSING UNIT “TARGET” DEMAND
PLATTSMOUTH, NEBRASKA
2029

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit “Target” Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
Medium (Pop. Proj.):	68	58^	126	\$248.5
CGI (Pop. Proj.):	118	90^	208	\$429.5

^Includes 58 rental housing units in addition to 90 rental housing units currently under construction/ planned for construction.

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- “Pent Up” Housing Demand.
- Targeted Special Populations.
- Seasonal Housing Demand (Including Vacation and Short-Term Rental Housing/AirBNB).
- **Five-Year Housing Development Capacity.**

NOTE 1: Housing Unit “Target” Demand includes both New Construction and Purchase-Rehab-Resale or Re-Rent (an estimated 10% to 15% of the Total Housing Demand).

NOTE 2: Estimated Workforce Housing Unit Demand:

Medium: 87 Total Units (44 Owner, 43 Rental).

CGI: 155 Total Units (83 Owner, 72 Rental).

Source: Hanna:Keelan Associates, 2024.

TABLE 18C
HOUSING UNIT “TARGET” DEMAND
EAGLE, NEBRASKA
2029

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit “Target” Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
Medium (Pop. Proj.):	44	14	58	\$156.5
CGI (Pop. Proj.):	55	18	73	\$196.0

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- “Pent Up” Housing Demand.
- Targeted Special Populations.
- Seasonal Housing Demand (Including Vacation and Short-Term Rental Housing/AirBNB).
- **Five-Year Housing Development Capacity.**

NOTE 1: Housing Unit “Target” Demand includes both New Construction and Purchase-Rehab-Resale or Re-Rent (an estimated 10% to 15% of the Total Housing Demand).

NOTE 2: Estimated Workforce Housing Unit Demand:

Medium: 45 Total Units (35 Owner, 10 Rental).

CGI: 54 Total Units (42 Owner, 12 Rental).

Source: Hanna:Keelan Associates, 2024.

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Citizen Participation Program & County Profile.

TABLE 18D
HOUSING UNIT “TARGET” DEMAND
LOUISVILLE, NEBRASKA
2029

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit “Target” Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
Medium (Pop. Proj.):	40	14	54	\$145.0
CGI (Pop. Proj.):	53	20	73	\$196.0

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- “Pent Up” Housing Demand.
- Targeted Special Populations.
- Seasonal Housing Demand (Including Vacation and Short-Term Rental Housing/AirBNB).
- **Five-Year Housing Development Capacity.**

NOTE 1: Housing Unit “Target” Demand includes both New Construction and Purchase-Rehab-Resale or Re-Rent (an estimated 10% to 15% of the Total Housing Demand).

NOTE 2: Estimated Workforce Housing Unit Demand:

Medium: 40 Total Units (30 Owner, 10 Rental).

CGI: 52 Total Units (38 Owner, 14 Rental).

Source: Hanna:Keelan Associates, 2024.

TABLE 18E
HOUSING UNIT “TARGET” DEMAND
WEEPING WATER, NEBRASKA
2029

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit “Target” Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
Medium (Pop. Proj.):	12	8	20	\$5.8
CGI (Pop. Proj.):	15	12	27	\$7.8

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- “Pent Up” Housing Demand.
- Targeted Special Populations.
- Seasonal Housing Demand (Including Vacation and Short-Term Rental Housing/AirBNB).
- **Five-Year Housing Development Capacity.**

NOTE 1: Housing Unit “Target” Demand includes both New Construction and Purchase-Rehab-Resale or Re-Rent (an estimated 10% to 15% of the Total Housing Demand).

NOTE 2: Estimated Workforce Housing Unit Demand:

Medium: 16 Total Units (10 Owner, Six Rental).

CGI: 20 Total Units (12 Owner, Eight Rental).

Source: Hanna:Keelan Associates, 2024.

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TABLE 19 AREA HOUSEHOLD INCOME (AMI) OMAHA/COUNCIL BLUFFS METROPOLITAN STATISTICAL AREA, NEBRASKA* 2024								
	<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	23,000	26,300	29,600	32,850	35,500	38,150	40,750	43,400
50% AMI	38,350	43,800	49,300	54,750	59,150	63,550	67,900	72,300
60% AMI	46,020	52,560	59,160	65,700	70,980	76,260	81,480	86,760
80% AMI	61,350	70,100	78,850	87,600	94,650	101,650	108,650	115,650
100%AMI	76,700	87,600	98,600	109,500	118,30	127,100	135,800	144,600
125%AMI	95,875	109,500	123,250	136,875	147,87	158,875	169,750	180,750
*Includes Cass County, Nebraska. Source: U.S. Department of Housing and Urban Development, 2024.								

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TABLE 20
ESTIMATED HOUSING UNIT “TARGET” DEMAND^ BY INCOME SECTOR
MEDIUM & CGI POPULATION ESTIMATE
CITIES OF PLATTSMOUTH, EAGLE, LOUISVILLE &
WEeping WATER, NEBRASKA
2029

		<u>Income Range</u>					<u>Totals</u>
		<u>0-30%</u> <u>AMI</u>	<u>31-60%</u> <u>AMI</u>	<u>61-80%</u> <u>AMI</u>	<u>81-125%</u> <u>AMI</u>	<u>126%+</u> <u>AMI</u>	
<u>Plattsmouth</u>							
	Owner:	0 / 0	6 / 8	9 / 15	20 / 37	33 / 58	68 / 118
	Rental:	0 / 0	12 / 18	10 / 18	20 / 30	16 / 24	58 / 90
<u>Eagle</u>							
	Owner:	0 / 0	4 / 4	6 / 8	15 / 20	19 / 23	44 / 55
	Rental:	0 / 0	4 / 4	4 / 6	6 / 8	0 / 0	14 / 18
<u>Louisville</u>							
	Owner:	0 / 0	4 / 4	6 / 8	12 / 17	18 / 24	40 / 53
	Rental:	0 / 0	4 / 4	4 / 6	6 / 10	0 / 0	14 / 20
<u>Weeping Water</u>							
	Owner:	0 / 0	2 / 2	2 / 2	6 / 8	2 / 3	12 / 15
	Rental:	0 / 0	2 / 3	2 / 3	4 / 6	0 / 0	8 / 12

*Includes Seasonal Housing/Short-Term Rental/AirBNB housing.

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

Source: Hanna:Keelan Associates, 2024.

TABLE 21A
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS &
RANGE OF PRICE POINTS (PRODUCTS)^
MEDIUM & CGI POPULATION ESTIMATE
PLATTSMOUTH, NEBRASKA
2029

OWNER

UNITS	Total Units	Price Points	Workforce	Price Points
Elderly (55+)	17 / 27	\$205K-\$420K	6 / 10	\$275K-\$365K
Family	43 / 81	\$205K-\$480K	34 / 67	\$315K-\$425K
Special				
Populations¹	8 / 10	\$160K-\$270K	4 / 6	\$160K-\$270K
Subtotals	68 / 118	\$160K-\$480K	44 / 83	\$160K-\$425K

RENTAL

UNITS*				
Elderly (55+)	16 / 24	\$870-\$1,120	6 / 8	\$1,020-\$1,075
Family	36 / 58	\$880-\$1,185	33 / 58	\$940-\$1,125
Special				
Populations¹	6 / 8	\$735-\$935	4 / 6	\$735-\$935
Subtotals	58 / 90	\$735-\$1,185	43 / 72	\$735-\$1,125

Totals **126 / 208** **87 / 155**

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

^Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment (18 Months).

^Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment (18 Months).

* 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, 2024.

TABLE 21B
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS &
RANGE OF PRICE POINTS (PRODUCTS)^
MEDIUM & CGI POPULATION ESTIMATE
EAGLE, NEBRASKA
2029

OWNER

UNITS	Total Units	Price Points	Workforce	Price Points
Elderly (55+)	10 / 12	\$185K-\$380K	4 / 4	\$250K-\$350K
Family	32 / 44	\$185K-\$430K	31 / 38	\$285K-\$385K
Special Populations¹	2 / 2	\$145K-\$235K	0 / 0	N/A
Subtotals	44 / 55	\$145K-\$430K	33 / 42	\$250K-385K

RENTAL

UNITS*				
Elderly (55+)	2 / 4	\$800-\$890	0 / 0	N/A
Family	10 / 12	\$835-\$1,065	10 / 12	\$845-\$1,025
Special Populations¹	2 / 2	\$660-\$845	0 / 0	N/A
Subtotals	14 / 18	\$660-\$1,065	10 / 12	845-\$1,025

Totals **58 / 73** **45 / 54**

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

^Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment (18 Months).

^Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment (18 Months).

* 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, 2024.

TABLE 21C
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS &
RANGE OF PRICE POINTS (PRODUCTS)^
MEDIUM & CGI POPULATION ESTIMATE
LOUISVILLE, NEBRASKA
2029

OWNER

UNITS	Total Units	Price Points	Workforce	Price Points
Elderly (55+)	12 / 16	\$195K-\$400K	5 / 5	\$260K-\$360K
Family	26 / 35	\$195K-\$455K	25 / 33	\$300K-\$405K
Special Populations¹	2 / 2	\$145K-\$235K	0 / 0	N/A
Subtotals	40 / 53	\$145K-\$455K	30 / 38	\$260K-\$405K

RENTAL

UNITS*				
Elderly (55+)	2 / 4	\$800-\$890	0 / 0	N/A
Family	10 / 14	\$835-\$1,065	10 / 14	\$845-\$1,025
Special Populations¹	2 / 2	\$660-\$845	0 / 0	N/A
Subtotals	14 / 20	\$660-\$1,065	10 / 14	\$845-\$1,025

Totals **54 / 73** **40 / 52**

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

^Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment (18 Months).

^Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment (18 Months).

* 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, 2024.

Section 3:
Citizen Participation Program & County Profile.

TABLE 21D
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS &
RANGE OF PRICE POINTS (PRODUCTS)^
MEDIUM & CGI POPULATION ESTIMATE
WEEPING WATER, NEBRASKA
2029

OWNER

UNITS	Total Units	Price Points	Workforce	Price Points
Elderly (55+)	2 / 2	\$170K-\$370K	2 / 2	\$230K-\$305K
Family	8 / 11	\$170K-\$430K	8 / 10	\$260K-\$355K
Special Populations¹	2 / 2	\$135K-\$225K	0 / 0	N/A
Subtotals	12 / 15	\$135K-\$430K	10 / 12	\$230K-\$355K

RENTAL

UNITS*				
Elderly (55+)	2 / 2	\$775-\$990	2 / 2	\$900-\$950
Family	4 / 8	\$765-\$1,085	4 / 6	\$840-\$1,025
Special Populations¹	2 / 2	\$640-\$830	0 / 0	N/A
Subtotals	8 / 12	\$640-\$1,085	6 / 8	\$940-\$1,025

Totals **20 / 27** **16 / 20**

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

^Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment (18 Months).

^Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment (18 Months).

* 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, 2024.

TABLE 22
HOUSING UNIT “TARGET” DEMAND
ESTIMATED LAND USE REQUIREMENTS
MEDIUM & CGI POPULATION ESTIMATE
CITIES OF PLATTSMOUTH, EAGLE, LOUISVILLE &
WEEPING WATER, NEBRASKA
2029

	<u>Owner Units/Acres</u>	<u>Rental Units/Acres</u>	<u>Totals</u>
Plattsmouth	68 / 22 118 / 39	58 / 9.5 90 / 14.8	126 / 31.5 208 / 53.8
Eagle	44 / 14.5 55 / 18.0	14 / 2.3 18 / 3.0	58 / 16.8 73 / 21.0
Louisville	40 / 13.2 53 / 17.5	14 / 2.3 20 / 3.3	54 / 15.6 73 / 20.8
Weeping Water	12 / 4.5 15 / 5.1	8 / 1.9 12 / 2.0	20 / 6.4 27 / 7.1

Source: Hanna:Keelan Associates, 2024.

Section 3:
Citizen Participation Program & County Profile.

TABLE 23
HOUSING CONDITIONS
CASS COUNTY & COMMUNITIES, NEBRASKA
2024

	<u>Cass County</u>	<u>Plattsmouth</u>	<u>Alvo</u>	<u>Avoca</u>	<u>Cedar Creek</u>	<u>Eagle</u>
Excellent	1	0	0	0	0	0
Excellent/V. Good	8	3	0	1	0	1
Very Good	101	36	0	2	4	6
Very Good/Good	305	80	2	4	16	3
Good	1,297	323	10	22	62	59
Good/Average	1,948	559	12	23	91	131
Average	3,232	998	26	32	140	200
Average/Fair	466	262	3	2	4	12
Fair	229	92	4	7	7	4
Fair/Poor	60	17	4	0	2	0
Poor	54	19	1	1	1	0
Totals	7,701	2,389	62	94	327	416
	<u>Elmwood</u>	<u>Greenwood</u>	<u>Louisville</u>	<u>Manley</u>	<u>Murdock</u>	<u>Murray</u>
Excellent	0	0	0	0	0	0
Excellent/V. Good	0	0	0	0	1	0
Very Good	7	1	9	0	4	1
Very Good/Good	23	4	40	4	10	3
Good	55	36	120	14	40	41
Good/Average	62	52	139	20	35	70
Average	93	120	91	31	16	67
Average/Fair	21	8	6	6	3	8
Fair	5	11	4	2	1	7
Fair/Poor	1	2	0	0	0	1
Poor	2	4	0	0	0	1
Totals	269	238	409	77	110	199
	<u>Nehawka</u>	<u>South Bend</u>	<u>Union</u>	<u>Weeping Water</u>	<u>Bal. of Co.</u>	
Excellent	0	0	0	0	1	
Excellent/V. Good	0	0	0	0	2	
Very Good	0	0	0	5	26	
Very Good/Good	4	0	1	14	97	
Good	25	4	13	66	407	
Good/Average	23	8	31	126	566	
Average	25	12	36	167	1,178	
Average/Fair	10	0	5	18	98	
Fair	1	0	2	11	71	
Fair/Poor	1	1	0	7	24	
Poor	3	1	0	3	18	
Totals	92	26	88	417	2,488	

Source: Cass County Assessor's Office.
Hanna:Keelan Associates, 2024.

TABLE 24
TARGET REHABILITATION &
DEMOLITION DEMAND & ESTIMATED COSTS
CITIES OF PLATTSMOUTH, EAGLE, LOUISVILLE &
WEEPING WATER, NEBRASKA
2029

PLATTSMOUTH	<u># Units / Est. Costs</u>
- Moderate Rehabilitation*	44 / \$1,350,000
- Substantial Rehabilitation*	25 / \$1,075,000
- Demolition/Replacement**	10 / \$3,500,000
EAGLE	<u># Units / Est. Costs</u>
- Moderate Rehabilitation*	12 / \$365,000
- Substantial Rehabilitation*	5 / \$215,000
- Demolition/Replacement**	2 / \$700,000
LOUISVILLE	<u># Units / Est. Costs</u>
- Moderate Rehabilitation*	10 / \$305,000
- Substantial Rehabilitation*	4 / \$172,000
- Demolition/Replacement**	2 / \$700,000
WEEPING WATER	<u># Units / Est. Costs</u>
- Moderate Rehabilitation*	14 / \$426,000
- Substantial Rehabilitation*	7 / \$301,000
- Demolition/Replacement**	3 / \$1,050,000

*Pending Appraisal Qualification.

**Estimated Cost without Acquisition.

Source: Hanna:Keelan Associates, P.C., 2024.

TABLE 25
ESTIMATED “TARGET” HOUSING
REHABILITATION / DEMOLITION DEMAND*
CASS COUNTY & COMMUNITIES, NEBRASKA
2029

	# Rehabilitated / Est. Cost \$ (Million)	Demolition
Cass County	280 / \$9.79	79
Plattsmouth	69 / \$2.42	10
Alvo	8 / \$0.28	3
Avoca	8 / \$0.28	2
Cedar Creek	10 / \$0.35	4
Eagle	17 / \$0.58	2
Elmwood	12 / \$0.42	3
Greenwood	10 / \$0.35	6
Louisville	14 / \$0.48	2
Manley	8 / \$0.28	2
Murdock	6 / \$0.21	2
Murray	10 / \$0.35	2
Nehawka	10 / \$0.35	4
South Bend	5 / \$0.18	2
Union	7 / \$0.25	2
Weeping Water	21 / \$0.73	3
Balance of County	65 / \$2.28	30

*Based upon County Assessor Records.

Source: Hanna:Keelan Associates, 2024.