



Falls City, Nebraska Housing Needs Assessment 2021





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Introduction and Methodology

Introduction

Falls City Economic Development and Growth Enterprise (EDGE) hired the Marvin Planning Consultants (MPC) team to undertake a comprehensive housing assessment of the city of Falls City. The comprehensive housing assessment is sponsored by Falls City EDGE and the Nebraska Investment Finance Authority (NIFA). The goal of the study is to assess the general health of the housing market, current conditions of the housing stock, assess and forecast current and future housing needs based on projected population and employment trends.

The project partners understand the Nebraska housing market is tight, which means vacancy rates are extremely low, and finding the right housing product for current and future residents is a challenge. These tight housing markets not only affect the confidence of current residents, but a tight housing market also becomes a challenge when attracting new businesses to locate into a community. Housing markets with low vacancies and limited housing options, are the difference between a business considering expanding within their current community, or relocation to a different region. A housing market in which the right type of housing is not available can also increase employee turnover and also cause general dissatisfaction. If businesses believe, or know, they

cannot find adequate housing for their employees they may look elsewhere. The project partners recognize the housing situation within Falls City may not be ideal and has an affect on current employers and can be a challenge to attracting new employers to the region and grow the economic base.

Study Boundaries

The housing needs assessment included all of the city of Falls City, Nebraska.

Figure 1.1: Study Area



Source: Google Earth

Methodology

The MPC team used a two-part, data-driven approach to undertake the assessment and ultimately the recommended outcomes and strategy. The team used a variety of data sources including: Richardson County Assessor's data, US Department of Housing and Urban Development (HUD), US Census, and private sources such as ESRI. These data are supplemented with local observations and stakeholder interviews. The housing assessment process is divided into two parts. One is the quantitative data-driven analysis (the numbers), and the second is the qualitative analysis (perceptions). Quantitative analysis was done through analyzing US census data population forecasts, employment data locational analysis in general trend data.

Local data was also used to supplement National level data. This included the Richardson County Assessors data as well as the local Board of Realtors – Multiple Listing Service (MLS) data. When examined in a comprehensive fashion, the national and local data paints a picture of what is going on in the housing market and what we can expect to happen over the next 5 to 10 years if actions are not addressed. The goal of the study is to really look at what types of housing are needed, what types of residents are expected to enter the Falls City area, and what is missing from the current housing market and then what also can be done to address the situation moving forward.

The qualitative data gathering is the second element of the study. The MPC team approached this task in a variety of manners including focus groups with key stakeholders including local officials, major employers, housing advocates, local bankers, realtors in the Falls City area. These focus groups were supplemented with online and written surveys which were distributed via SurveyMonkey. Over 200 surveys were completed. The qualitative data supplements and provides local context to the numbers. It provides insight into how people feel about the housing situation in Falls City. The MPC team gathered as many points of view as possible to create a well-rounded picture of the housing situation. When both the qualitative and quantitative data are examined the results paint the true picture of the housing needs and challenges within Falls City.

Document layout

The Falls City Housing Needs Assessment Study is laid out in the following Chapters:

1. Introduction
 2. Community Engagement
 3. Existing Conditions
 4. Falls City Demand Analysis
 5. Falls City Recommendations
- Appendix A: Funding Resources





Community Engagement

Introduction

During the process, the MPC team worked to collect information regarding the perceived needs and desires in Falls City. The data collection process included specific techniques, including:

- On-line surveys
- Hard copies of the on-line survey
- Focus group meetings
- Special interviews
- Steering Committee meeting

Survey

The community engagement portion of the project began with developing an on-line survey via SurveyMonkey, with hard copies available for those not having access to the on-line format.

As part of the community effort to get responses to the survey, the team developed postcards and posters which were placed around the entire community. These items were to help draw attention to the survey and the need for input. A total of 2,254 postcards were sent out via the United States Postal Service on six different routes. In the end, 207 persons filled out a survey. The hit rate was 9.2% of the postcards sent.



Postcard sample front

We Want Your Ideas

Go to one of the following places to fill out our survey:

SurveyMonkey
<https://www.surveymonkey.com/r/FallsCity2020>

Scan the QR Code



Or pick up a hardcopy at:

- Falls City City Offices
- Falls City EDGE Office
- Please return finished hardcopies to Falls City EDGE at 1705 Stone Street

PRSR STD
ECRWSS
U.S.POSTAGE
PAID
EDDM Retail

LOCAL POSTAL
CUSTOMER

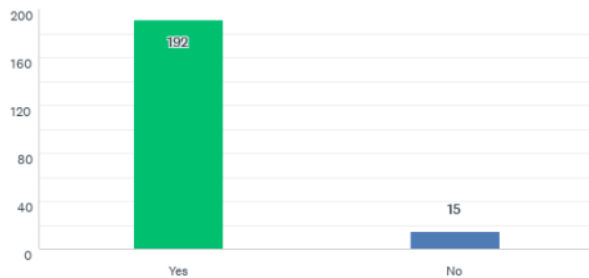


Postcard sample back

Survey Results

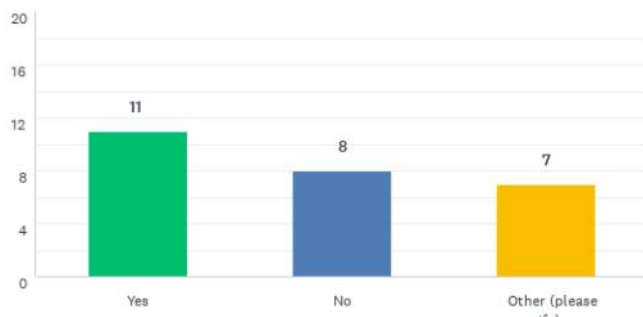
Overall Number of Replies

Overall, the survey received 207 responses from across the Falls City area. In total, 192 lived in Falls City and 15 stated they did not live in Falls City.



Willingness to Move to Falls City

Those answering "No" to the first question, were then asked if they would consider moving to Falls City. Interestingly, only 15 answered "No" in Question 1 but 26 people answered this question. However, the following is the results of the question.



I currently:

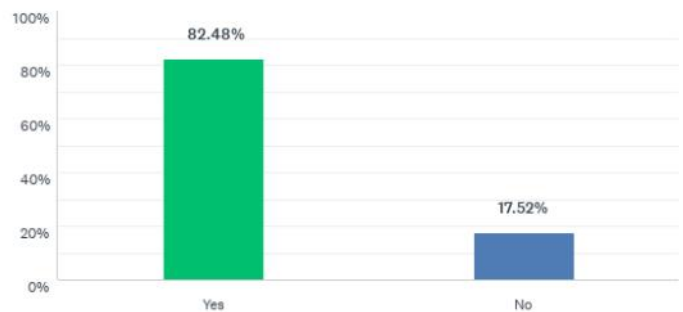
This is Question 3 which is asking the respondents to identify their current living situation. The results are as follows.

The majority of the respondents (78.2%) stated they currently own their home. While 18% surveyed claimed to be renting. A total of four people (2%) answered they living with relatives at the time of the survey.

Finally, four people answered "other", unfortunately they did not provide a description of what "other" meant to them. In some cases, "other" has meant people living in their car, RV, or just homeless at the time.

Satisfaction with Current Housing Situation

This is simply what it is says. The survey wanted to find out who is or is not satisfied with their current housing conditions.



In all, 82.48% stated they were satisfied with there current housing situation; while, 17.52% are not currently satisfied.

Question 5, asked "If you answered "No" to Question 4, please explain".

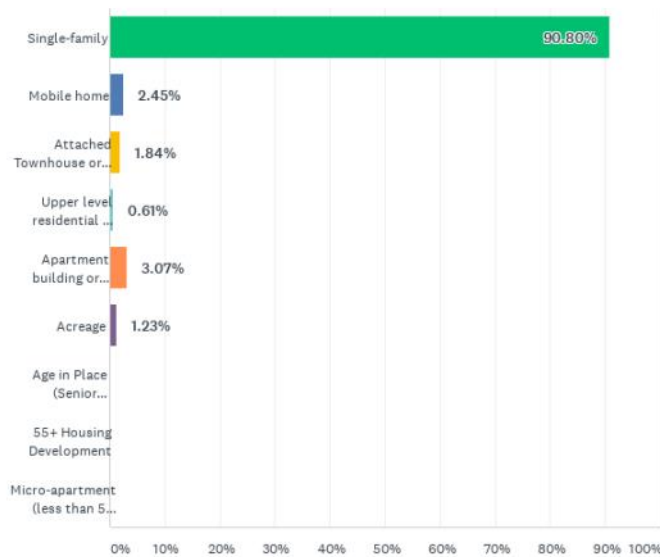
This question receive 22 replies; therefore, the following is a listing of those issues.

1. I want to go back to low income housing.
2. So much work needs to be done
3. Maintenance services aren't very good-they take a while to show up & don't fix things properly. It's difficult to make improvements such as: adding shelving, closet doors that work, and installing water filter system because the Board has to approve it (which can take a couple months & you may have to meet their conditions or be denied). Quite a lot of things need repair/replacement.
4. People need to be fined on the spot for stuff in their yard or high grass
5. I really don't enjoy living with my parents at this age
6. would prefer one level as I'm getting older
7. House is falling apart, needs a new roof, I never get selected for SENCA's help
8. Would like more affordable housing
9. House needs a new roof, plus a few other things done to it but nothing seems to be in the works

- or on the calendar to get them done.
- 10. Wilderness Falls
- 11. House wasn't well cared for.
- 12. would rather own a house instead of rent.
- 13. No housing needed, no available rentals, few when do become available and saturated with more needing then available makes hard to acquire.
- 14. I live with my ex due to lack of options.
- 15. I am ready to downsize, do not want to buy, would like affordable housing in FC.7
- 16. Too much commercial/agricultural traffic passes by my house.
- 17. Disruptive neighbors/Noisy area of town
- 18. Would like to own, but the quality of homes for sale are not what we would like
- 19. It's falling apart, and I can't afford it
- 20. We are currently looking for a bigger house to live in
- 21. Not big enough and lack of viable options for larger houses
- 22. I need to move to low income housing. I'm on the waiting list.

Type of Housing Currently Living In

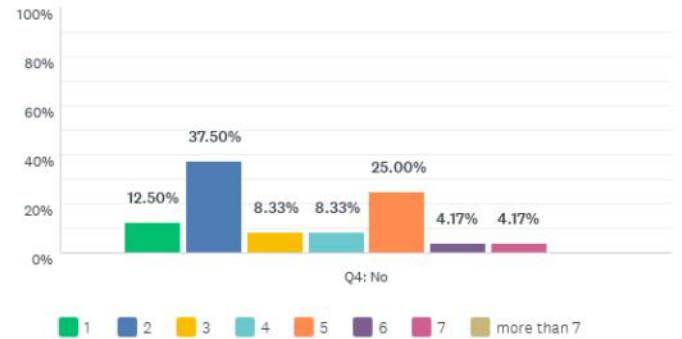
The majority of the respondents, 90.8%, live in single-family dwelling units within Falls City. While 3.07% live in apartments; 2.45% live in mobile homes; and 1.84% live in attached townhouses/duplexes. Other key unit types have one living in an upper level residence.



Number of People Residing in Household

The most often selected number of people residing in a house was two-person households with 70 or 42.42% of the total respondents. The second most selected number was one-person households with 25 households or 15.15% of the total.

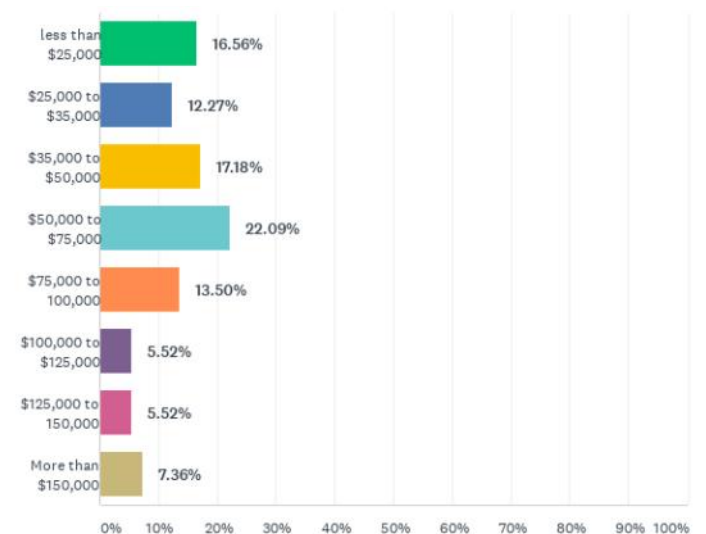
When comparing the number of persons per household with those answering they were not happy with their housing situation, the following graphic is the outcome.



The graph indicates the household size based upon individuals stating they were not happy with their current living situation. The highest percentages were in the two-person households with 37.50% unhappy; while, the five-person households accounted for 25.0%. The remaining household sizes average approximately 38% of the households. Several of the household sizes have a considerably large percentage unhappy with their current situation. This is an issue needing to be examined closer.

Current Household Income

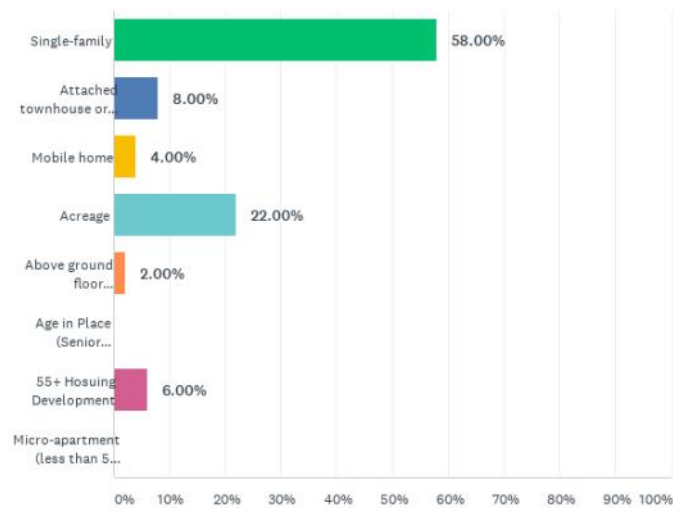
The Household Income question was answered by 163 respondents. The median income of those answering is between \$50,000 and \$75,000. Based upon the 2018 American Community Survey, the Median Household Income in Falls City, as a whole, was \$43,363 or approximately 46% of the survey respondents.



Those households earning \$50,000 or less are more likely to be unhappy with their housing situation in Falls City. However, those earning between \$50,001 and \$100,000 average nearly 30% of households unhappy with their housing situation. Overall, six of the eight household income categories had someone unhappy with the situation.

Ideal Housing Type

Question 13 of the survey asks respondents what type of housing they were looking for. The following is the overall results. There were 50 total responses received on this question.



Most respondents would prefer to live in a single-family unit within the community. Other housing types identified were acreages, attached townhouses or duplexes, 55+ housing development, or above ground floor condominium.

Nearly 69% of those wanting to live in a single-family dwelling, currently are not happy with their housing situation. Plus, 12.5% of those wanting to live in a townhouse or duplex are unhappy. Overall, 32.0% of those looking for a specific housing type are unhappy with their current situation.

Renter Responses

The following results are from individuals self identified as renters in Falls City.

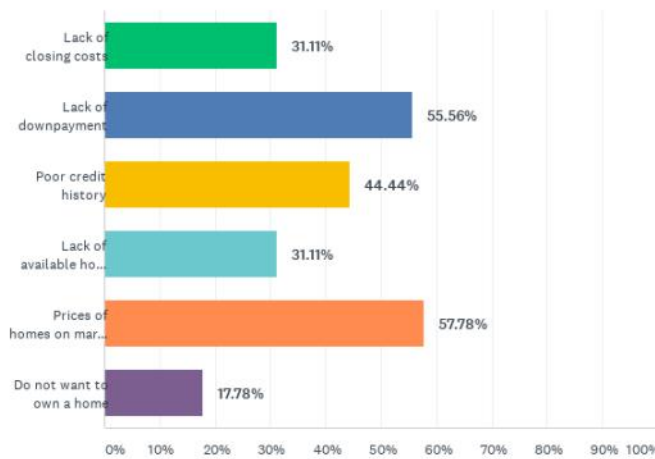
Question 14 of the survey asked the following: **As a renter, what are some of the issues or barriers you experience with obtaining affordable, suitable housing for you and your household? Please check all that apply.**

Barrier	Number
Lack of handicap accessible housing	2
Cost of Rent	31
Job Status	8
Attitudes of landlords and neighbors	16
Lack of decent rental units in your price range	35
Excessive application fees and/or rental deposits	21
Cost of Utilities	25
Lack of educational resources about tenant responsibilities	7
Not applicable	1

The comments from this questions are as follows:

1. We currently live in a rental but have recently purchased a home. I will note that it is hard to find any type of housing that has more than 3 bedrooms, which is what we were looking for. When we moved to Falls City less than a year ago, we could not find a house to rent that had more than the 3 bedrooms. With 3 children, that means we had to significantly down size and place quite a bit of our belongings in storage. We looked at building a home, but the cost was high and this was not something we would be able to resell for that value in 15 years when our youngest will be in college. We did buy a home with enough bedrooms, but it lacks yard space. I would say that we have had to compromise on a lot of the things that both my husband and I wanted in a home in order to live in Falls City. Also, I want to add that my husband's job is here and I still work in Omaha part time, which is the reason my commute is more than 30 miles.
2. Rental Houses are not properly maintained, they are run down, needing upgrades. Rent is high enough that the landlords should be providing some updates to these dilapidated houses

The next questions focused on the ability to purchase a home. Respondents were asked: **Which of these factors may be preventing you from owning a home?**



The graphic above indicates the two biggest issues facing renters wanting to own a home in Falls City is the price of homes (too costly) and a lack of down payment for a home. These are very common throughout rural areas of Nebraska. In addition, nearly 45% of the respondents stated Poor Credit History was an issue as well.

Some of the actual comments from this question are as follows:

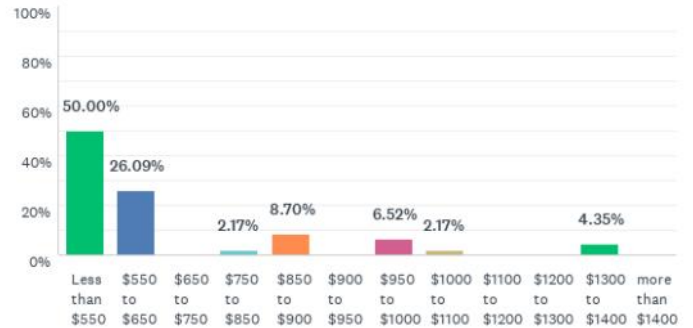
1. Unsure we will be staying in Falls City
2. As I mentioned, we have bought a home but are not living there yet until it is remodeled in order to have enough bedrooms for my family. We will stay in our rental until this remodel is complete.

Question 16 on the survey asked: **What is the most you and your household could afford for a home?**

Question 16 looks at the desired price range for purchasing a home by the respondents. The largest category was the \$45,000 to \$85,000 range; followed by the less than \$45,000. A total of nine respondents said they could afford a house of \$136,000 or more.

However, 100.00% of the respondents stated they wanted at least 2-bedrooms and 77.1% said they wanted 3-bedrooms or more.

Question 18 asked the following: **What is the most you and your household could afford for a house payment?**



The chart from Question 18 indicates nearly 80% of the respondents could afford no more than \$750 per month for a house payment. After the \$750 mark, the affordability is relatively equally distributed amongst some of the remaining ranges.

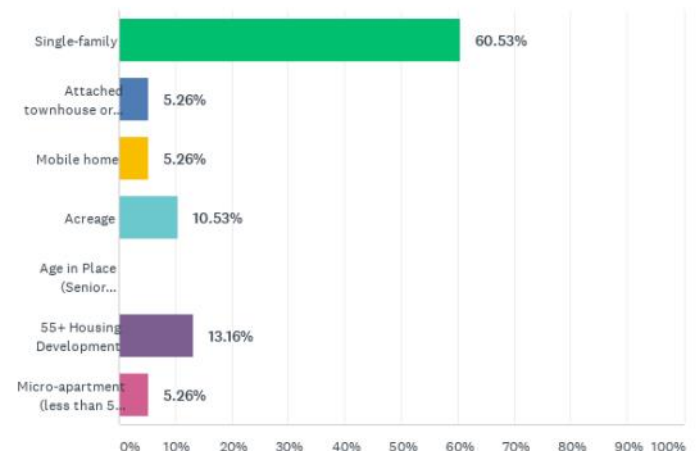
Question 19 look at the type of home people desired. They had six categories to choose from, the following are the results.

The common response to this question stated respondents wanted a housing unit between 15 and 25 years of age. Nearly 40% of the respondents want a unit newer than 15 years. Based upon the responses, most people were thinking about residential units with some age and wear and tear.

Renters Wanting to Continue to Rent

This was a separate category of questions. Not all respondents currently renting will want to move into an owner-occupied dwelling unit. Therefore, those wanting to continue to rent a dwelling answered the following questions.

Question 20 asked: **What type of home are you looking for?**



Some individuals left specific comments on what they were looking for. These are:

1. Ground level townhouse, condo, etc, with garage
2. Freestanding or mobile tiny home
3. Large Apartment

Question 22 asked: **What is the most you and your household could afford for rent?**



Based upon the answers to Question 22, nearly 25% of the respondents said they could only afford less than \$350 a month for rent. However, only 13.5% indicated they could afford \$650 per month or more and was split between five different payment ranges.

Assuming an individual is spending 30% of their income on housing and utilities, rent at \$550 per month would mean an household would have to make approximately \$1,200 per month or \$26,400 annually or \$12.69 per hour in order for the unit to be considered affordable. As far as the upper end of \$850 per month, a household would have to earn between \$3200 and \$3400 monthly, \$40,800 annually or \$19.62 an hour. These numbers are for total household, a family or set of roommates.

Homeowners Wanting to Move Up

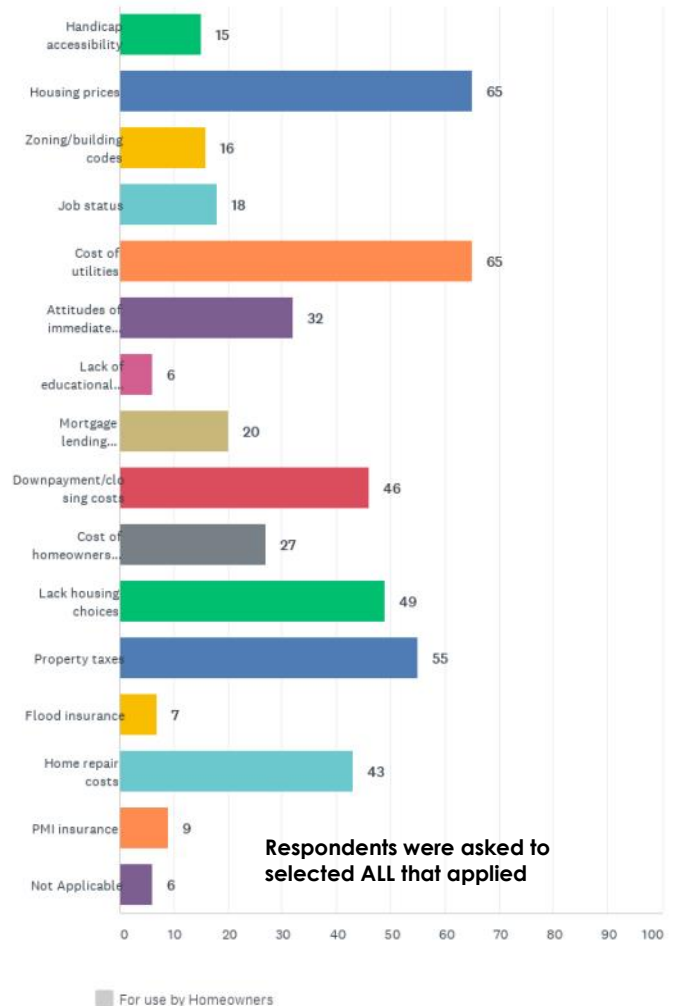
The survey asked existing homeowners, if you want to move up, what type of housing would you prefer. In addition, the survey asked other questions regarding barriers to homeownership and housing affordability.

Question 23 asked the following: **What type of home are you looking for?**

The majority of the respondents desired to upgrade to a single-family dwelling unit. However, 22.33% wanted to move to an acreage which would likely see them leave the corporate limits of Falls City. More importantly, 14.56% stated they would like to move up to a 55+ housing development.

Question 24 asked: **As a homeowner, what are some of the issues or barriers you experience with obtaining affordable, suitable housing for you and your household? Please check all that apply.**

The respondents felt all of these items were issues regarding a barrier to obtainable and suitable housing. However, the four standouts are housing prices, cost of utility, property taxes, and lack of housing choices.



In addition, the respondents did add a number of comments. The following are a summary of those comments.

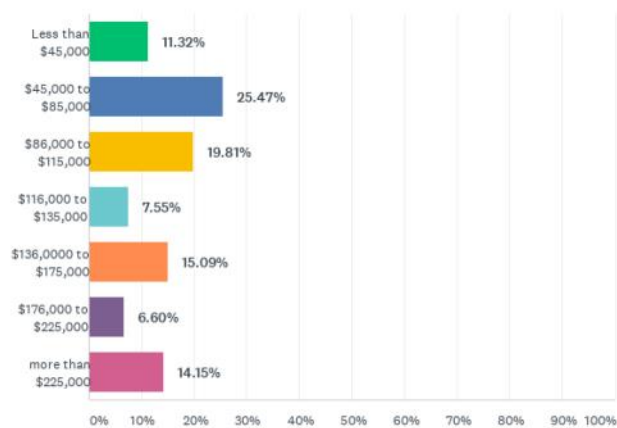
1. My income has dropped considerably. And health issue. I won't be able to maintain a house.
2. Areas in town are sporadic. Some south and east are dumpy. Owners that live out of state do not keep up on ordinances and allow unvetted renters. More needs to be done to enforce dumpy looking houses, especially when you come into town on the east side of Harlan. I feel sorry for the people that keep up their property, yet the value of their house is diminished by the

- surrounding neighborhoods.
3. Supply of one-story, move-in-ready beautiful homes priced less than \$300,000
 4. Lack of homes within the 0-15 yrs. of age.
 5. Run down neighboring houses
 6. Lack of available housing for senior citizens just over the guidelines of Wilderness Falls. I need affordable, safe housing like so many others that have been turned down.???
 7. Lack of decent houses in the optimal price range, huge need for houses in the \$50-\$75,000 range that are decent.
 8. I myself as a single mom with a descent job still live paycheck to paycheck. Now I have medical issue and need to move to low income housing. I am on the wait list and hope I can sell my house. We need more income housing like family units at Eastview.

Question 26 asked the respondents the following:

What is the most you and your household could afford for a home?

According to the respondents, nearly 36% stated they could afford a home of \$136,000 and more. Of these, 6.6% said they could afford a dwelling unit in the price range of what is considered affordable within the state workforce housing program.



Question 27 asks **What is the most you and your household could afford for a house payment?**

According to the survey results, 23.6% of the respondents could afford a house payment of \$1,000 or more per month. However, nearly 1/3 of all respondents said they could afford less than \$550 per month.

The next question, asked the same individuals **Which of these factors may be preventing you from moving up?**

Overall, this question had 83 respondents. A total of 49 or 59.0% said prices of homes on the market were too high; plus, 59.0% also said lack of available housing for sale was an issue.

Some of the additional comments from this question are:

1. To sell my home at a descent price.
2. Lack of jobs > factory for medical masks would work good in the heartland of the USA
3. I'm far below the poverty line and a full time mom who is trying to get approved for disability seeing as I can hardly walk.
4. Not ready to leave my home yet.
5. Don't want to live in government housing or houses. Want a home in our original community.
6. High taxes.
7. I want to sell & find a decent place to rent.
8. Upscale house for over 55

Those desiring to move up in homeownership were also asked, in Question 29, **What age of home would you prefer?**

Overall, there were 107 respondents to this question. The housing age most frequently noted was the newer (5 to 15 years old) with 38 responses or 35.5% of the total. Second most selected was moderate (15 to 25 years old) with 31 responses of 29.0%. Overall, 82% of the respondents to this questions desired a house 25 year old or newer.

Table 2.1: Need for Improved or Additional Housing Types

	1	2	3	4	TOTAL	Weighted Average
Housing for disabled residents	14.74% 23	19.23% 30	31.41% 49	34.62% 54	156	2.86
Housing for senior residents	12.34% 19	18.83% 29	31.17% 48	37.66% 58	154	2.94
New affordable rental housing	12.96% 21	14.81% 24	26.54% 43	45.68% 74	162	3.05
New rental housing (market rate)	11.61% 18	22.58% 35	28.39% 44	37.42% 74	155	2.92
New for-sale housing	11.46% 18	28.03% 44	29.30% 46	31.21% 49	157	2.80
Housing for small households (4 or less individuals)	12.26% 19	25.81% 40	34.19% 53	27.74% 43	155	2.77
Housing for large households (5 or more individuals)	8.33% 13	26.28% 41	31.41% 49	33.97% 53	156	2.91

Any Weighted Average below "3" indicates a housing type not perceived as important a need as those with a weighted average of 3 or more.

Even though the weighted average for housing for disabled residents, 66% gave it either a "3" or "4" on need. This indicates at least a perceived need.

Housing for seniors had an average of 2.94; however, 72.22% gave it a 3 or 4. This indicates at least a perceived need.

New affordable rental housing received the highest weighted average of 3.05. This seems to be a big need based upon the survey.

New market-rate rental housing received a weighted average of 2.92. This seems to be a big need based upon the survey.

Source: Marvin Planning Consultants, Inc 2020, SurveyMonkey

Table 2.2: Need for Improved or Additional Housing Services

	1	2	3	4	TOTAL	Weighted Average
Home owner rehabilitation assistance	8.97% 14	19.87% 31	26.28% 41	44.87% 70	156	3.07
Assistance to purchase a home (down payment or counseling)	5.81% 9	21.94% 34	28.39% 44	43.87% 68	155	3.10
Fair housing discrimination education or enforcement	20.55% 30	33.56% 49	21.92% 32	23.97% 35	146	2.49
Lead based paint removal	19.18% 28	28.08% 41	22.60% 33	30.14% 44	146	2.64
Historic preservation assistance	25.85% 38	34.01% 50	19.05% 28	21.09% 31	147	2.35
Energy efficiency improvements	5.70% 9	12.03% 19	28.48% 45	53.80% 85	158	3.30
Monthly housing rent assistance	15.89% 24	29.80% 45	21.19% 32	33.11% 50	151	2.72
Neighborhood code enforcement	10.46% 16	23.53% 36	28.76% 44	37.25% 57	153	2.93

Any Weighted Average below "3" indicates a housing type not perceived as important a need as those with a weighted average of 3 or more.

The primary concerns by the respondents are energy efficiency, assistance to purchase a home (down payment or counseling), and home owner rehabilitation assistance. The weighted averages are 3.30, 3.10, and 3.07 respectively.

Even though the weighted average was only 2.72, a total of 54.3% of the respondents stated monthly housing rent assistance is needed.

45.89% of the respondents felt fair housing discrimination education and enforcement was needed.

66.01% of the respondents felt neighborhood code enforcement was needed.

Source: Marvin Planning Consultants, Inc 2020, SurveyMonkey

Table 2.1 is from Question 31 which asked **Please indicate the need for improved and/or additional housing services in your community (1 = low need; 4 = high need).**

They rated each of the housing condition in the table. If it was a high need they were asked to rate it a 3 or 4. Overall, Table 2.1 had an average of 156

respondents to Question 31. There was only one category with a weighted average of 3 or more. However, four categories averaging just below 3.0 and have a majority response of a "3" or "4".

These categories included:

- Housing for disabled residents
- Housing for senior residents
- New affordable rental housing

Table 2.3: Need for Improved or Additional Services for Special Needs Types

	1	2	3	4	TOTAL	Weighted Average
Services for neglected children	6.54% 10	13.07% 20	39.22% 60	41.18% 63	153	3.15
HIV/AIDS counseling or assistance	44.30% 66	37.58% 56	9.40% 14	8.72% 13	149	1.83
Homeless shelters or services	22.44% 35	36.54% 57	18.59% 29	22.44% 35	156	2.41
Wet shelters (homeless shelters for intoxicated individuals)	32.24% 49	28.95% 44	23.66% 36	15.13% 23	152	2.22
Substance abuse services or counseling	9.27% 14	15.23% 23	25.17% 38	50.33% 76	151	3.17
Shelters or services for domestic violence victims	10.32% 16	20.00% 31	36.13% 56	33.55% 52	155	2.93
Services for those with sensory or mobility impairments	14.84% 23	23.23% 36	34.19% 53	27.74% 43	155	2.75
Centers or services for those with mental disabilities	12.03% 19	24.68% 39	28.48% 45	34.81% 55	158	2.86

Based upon the weighted averages, Table 2.3 indicates there is fairly strong need for services for neglected children with a 3.15 average

HIV/AIDS counseling had the lowest weighted average of 1.83. Therefore, the majority of those answering feel there are adequate services in the Falls City region.

The weighted average for substance abuse is 3.17, and had 75.57% rate the need as a "3" or "4".

Shelters or services for domestic violence victims has a weighted average of 2.93. In addition, 69.68% rated this a "3" or "4".

Centers or services for those with mental disabilities had a rating of 2.86, indicating a need for additional services in this area.

Any Weighted Average below "3" indicates a housing type not perceived as important a need as those with a weighted average of 3 or more.

Table 2.4: Need for Improved or Additional Services for Special Needs Types - Cross-Referenced

	1	2	3	4	TOTAL	Weighted Average
Services for neglected children	5.56% 1	11.11% 2	44.44% 8	38.89% 7	18	3.17
HIV/AIDS counseling or assistance	50.00% 9	27.78% 5	5.56% 1	16.67% 3	18	1.89
Homeless shelters or services	15.00% 3	25.00% 5	20.00% 4	40.00% 8	20	2.85
Wet shelters (homeless shelters for intoxicated individuals)	21.05% 4	21.05% 4	42.11% 8	15.79% 3	19	2.53
Substance abuse services or counseling	5.56% 1	0.00% 0	27.78% 5	66.67% 12	18	3.56
Shelters or services for domestic violence victims	5.26% 1	10.53% 2	31.58% 6	52.63% 10	19	3.32
Services for those with sensory or mobility impairments	5.26% 1	26.32% 5	26.32% 5	42.11% 8	19	3.05
Centers or services for those with mental disabilities	10.00% 2	15.00% 3	30.00% 6	45.00% 9	20	3.10

Adding the cross-reference of individuals not happy with their current housing condition, a number of the weighted averages increased as well.

Services for neglected children increased from a 3.15 to 3.17 or 0.6%

The weighted average for substance abuse was 3.17 and has jumped to 3.56 with 94.45% giving it a "3" or "4".

Shelters or services for domestic violence victims had a weighted average of 2.93 and in analysis it jumped to 3.32 or

Centers or services for those with mental disabilities had a rating of 2.86 and increased to 3.10 on this table. In addition, 75.0% indicated a "3" or "4" on this question, indicating a need for additional services in this area.

Any Weighted Average below "3" indicates a housing type not perceived as important a need as those with a weighted average of 3 or more.

Table 2.1 is from Question 30 which asked **Please indicate the need for improved and/or additional housing services in your community (1 = low need; 4 = high need).**

They rated each of the housing condition in the table. If it was a high need they were asked to rate it a 3 or 4. Overall, Table 2.1 had an average of 156 respondents. There was one category with a weighted average of 3 or more. However, every category had a weighted average of 2.5 or greater meaning there were more 3's and 4's than 1's and 2's.

The categories included:

- New affordable rental housing
- Housing for senior residents
- New rental housing (market rate)
- Housing for large households (5 or more individuals)

These categories have been a theme seen throughout the survey and may be the areas of focus during this housing planning period. However, these comments need to eventually be compared to the numeric data within the study.

Table 2.2 is from Question 31 which asked **Please indicate the need for improved and/or additional housing services in your community (1 = low need; 4 = high need).**

Table 2.2 had three of eight categories with a weighted average of 3.0 or more; plus an additional three above 2.50. These issues rank as follows:

- Energy efficiency improvements
- Assistance to purchase a home (down payment or counseling)
- Homeowner rehabilitation assistance
- Neighborhood code enforcement
- Monthly housing rent assistance
- Lead-based paint removal

Table 2.3 is from Question 32 which asked **Please indicate the need for improved and/or additional services for those with special needs in your community (1 = low; 4 = high).**

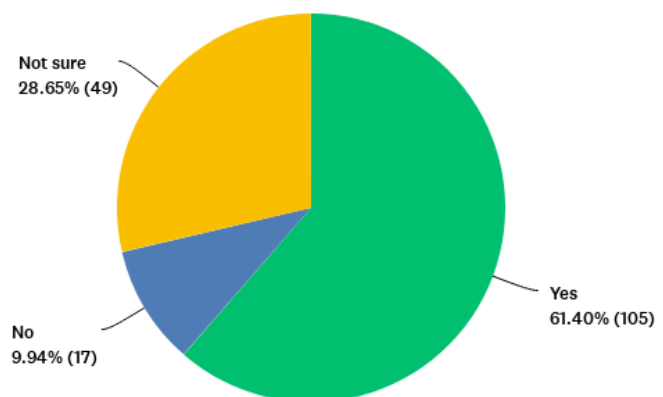
Similar to the previous tables, Table 2.3 also contains weighted averages of the programs needed in Falls City. Overall, two of the eight categories were rated at 3 or more; while, another three categories were above 2.5 on the scale. The following are the five categories in order of their weighted average:

- Substance abuse services or counseling
- Services for neglected children

- Shelters or services for domestic violence victims
- Centers for services for those with mental disabilities
- Services for those with sensory or mobility impairments
- Table 2.4 is the same as Table 2.3 but only includes individuals unhappy with their living situation. Due to the narrowing of these results, there are fewer numbers in the outcome but it provides a better focus on those needing these services.
- With the cross-referencing, the number of weighted averages at "3" or more increased to five out of eight categories and a total of seven categories over 2.5. The categories in order are:
 - Substance abuse services or counseling
 - Shelters or services for domestic violence victims
 - Services for neglected children
 - Centers for services for those with mental disabilities
 - Services for those with sensory or mobility impairments
 - Homeless shelters or services
 - Wet shelters (homeless shelters for intoxicated individuals)

Question 33 asked **Would you support a Rental Inspection program by the City?**

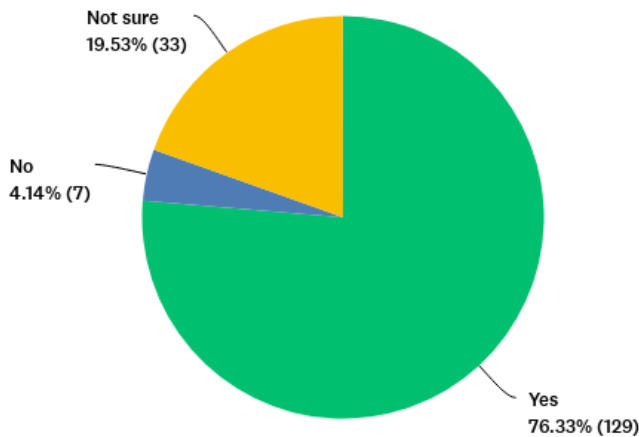
Question 33 had 171 people answer. The results show 105 people or 61.4% favor a rental inspection program in Falls City; while, 17 people or 9.94% said they did not support such a program. In addition, 49 people or 28.65% were not sure if they support such a program.



This question was compared to those unhappy with their housing situation and the results were very similar.

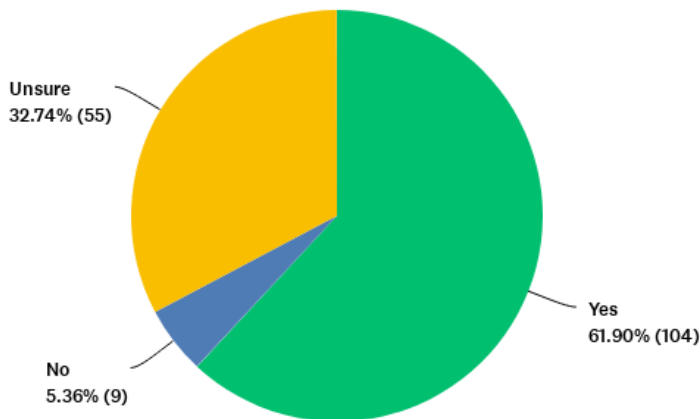
Question 34 asked **Would you support the use of City Incentives for the rehabilitation of existing housing?**

Question 34 had 169 people answer. The results show 129 people or 76.33% favor the use of incentives for the rehabilitation of existing housing in Falls City; while, seven people or 4.14% said they did not support such a program. In addition, 33 people or 19.53% were not sure if they support such a program.



Question 35 asked **Do you support a pro-active approach to workforce housing?**

Question 35 had 168 people answer. The results show 104 people or 61.90% favor a pro-active approach to workforce housing in Falls City; while, nine people or 5.36% said they did not support such a program. In addition, 55 people or 32.74% were not sure if they support such a program.

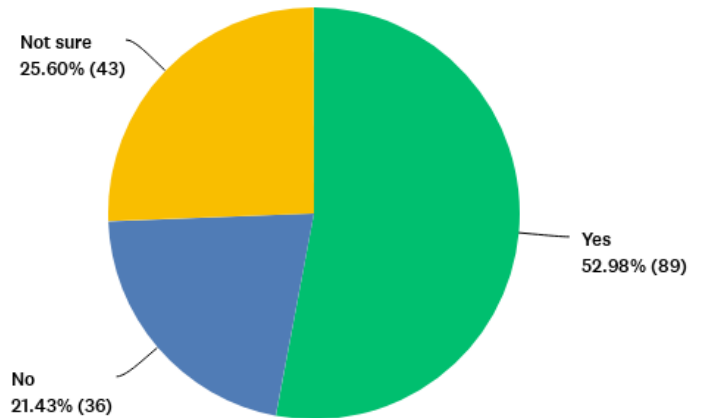


Question 36 asked **Should the City's zoning code allow for Accessory Dwelling Units in residential areas? (small apartments in backyards, over garages, etc.)?**

This specific question was focused on determining support for accessory dwelling units (ADU) within residential zoning district. ADU's may be a separate

dwelling in the backyard or above a garage, and even connected directly to the primary dwelling unit.

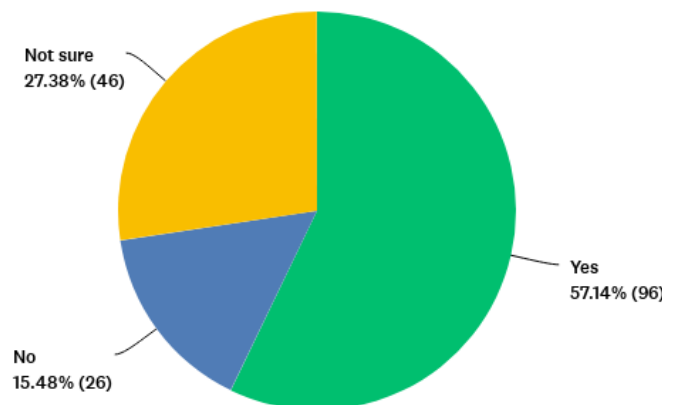
Question 36 had 168 people answer. The results show 89 people or 52.98% favor this type of dwelling unit in Falls City; while, 36 people or 21.43% said they did not support these dwelling units. In addition, 43 people or 25.60% were not sure if they support such a dwelling unit.



Question 37 asked **Should the City's Zoning Code allow for houses 600 square foot in size?**

This is a spin off question from number 36. If Falls City is to allow ADU's then a number of them may be smaller units including 600 square feet.

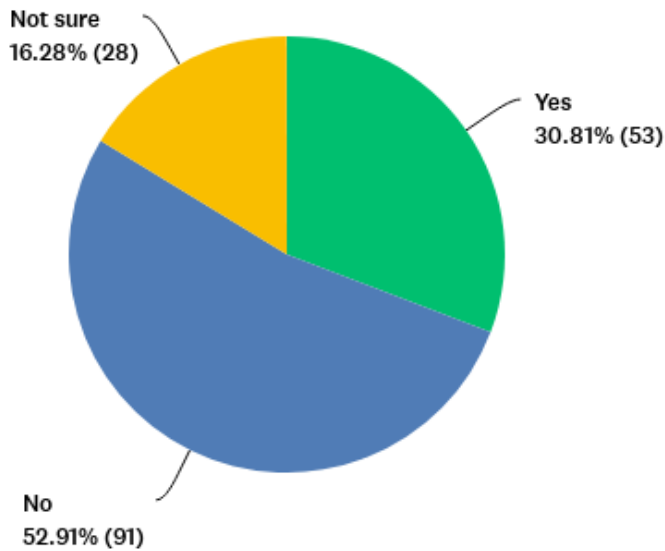
Question 37 had 168 people answer. The results show 96 people or 57.14% favor this type of dwelling unit in Falls City; while, 26 people or 15.48% said they did not support these dwelling sizes. In addition, 46 people or 27.38% were not sure if they support such a dwelling size.



Question 38 asked **Would you live in a 'Tiny House' (600 square feet) house?**

This is a spin off question from numbers 36 and 37. It is asking people if they would live in a 600 square foot home if they are allowed.

Question 38 had 172 people answer. The results show 53 people or 30.81% said they would live in a unit this small; while, 91 people or 52.91% said they live in a smaller unit. In addition, 28 people or 16.28% were not sure.



However, when this question is once again cross-referenced with those unhappy with their current living situation, 11 of 22 (50.0%) were willing to live in a smaller unit. Of the total 22 answers, eight or 36.36% said No and 3 or 13.64% were unsure.

Stakeholder Focus Group Results

On August 6, 2020 there were a number of Focus Group meetings held both face to face and virtually. The MPC team met with the EDGE Board, Realtors/Housing Authority, City staff and officials.

The questions were tailored for each focus group and they will be listed in each group.

EDGE Board Focus Group

What do you think is the greatest housing need in Falls City?

- Dilapidated Rental Properties - Problem \$200 to 300/month
- Mid-level Rental Housing is a struggle \$600 to \$1000/month rentals
- For young professionals/family
- Single People
- Age of Housing
- Local Commercial/Entertainment availability
- Starter home availability

- Missing \$150 to 160k housing - not being updated
- Wilderness Falls had some push back

Has lack of housing been an issue regarding recruiting people?

- Attorney moves in Hiawatha, KS - 18m
- Pharmacists & husband moved to Auburn - 33 miles
- No aggressive code enforcement
- Working on occupancy permit
- Ordinance being written by City
- Inspection program for rental & owner - occupied
- Fiber to the home
- Creep - bad condition of homes moving throughout the community
- Pressure from landlords regarding the occupancy ordinance

Are Appraisals impacting housing prices and sales

- Only on high end housing
- Comparable are difficult to find for the high-end housing

Impacts of economic development efforts on housing.

- Housing has not been an issue but work force has been (housing could be directly impacted by lack of work force)
- Electricity is a barrier - other constraints
- Builders/contractors
 - ◊ Complaining about workforce? Skilled trades persons
 - ◊ Lack of young people getting into the trades
- Housing Incentives
 - ◊ Similar to most rural communities - income based

What are some of your past strategies?

- Wilderness Falls - Several housing projects
- Spec Building - Grant
- Champions Crossing
- Owner occupied rehabilitation

Realtors/Housing Authority Focus Group

The realtor sector was joined by the executive director of the Falls City Housing Authority.

What is greatest housing needs in Falls City?

- Affordable housing
 - ◊ used to be close to 85% occupancy
 - ◊ Working to take off 13 total units
- Market rate
 - ◊ mid-income around \$18 to \$19/hour incomes
- Property management

- Builder want to build but costs are too high to make things work
- 2BR Houses are bought up quickly
- Private Management
 - ◊ Managing 25 units - no vacancies
 - ◊ Return On Investment - Investors are happy with ROI
 - ◊ Buying 2BR home for \$25-30K renting out for \$150+/Month
 - ◊ Pushed rental rates up by approx. \$100/ month
 - ◊ Buying a higher quality home and getting a better rent
 - ◊ Sweet spot for new building rental - 120% of MHI
 - ◊ Biggest issues adding to housing cost
 - ◊ New Construction
 - ◊ Concrete costs are high

- Rental rehab - funds - discussed but the City has not gone down that path yet
- Have not used CDBG as "gap" financing
- Used CDBG for demolition (reuse funds)
- All utilities are city owned/operated

What has not worked in the past?

- City has wanted to get landlords to pay past due utilities to get them turned back on
- Occupied Permit - what is the political will
- Issues with getting people to comply with abatement orders
- Mowing of vacant properties is an issues
- Better amenities and options

- MLS report for Falls City area

- ◊ 53 active listings in Falls City
- ◊ Ranches sale better the 2-story

Are Comps an issue regarding loans?

- Appraisers always get the job done
- It always works out - only 2 houses in 8 years have had appraisals fail.

Housing Authority going through Rental Assistance Demonstration (RAD)

- Some subsidized & market rate (30% of income)

City Focus Group

What is greatest housing needs in Falls City?

- Tiny Homes
- Landlord/Tenant - very high utility bills = poor housing conditions
- Benefit for upgraded properties & new rentals
- Rentals are snatched up almost immediately
- If there is money available to upgrade - landlords probably would not take it
- Fair Housing Ordinance
- Conditions are typically known due to utility employees, doctors, and teachers
- Rents are low enough that people can afford
- Monthly - 40 people move in - move out/ a high transient population
- General increase in deterioration of the exteriors of existing housing (fired housing)

What has been the effectiveness of past strategies (public & privately funded)?

- Manpower is an issue - missing paint is not enforced as heavily as structural conditions
- Large demands for owner - occupied rehab funds CDBG funds



Chapter 3

Existing Conditions

Introduction

This Chapter of the Housing Needs Assessment Study examines the existing conditions for the city of Falls City. It will examine demographic data as well as the physical condition and age of structures in the community.

Falls City is the county seat and largest community within Richardson County. It is a major economic hub in southeast Nebraska. It is home to several employers and has a strong agricultural base. In addition, to education and major employers, Falls City is home to major recreational facilities such as the Dallas Jones Memorial Park.

Falls City is approximately 23 miles west of Interstate 29 along US Highway 159, 55 miles southeast of Nebraska City, and 99 miles south of Omaha. Falls City's location is both a draw and a distraction for residents due to their location in southeast Nebraska. The area has some electrical limitations due to being at the end of the services line for Omaha Public Power District.

Because of Falls City's location, size and employer base, it is a hub for people to live as well. The community, due to Interstate 29, has quick access to the Omaha-Council Bluffs Metropolitan Area and the St. Josephs Metropolitan Area in Missouri.

However, Falls City is not different from a majority of the United States with a housing shortage. Based upon the information obtained through the survey and focus group meetings, there is at a minimum a perceived shortage of quality, affordable housing (\$135,000 to \$175,000) in the area. In addition, based upon the answers, there is demand for homes in the \$45,000 to \$85,000 price range; these homes will likely require light to heavy rehabilitation to create a safe, habitable structure.

This study examines the existing conditions both via data and physical conditions. As stated earlier, these data have come from multiple sources including US Census, HUD, the Richardson County Assessors database, and more. In a number of cases these data have been field verified, especially on condition analysis.

Ultimately, the Demand Analysis will be based upon several factors including:

- US Census data
- HUD data
- Condition of structure (structures needing to be replaced)

Housing Market: Current Conditions/Trends

Population and Household trends

The population of Richardson County and Falls City has been declining over the past few decades, and the trend is expected to continue during this planning period. The 5-year projection between 2020 – 2025 anticipates a decrease in the total population of Falls City and similar decreases at the county level, but when you factor in margin of error, this is essentially a no-growth/no-loss scenario.

However, these projections assume there are no major changes in the employment base i.e., no major employers relocate to or from Falls City or Richardson County. If there are major changes to the economic base of the area within the next five years, it will likely have an impact on population and household growth, and also housing demand.

Figure 3.1 indicates the for-sale vacancy rate in Falls City has been tight since 2016 when it drop from a recent peak of 7.4% in 2014 and 2015. However, the Figure also shows the rental vacancy rate in 2010 was relatively good at 6.6%, but dropped off completely in 2015 and has remained at 0% since.

In the case of Falls City, the estimated overall effective housing vacancy rate of only 0.0%.¹ **These low rates are due to a lack of housing product available within the Falls City market.** A healthy housing market should have an effective vacancy rate of between 5% and 7%. This ensures there is adequate product for new households moving into a community, and for existing residents to move up or change tenure if desired. A constrained housing market leads to price escalation, potential difficulties in attracting workers to a region, exasperating a tight labor market and hampering

Table 3.1: Population 2010 and 2020

	2010 Total Population	2020 Total Population	2025 Total Population	2020-2025 Population Growth Rate
Richardson County	9,531	8,099	7,911	-0.47%
Falls City	4,325	4,167	4,052	-0.56%
Nebraska	1,826,341	1,978,609	2,048,459	0.70%

Source: U.S Census Bureau: 2010 Decennial Census
ESRI Population Estimates

Table 3.2: Household Data

	2020 Total Households	2025 Total Households	5-year household change (projected)	2020 Average Household Size
Richardson County	4,393	4,374	-19	2.18
Falls City	2,178	2,158	-20	2.16
Nebraska	861,375	893,696	32,321	2.46

Source: ESRI Population Estimates

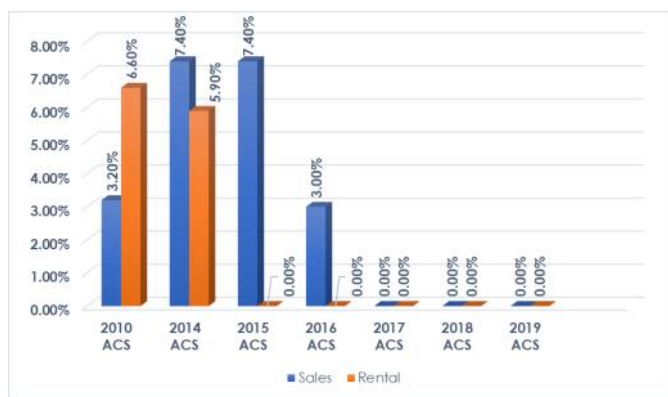
Current Vacancy Rate

The single family for-sale market in Richardson County and Falls City is remarkably tight due to lack of available supply and based upon input, a lack of affordable quality housing within the community. Figure 3.1, illustrates the continued tightening of the Falls City housing market between 2010 and 2019. The most recent Census estimate, the 2015-2019 American Community Survey indicates both the for-sale and rental vacancy rate in Falls City remained extremely tight at 0.0% and 0.0% respectively. This is even tighter than the historic Midwest average sales vacancy rate of 2% and a historic rental vacancy rate of 10%.

economic growth. The lack of available housing product may also cause frustration from existing residents who may not be able to find the desired product for their current lifestyle and may chose to leave the region in search of housing that fits their needs.

¹ The effective vacancy rate is a measure of the actual number of vacant properties that are available for sale or rent. The effective vacancy rate excludes properties that are for occasional or seasonal use, housing for migrant workers, and properties that fall into the "other" category which are ones that are neither for sale or rent and are typically abandoned properties.

Figure 3.1: Vacancy Rates



Falls City - Other Vacant Units 2010-2019

- 2010: 72 units
- 2011: 110 units
- 2012: 130 units
- 2013: 143 units
- 2014: 173 units
- 2015: 137 units
- 2016: 148 units
- 2019: 182 units

Employment and Household Income

There are two main sources of data for employment and household income, the American Community Survey and the Economic Census. While both are products of the U.S. Census Bureau, they have very different methods of data collection. The American Community Survey respondents are individual households, while the Economic Census collects information directly from businesses. While related, those are fundamentally two distinct data sources. Taken together, their analysis provides a snapshot of a community's economic health, including job and employment sector trends, including the number of businesses, job growth or decline, average sector wages, household income, types of income, and poverty indicators. Since housing affordability, and the ability to maintain a house is directly related to income, analyzing employment and household incomes are crucial to a comprehensive housing analysis.

Household Income Ranges

Table 3.3 illustrates the estimated the number of households by income range.

Table 3.3: Household Income Ranges - Falls City

2019 Household Income Range	Falls City	Percent of Households
Less than \$15,000	289	15.32%
\$15,000-\$24,999	221	11.72%
\$25,000-\$34,999	221	11.72%
\$35,000-\$49,999	241	12.78%
\$50,000-\$74,999	352	18.66%
\$75,000-\$99,999	313	16.60%
\$100,000-\$149,999	175	9.28%
\$150,000-\$199,999	41	2.17%
\$200,000 or greater	3	1.75%
2019 Households by Income Base	1,886	100%

Source: ESRI Income Estimates

The biggest takeaway from Table 3.3 is the amount of households earning less than \$50,000 annually. Overall, 51.54% of the households in Falls City in 2019 made less than \$50,000. Using the old 3:1 ratio (home value: household income), this mean the maximum that 1/2 of the households in Falls City could afford is less than \$150,000.00 or less.

This becomes especially concerning when the definition of Workforce Housing includes homes as high as \$250,000.00. Less than 30% of the households in Falls City could afford a home valued at \$250,000 or more.

Table 3.4 illustrates the estimated growth of annual per capita and household income growth within Falls City. The current annual household income growth rate is estimated at 2.30%, which is a modest 5-year growth rate. Whether this increase turns into an actual increase in real buying power among the households will depend on the inflation rate over the next five years.

Table 3.4: Per Capita and Household Income Growth - Falls City

	Falls City
2020-2025 Per Capita Income: Annual Growth Rate	2.30%
2020-2025 Median Household Income: Annual Growth Rate	2.05%

Source: ESRI Income Estimates

At Risk Households

Another key factor to examine are those households at risk of entering into a housing crisis, becoming homeless, or due to income constraints not able to maintain their housing. The poverty rate estimate in Falls City is 126% of the overall state of Nebraska poverty rate estimate (15.2% v. 12.0%). Those households tend to be the highest risk for homelessness because they are living on the financial edge and may have issues of income, food and housing insecurity. The households likely require deeply subsidized housing to keep their housing expenses below 30% of the household income. This subsidy can be in the form of public housing, or private housing with rent subsidy contracts.

Table 3.5: At Risk Households– Falls City

Variable	Falls City
2015-2019 ACS Households Below the Poverty Level	613
Percent below the poverty level	15.15%
2015-2019 ACS Households with 1+ Persons with a Disability	653
2015-2019 ACS Households at or Above the Poverty Level	3,432
2015-2019 ACS Married Couple Families below Poverty Level	0
2015-2019 ACS Households with Social Security Income	696
2015-2019 ACS Households with No Social Security Income	1,264
2015-2019 ACS Households with Retirement Income	170
2015-2019 ACS Households with No Retirement Income	1,790
2015-2019 ACS Households with Public Assistance Income	112
2015-2019 ACS Households with No Public Assistance Income	1,848
2015-2019 ACS Total Households	1,960

Employment and Jobs

The regional economy has a direct effect on the housing market. Job growth without the corresponding increase in housing units can create pressures on the housing market leading to price inflation and dissatisfaction with the perceived value of the neighborhood. Existing homeowners during these periods of price escalation, may see the upward movements of prices as a great return on their investment, while renters may see the opportunities for homeownership shrink. In addition, potential new residents may see the high housing costs as a reason to look to other communities for employment. Conversely, if there is an economic downturn and corresponding loss of jobs within a community, there will be downward pressures on the housing market pushing values lower because demand has lessened. Homeowners may see this as a loss in their equity, while renter households may

see this as an opportunity to move into homeownership where previously they were priced out.

Falls City's economy has been stable over the years, but business and community leaders, raised concerns about the impact of the current housing market on business retention and expansion efforts.

Increasing Jobs

According to Census estimates Richardson County lost a net 33 jobs between 2010 and 2019.

Top three sectors for job increase were:

- Construction (144 jobs)
- Manufacturing (83 jobs)
- Educational services, and health care and social assistance(51 jobs)

The top three sectors for job losses during the same time period were:

- Public Administration (-87 jobs)
- Wholesale Trade (-30 jobs)
- Retail Trade (-16 jobs)
- Information (-16 jobs)

During this time period, housing production and jobs were negatively impacting the community. The other factor impacting the housing market is the type of job and corresponding salaries. According to the 2018 County Business Pattern Data, the most current data available at time of writing, there were 1,768 employees with a combined annual payroll of \$55,891,000.00 in Richardson County. This equates to an average annual salary of \$31,612.56.

Of course, not all jobs pay equally, and Table 3.6 breaks down the average salary by employment sector. The top average salary in 2018 was in the Information Sector with an average salary of 53,731.71. The second highest average salary was in manufacturing at \$47,044.12. Finally, wholesale trade had the third highest average salary at \$43,427.54.

While there are a large number of jobs, there is also a wide variance between average salaries among the jobs in Richardson County. Nearly three-quarters (71.2% or 1,259) of the jobs have an average salary of less than \$40,000.00, as reported by business establishments. Just slightly less 4 in 10 (39.6% or 700 jobs) earn salaries less than \$30,000.00. It is important to note three of the top four employment sectors has an average salary less than \$40,000.00. These working households are likely those with the highest housing cost burden, and the high housing costs in Richardson County exasperate this situation.

Table 3.6: Employment and Income – Richardson County

NAICS Code	Employment Sector	Year	Establishments	Employees	1st Quarter Payroll (1,000)	Annual Payroll (1,000)	Average Salary
0	Total for all sectors	2018	261	1,768	\$12,817	\$55,891	\$31,612.56
52	Finance and insurance	2018	12	72	\$664	\$2,846	\$39,527.78
23	Construction	2018	28	77	\$546	\$2,605	\$33,831.17
48-49	Transportation and warehousing	2018	23	51	\$232	\$1,071	\$21,000.00
62	Health care and social assistance	2018	21	410	\$3,377	\$13,940	\$34,000.00
11	Agriculture, forestry, fishing and hunting	2018	(D)	(D)	(D)	(D)	(D)
42	Wholesale trade	2018	30	138	\$1,293	\$5,993	\$43,427.54
51	Information	2018	5	41	\$535	\$2,203	\$53,731.71
56	Administrative and support and waste management and remediation services	2018	7	24	\$119	\$611	\$25,458.33
54	Professional, scientific, and technical services	2018	11	60	\$436	\$1,607	\$26,783.33
31-33	Manufacturing	2018	12	272	\$2,710	\$12,796	\$47,044.12
53	Real estate and rental and leasing	2018	4	8	\$42	\$186	\$23,250.00
44-45	Retail trade	2018	40	280	\$1,686	\$7,074	\$25,264.00
81	Other services (except public administration)	2018	36	108	\$376	\$1,619	\$14,990.74
61	Educational services	2018	(D)	(D)	(D)	(D)	(D)
72	Accommodation and food services	2018	22	155	\$455	\$1,886	\$12,167.74
71	Arts, entertainment, and recreation	2018	3	12	\$44	\$208	\$17,333.33
99	Industries not classified	2018	4	2	\$5	\$43	\$21,500.00

Housing policies should be focused on addressing the cost burden and housing quality of those households.

Housing Age, Quality and Abandonment

The housing stock in Falls City continues to age and many units are showing signs of disrepair. As each year goes the housing stock ages, and if new units are not placed in service or existing units are not maintained or renovated, neighborhoods can deteriorate, which leads to disinvestment and possible abandonment. The table below illustrates the number of housing units by year constructed. It is important to note the median age of the housing stock in Falls City is nearly 90 years. These structures can show signs of significant wear and major mechanical systems are well past their useful life.

Some of this deterioration is manifesting itself through exterior conditions and visible signs of failing systems. According to Table 3.10, 651 residential units are considered to be less than average condition; this represents 35.0% of the housing stock. However, 69 units or 3.7% were rated as “Badly Worn to “Worn Out” or “Worn Out”. Overall, more than 1 in every 3 residential units in

Table 3.7: Number of Units by Year Built

	Falls City
Units Built in 2014 or Later	0
Units Built in 2010-2013	78
Units Built in 2000-2009	0
Units Built in 1990-1999	124
Units Built in 1980-1989	79
Units Built in 1970-1979	365
Units Built in 1960-1969	210
Units Built in 1950-1959	156
Units Built in 1940-1949	230
Units Built in 1939 or Earlier	1,071
Median Year Structure Built	1933
Source: US Census 2015– 2019 American Community Survey	

Falls City are considered worse than average regarding their condition. These different conditions are defined by the County as follows:

- **Worn Out:** A conditional worse than “Badly Worn”
- **Badly Worn:** Repair and overhaul needed on painted surfaces, roofing, plumbing, heating, numerous functional

Table 3.8: Comprehensive Housing Affordability Strategy (CHAS)

Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% HAMFI	175	125	300
Household Income >30% to <=50% HAMFI	270	105	375
Household Income >50% to <=80% HAMFI	190	75	365
Household Income >80% to <=100% HAMFI	150	30	180
Household Income >100% HAMFI	700	90	790
Total	1,480	430	1,910
Housing Problems Overview ¹	Owner	Renter	Total
Household has at least 1 of 4 Housing Problems	350	130	480
Household has none of 4 Housing Problems	1,135	300	1,435
Cost burden not available - no other problems	0	0	0
Total	1,480	430	1,910
Severe Housing Problems Overview ²	Owner	Renter	Total
Household has at least 1 of 4 Severe Housing Problems	140	75	215
Household has none of 4 Severe Housing Problems	1,340	355	1,695
Cost burden not available - no other problems	0	0	0
Total	1,480	430	1,910
Housing Cost Burden Overview ³	Owner	Renter	Total
Cost Burden <=30%	1,130	325	1,455
Cost Burden >30% to <=50%	220	55	275
Cost Burden >50%	125	50	175
Cost Burden not available	0	0	0
Total	6,545	430	1,910

Nearly 26% of renter households earn less than 30% the HUD Area Median Family Income (HAMFI). Only 7.2% of owner households meet the same criteria. Overall, 65% of renter occupied made less than 80% of the HAMFI.

Nearly 40% of renter households had at least 1 of 4 housing problems present in the place of residence. While only 17% of owner-occupied units met this criteria. In reality, no housing unit should be meeting any of the housing problems.

Nearly 35% of renter households had at least 1 of 4 severe housing problems present in the place of residence. Therefore, nearly 65% had no issues identified in a rental unit. While only 6.4% of owner-occupied units met this criteria. In reality, no housing unit should be meeting any of the housing

Nearly 35% of renter households have been identified to have a housing cost burden; the majority are paying over 50% of their income in rent and other associated items. While nearly 84% of owner occupied units had NO housing cost burden.

1. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than 1 person per room; and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities)
For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

inadequacies, substandard utilities, etc. This condition is found only in extraordinary circumstances. Excessive deferred maintenance and abuse, limited value-in-use, approaching abandonment or major reconstruction, reuse or change in occupancy is imminent. Effective age of the residence is near the end of the scale regardless of the actual chronological age.

- **Average:** Some evidence of deferred maintenance and normal obsolescence with age in that a few minor repairs are needed, along with some refinishing. But with all major components still functional and contributing toward an extended life expectancy, effective age and utility is standard for like properties of its class and usage.
- **Good:** No obvious maintenance required but neither is everything new. Appearance and utility are above the standard, and the overall effective age will be lower than the typical property.
- **Very Good:** All items well maintained, many having been overhauled and repaired as they've showed signs of wear, increasing the life expectancy and lowering the effective age with little deterioration or obsolescence evident with a high degree of utility.
- **Excellent:** All items that can normally be repaired or refinished have recently been corrected, such as new roofing, paint, furnace overhaul, state-of-the-art components, etc. With no functional inadequacies of any

consequence and all major short-lived components in like-new condition, the overall effective age has been substantially reduced upon complete revitalization of the structure regardless of the actual chronological age.

If properties are allowed to fall into disrepair either because the owner does not have the resources to maintain the structure, or simply through neglect, properties can become extremely delapidated. At some point, if there is no intervention, it may cost more to rehabilitate a structure than it is economically feasible, and in many cases those properties become abandoned. The 2014 – 2019 ACS 5-year survey identified 182 housing units classified as "Vacant – Other" in Falls City. Those units are neither for sale or rent and tend to be off the market due to poor condition or abandonment. The number of Vacant-Other have basically increased between 2010 and 2019 with a low of 72 units in 2010 and a high of 182 units in 2019. The 182 units identified by the ACS Census survey is higher than the 69 units identified in Table 3.10 with

Table 3.9: Comprehensive Housing Affordability Strategy (CHAS) cont.

Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available - no other housing problems	Total
Household Income <= 30% HAMFI	235	65	0	300
Household Income >30% to <=50% HAMFI	170	205	0	375
Household Income >50% to <=80% HAMFI	45	215	0	265
Household Income >80% to <=100% HAMFI	0	180	0	180
Household Income >100% HAMFI	25	765	0	790
Total	480	1,435	0	1,910
Income by Housing Problems (Renters only)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available - no other housing problems	Total
Household Income <= 30% HAMFI	60	65	0	125
Household Income >30% to <=50% HAMFI	40	65	0	105
Household Income >50% to <=80% HAMFI	0	75	0	75
Household Income >80% to <=100% HAMFI	0	30	0	30
Household Income >100% HAMFI	25	65	0	90
Total	130	300	0	430
Income by Housing Problems (Owners only)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available - no other housing problems	Total
Household Income <= 30% HAMFI	175	0	0	175
Household Income >30% to <=50% HAMFI	130	140	0	270
Household Income >50% to <=80% HAMFI	45	140	0	190
Household Income >80% to <=100% HAMFI	0	150	0	150
Household Income >100% HAMFI	0	700	0	700
Total	350	1,135	0	1,480
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	235	135	300	
Household Income >30% to <=50% HAMFI	170	30	375	
Household Income >50% to <=80% HAMFI	45	10	265	
Household Income >80% to <=100% HAMFI	0	0	180	
Household Income >100% HAMFI	0	0	790	
Total	450	175	1,910	
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	65	50	125	
Household Income >30% to <=50% HAMFI	40	0	105	
Household Income >50% to <=80% HAMFI	0	0	75	
Household Income >80% to <=100% HAMFI	0	0	30	
Household Income >100% HAMFI	0	0	90	
Total	105	50	430	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	170	85	175	
Household Income >30% to <=50% HAMFI	130	30	270	
Household Income >50% to <=80% HAMFI	45	10	190	
Household Income >80% to <=100% HAMFI	0	0	150	
Household Income >100% HAMFI	0	0	700	
Total	345	125	1,480	

When examining housing problems vs. income, 87% of **ALL HOUSEHOLDS** with at least 1 of 4 identified housing problems belonged to households earning less than 80% of the Median Income.; 41% of them earned less than 30% of the HAMFI. Overall, 45% of **ALL** Households were earning less than 80% of HAMFI and living in a house with 1 of 4 housing problems.

Applying the same concepts to rentals only, 97% of renters in a homes reporting at least 1 of 4 housing problems were earning 80% OR LESS of the HAMFI for Falls City. Nearly 73% of **ALL RENTERS** earned 80% of HAMFI and lived in a housing unit with at least 1 of the 4 housing problems.

Nearly 73% of all owner-occupied households with at least 1 of 4 housing problems were earning 80% or less of the local HAMFI. Overall, nearly 30% of all owner-occupied households were earning 80% or less of the HAMFI.

Overall, 45% of **ALL HOUSEHOLDS** earning 80% or less of the HAMFI had a Housing Cost Burden. In addition, 12% of **ALL HOUSEHOLDS** were earning less than 30% of the HAMFI.

Rental households with a cost burden had nearly 73% of households earning 80% or less of the HAMFI. Nearly 17% were earning over 100% of the HAMFI.

Regarding owner-occupied households having a housing cost burden, only 29.6% earned 80% or less of the HAMFI. However, 58% were earning a rate greater than 100% of the HAMFI.

**Table 3.10: Single-family Homes by Year Built and Condition - Richardson County
2020 PAD Data**

Condition	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2016	Total
Worn Out	1	2	0	0	0	0	0	0	14
Worn out-Badly Worn	47	2	0	6	0	0	0	0	55
Badly Worn	159	17	2	6	1	0	0	0	185
Badly Worn-Average	313	58	8	16	1	1	0	0	397
Average	281	101	24	30	2	8	3	4	453
Average-Good	217	110	85	77	5	20	3	1	518
Good	70	44	25	36	7	13	5	2	202
Good-Very Good	2	5	0	6	2	6	5	5	31
Very Good	0	1	0	0	0	0	0	6	7
Total	1,090	340	144	177	18	48	16	18	1,862

Source: Richardson County Assessor's Database, MPC and CPI 2021

Table 3.11: Residential Building Conditions by Ward

	Worn Out (10)	% Worn Out	Worn Out to Badly Worn (15)	% Worn Out to Badly Worn	Badly Worn (20)	% Badly Worn	Badly Worn to Average (25)	% Badly Worn to Average	Average (30)	% Average	Average to Good (35)	% Average to Good	Good (40)	% Good	Good to Very Good (45)	% Good to Very Good	Very Good (50)	% Very Good	Total Residential Structures
First Ward		0.0%		0.0%	6	1.4%	29	6.9%	65	15.5%	186	44.3%	102	24.3%	27	6.4%	5	1.2%	420
Second Ward	4	0.8%	11	2.3%	36	7.4%	105	21.6%	145	29.9%	131	27.0%	50	10.3%	3	0.6%		0.0%	485
Third Ward	4	0.8%	13	2.7%	45	9.5%	102	21.6%	132	27.9%	137	29.0%	38	8.0%		0.0%	2	0.4%	473
Fourth Ward	6	1.2%	31	6.4%	98	20.2%	161	33.3%	111	22.9%	64	13.2%	12	2.5%	1	0.2%		0.0%	484
Total Residential Structures	14	0.8%	55	3.0%	185	9.9%	397	21.3%	453	24.3%	518	27.8%	202	10.8%	31	1.7%	7	0.4%	1,862

Source: Richardson County Assessor's Database, MPC and CPI 2021

conditions of "Worn Out" or "Worn Out to Badly Worn"; therefore, some of the units within the "Badly Worn" category fit into the Vacant-other listing.

In order to improve the quality of the housing stock in Falls City, these units will need to be addressed. This can be done through either demolition or rehabilitation. Each structure will need to be evaluated for market potential and economic feasibility of renovation.

The data in Table 3.10 and Table 3.11 as well as the conversations with the different groups within Falls City confirm one another; there is more than a housing shortage in Falls City, there is a shortage of decent, affordable housing for those in the lowest income levels. The following data and maps will provide more information on the need for better quality housing in Falls City.

The following maps indicate the quality of residential dwelling units by City Council Ward throughout Falls City. The data for the maps are based on the data within the Richardson County Assessor's database.

Falls City Housing by City Council Ward

The housing conditions are broke down into even more detail by examining the overall data at the City Council Ward and Precinct level. The following pages are divided into each Ward and then into each precinct of the Ward.

Key Terminology

Average condition is the average as calculated on the condition rating from the Richardson County Assessor's Office. The scale is as follows:

- Very Good = 50
- Good to Very Good = 45
- Good = 40
- Average to Good = 35
- Average = 30
- Badly Worn to Average = 25
- Badly Worn = 20
- Worn Out to Badly Worn = 15
- Worn Out = 10

Falls City: Ward 1

Ward 1 covers the northern portion of Falls City (north of a line crossing 21st and 23rd Streets). Overall, Ward 1 has a total of 420 total residential structures. See Figure 3.2 for a map of the entire Ward 1.

On a scale of 10 to 50, with "50" being Very Good and "10" being Worn Out, the overall condition average for Ward 1 is 35.4 or slightly better than "Average to Good"; however, Ward 1 as a whole is considerably better than Falls City as a whole which has a 30.14 (Average Condition) average. The Ward has a total of six residential units rated as Badly Worn and none in worse condition. These conditions represent 1.4% of all residences in the Ward.

The average year residential structures in Ward 1 were constructed was 1953. Therefore the average age of a residential structure in Ward 1 is 68 years old. This indicates a potential need for rehabilitation and energy efficiency upgrades in the majority of the homes in Ward 1. The oldest residences in Ward 1 date to 1866 with a total of six residences constructed pre 1900's.

In addition to Table 3.11, there are maps for each individual Ward with the units identified. The individual units are color coded with Table 3.11; therefore, the conditions and location of specific units are identified.

Falls City: Ward 1 Conclusions

Ward 1 is by far the Ward with the newest and overall best kept housing within Falls City. Housing stock in Ward 1 constructed prior to 1940 represents 32.9% of the housing stock in the Ward. However, it is balanced by 52 units or 12.4% of Ward 1 which were constructed after 1980.

Redevelopment is a major component in a comprehensive housing strategy. The redevelopment portion of this strategy involves a couple of approaches, including:

- Condemnation, demolition, and infill
- Rehabilitation
- Energy efficiency upgrades

There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Chapter.

Overall, the Ward 1 has 420 residential units; however, 318 or 75.7% of these units are rated above Average Condition. At a minimum, within Ward 1 there is between one and six units needing to be evaluated and seriously considered for

demolition.

Falls City: Ward 2

Ward 2 covers the heart of the community including the downtown area. Overall, Ward 2 has a total of 484 total residential structures. See Figure 3.4 for a map of Ward 2.

On a scale of 10 to 50, with "10" being Worn Out and "50" being Very Good, the overall condition average for Ward 2 is 41.5 or slightly better than "Good" condition. However, there are 157 residences or 32.4% rated in worse condition than Average. The overall rating for Ward 2 is "Good" but a large number of the residences need some remodeling and rehabilitation and in some cases demolition.

The majority of Ward 2's "Worn Out" and "Worn Out to "Badly Worn" residential structures were built in 1900 and 1910. Only one structure pre-dates 1900 (1890) while, one was constructed after 1910 (1924).

The average year residential structures in Ward 2 were constructed was 1924. The average residence in Ward 2 is 97 years old. This is one of the original parts of the community dating back to the city's founding. The average age versus the average condition means there has been some rehabilitation in the past. The oldest residence in Ward 2 was constructed in 1851. Overall, Ward 2 has 12 residences built prior to the 1900's. In addition, Ward 2 has seen only 15 new residential structure erected since 1980.

However, there is some future rehabilitation needing to be accomplished; in some cases, demolition may be warranted.

Falls City: Ward 2 Conclusions

The data found in Table 3.11 examines the same housing conditions, but in tabular form, in Falls City by Ward. The data has been downloaded from the Richardson County Assessor's database. These data are critical since the future demand for housing is not simply limited to the demand but also includes the need for replacement units.

Overall, Ward 2 likely has 15 residential structures needing to be demolished during this planning period. It is difficult to cross-reference data to determine if these 15 structures are considered to be part of the "other-Vacant" units from the Census. If they are then the need for relocation of residents will not be an issues; however, if there are residents, the strategy needs to focus on relocation of residents to better housing conditions.

Figure 3.2: Structure Condition - Ward 1

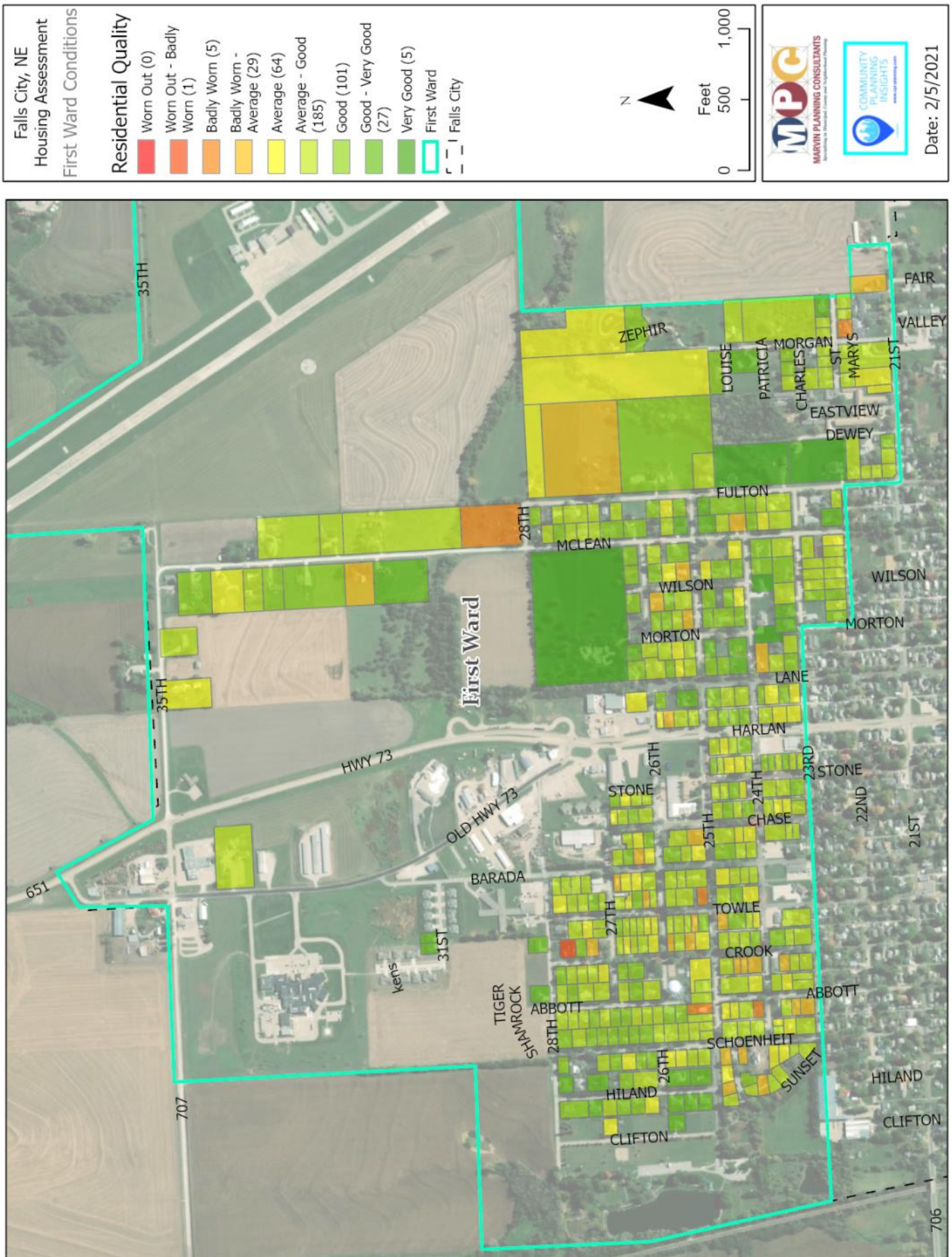


Figure 3.3: Structure Age - Ward 1

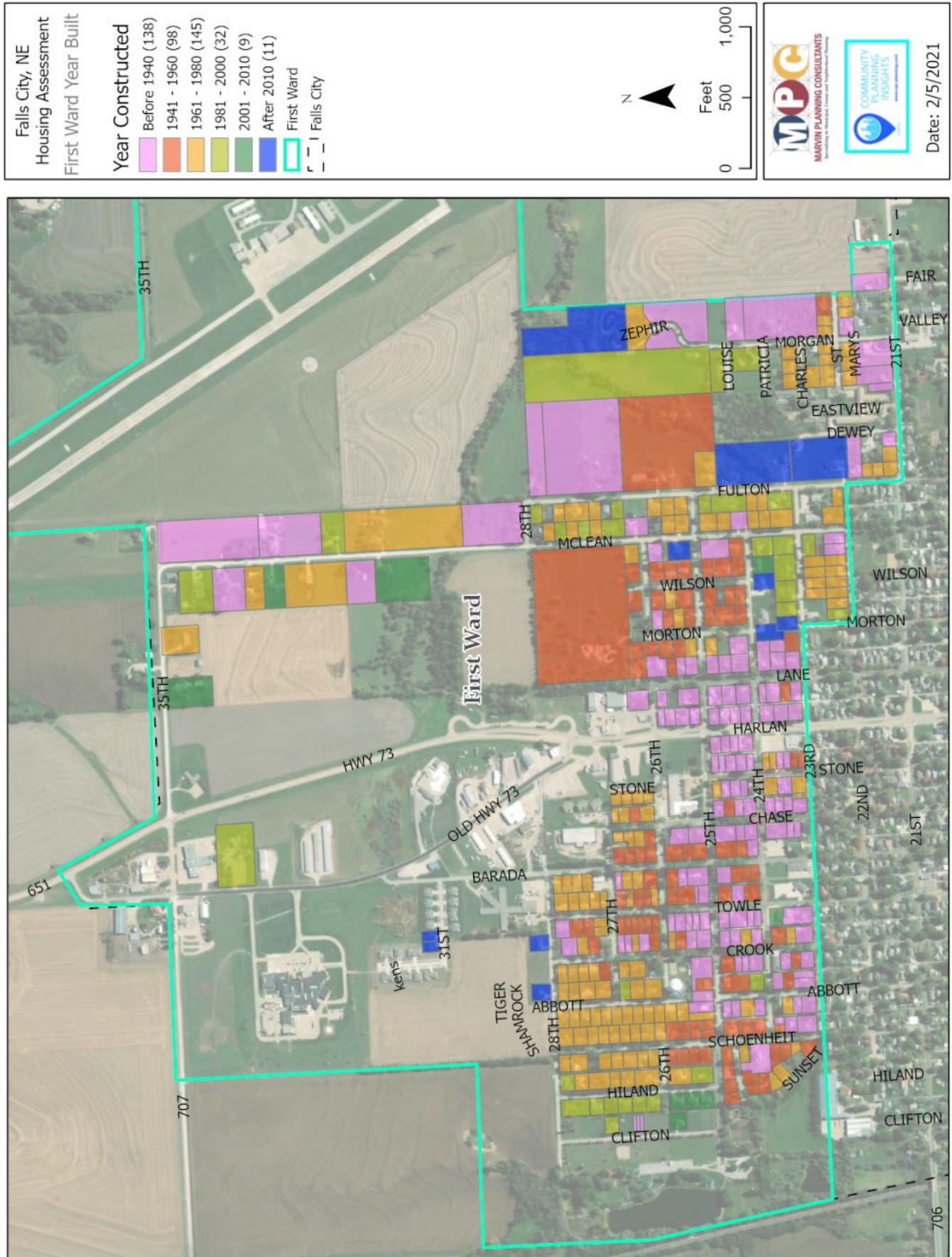


Figure 3.4: Structure Conditions - Ward 2

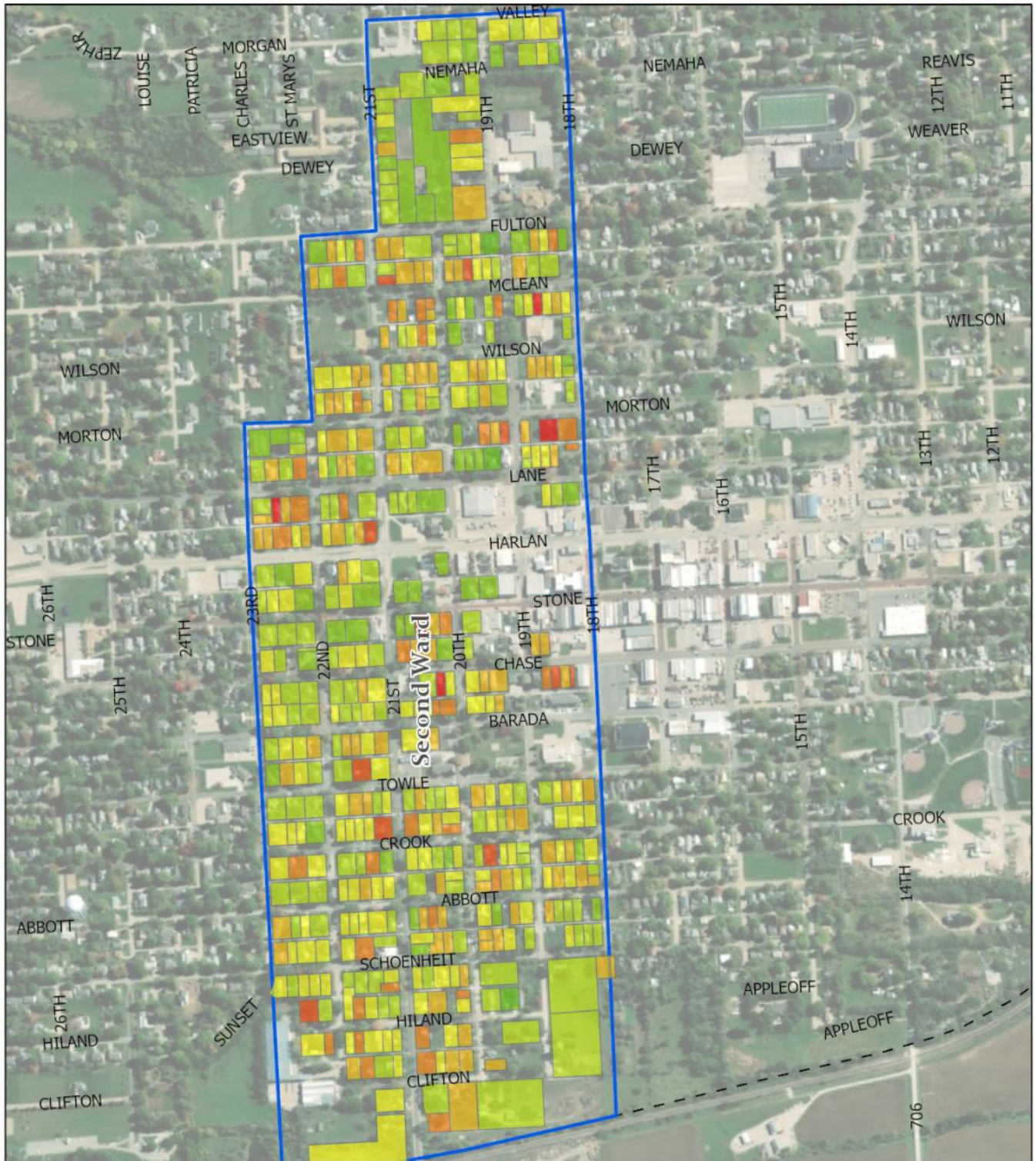
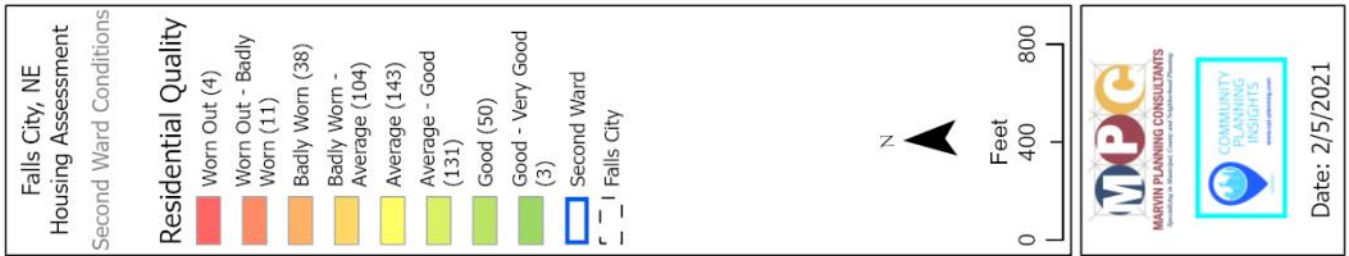
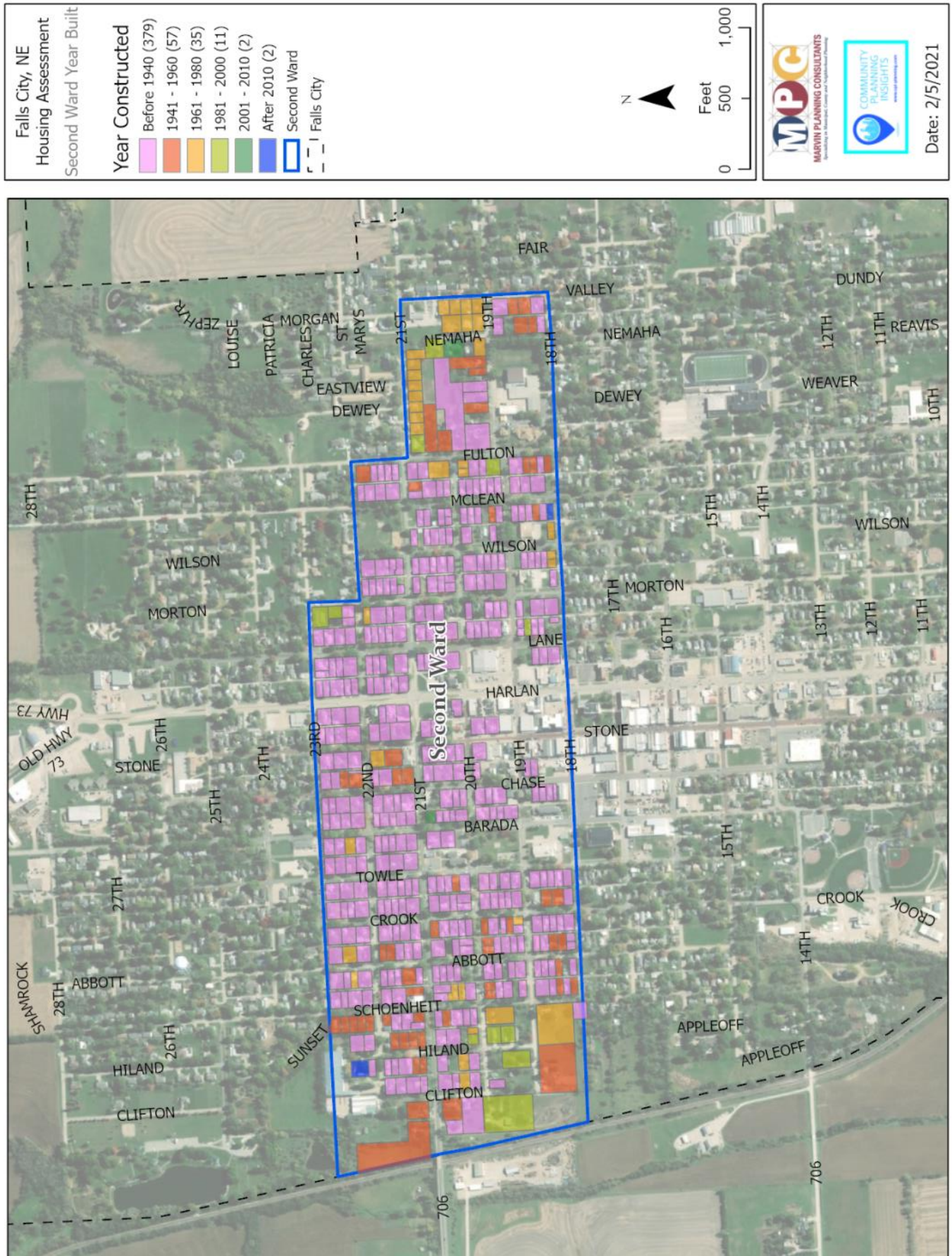


Figure 3.5: Structure Age - Ward 2



Redevelopment is a major component in a comprehensive housing strategy. The redevelopment portion of this strategy involves several approaches, including:

- Condemnation, demolition, and new infill
- Rehabilitation
- Demolition

There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Chapter.

Falls City: Ward 3

Ward 3 covers the south central portion of Falls City. Overall, Ward 3 has a total of 473 total residential structures. See Figure 3.6 for a map of the entire Ward 3.

Ward 3 has the second greatest number of residences rated as “Worn Out” or “Worn Out to Badly Worn” with 17 structures or 24.6% of all structures rated as such. On a scale of 10 to 50, with “10” being “Worn Out” and “50” being “Very Good”, the overall condition average for Ward 3 is 29.7 or a condition slightly below Average. Ward 3’s average is slightly below the community-wide average of 30.14.

The structures rated a “10” or “15” were spread out amongst structures built between 1900 and 1945. Over half, 58.8% were constructed in the years 1900 and 1910.

The average year residential structures were constructed in Ward 3 was 1932 and 1933 (average is 1932.974). The oldest residential structure in Ward 3 is dated 1840, plus, a total of 14 structures constructed prior to 1900. However, there have been 17 new residential structures built since 1980 in this Ward.

However, there is some future rehabilitation needing to be accomplished; in some cases, demolition may be warranted.

Falls City: Ward 3 Conclusions

The data found in Table 3.11 examines the same housing conditions, but in tabular form, in Falls City by Ward. The data has been downloaded from the Richardson County Assessor’s database. These data are critical since the future demand for housing is not simply limited to the demand but also includes the need for replacement units.

Overall, Ward 3 likely has 17 residential structures likely needing to be demolished during this planning period. The majority of these homes were constructed in 1900 or 1910. It is difficult to cross-reference data to determine if these structures are

considered to be part of the “other-Vacant” units from the Census. If they are then the need for relocation of residents will not be an issues; however, if there are residents, the strategy needs to focus on relocation of residents to better housing conditions.

Redevelopment is a major component in a comprehensive housing strategy. The redevelopment portion of this strategy involves several approaches, including:

- Condemnation, demolition, and new infill
- Rehabilitation
- Demolition

There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Chapter.

Falls City: Ward 4

Ward 4 covers the remaining portion of the city on the south side. See Figure 3.8 for a map of the entire Ward 4. In total there are 484 residences in Ward 4.

Ward 4 has the greatest number of residences rated as “Worn Out” or “Worn Out to Badly Worn” with 37 structures or 55.2% of all structures rated as such. On a scale of 10 to 50, with “10” being “Worn Out” and “50” being “Very Good”, the overall condition average for Ward 4 is 26.0 or a condition below “Average” and nearly considered to be “Badly Worn” to “Average”. Ward 3’s average is considerably below the community-wide average of 30.14. Ward 4 has the worst housing conditions as a whole compared to all other Wards within Falls City.

The structures rated a “10” or “15” were spread out amongst structures built between 1890 and 1977. Over half, 62.2% were constructed in the years 1900 and 1910.

The average year residential structures were constructed in Ward 3 was 1924. The oldest residential structure in Ward 3 is dated 1875, plus, a total of seven structures constructed prior to 1900. However, there have been 18 new residential structures built since 1980 in this Ward, these are predominately on the east edge of Falls City and along 13th Street.

However, there is some future rehabilitation needing to be accomplished; in some cases, demolition may be warranted.

Falls City: Ward 4 Conclusions

The data found in Table 3.11 examines the same housing conditions, but in tabular form, in Falls City by Ward. The data has been downloaded from the

Richardson County Assessor's database. These data are critical since the future demand for housing is not simply limited to the demand but also includes the need for replacement units.

Overall, Ward 4 likely has 37 residential structures likely needing to be demolished during this planning period. The majority of these homes were constructed in 1900 or 1910. It is difficult to cross-reference data to determine if these structures are considered to be part of the "other-Vacant" units from the Census. If they are then the need for relocation of residents will not be an issue; however, if there are residents, the strategy needs to focus on relocation of residents to better housing conditions.

Redevelopment is a major component in a comprehensive housing strategy. The redevelopment portion of this strategy involves several approaches, including:

- Condemnation, demolition, and new infill
- Rehabilitation
- Demolition

There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Chapter.

Community-wide Assessment

Community-wide, Falls City has some properties in seriously bad condition. The vast majority of these poor properties are south of the Burlington Santa Fe Railroad mainline in Ward 1. However, Table 3.12 indicates condition issues within all four Wards of Falls City. Overall, there are 1,676 units rated as Below Normal and worse, including 77 rated as Poor or Very Poor.

Table 3.12: Poor to Very Poor Residences by City

Ward	Worn Out Condition	Worn Out to Badly Worn Condition	Badly Worn Condition	Total
1	0	0	6	6
2	4	11	36	51
3	4	13	45	62
4	6	31	98	135
Total	14	55	185	254

Council Ward

The overall breakdown of Worn Out and Worn Out to Badly Worn Conditions by Ward are as follows:

- Ward 1 6 structures
- Ward 2 51 structures
- Ward 3 62 structures

- Ward 4 135 structures

Overall, the structures rated Badly Worn or worse accounted for 13.6% of all residential structures in Falls City at the time of this study.

According to the data from the Richardson County Assessor's office, Falls City needs to seriously examine a minimum of 69 residences in the community for possible demolition. This is just the start, the City also needs to do a thorough review of the 254 residences considered to be "Badly Worn" or worse. Based upon the 2018 ACS Census Data, there were 182 Other Vacant units within Falls City. These data suggest these 182 vacant structures fall into the 254 in need of further review.

Digging deeper into the Richardson County Assessor's data, indicates the worst of the residences are not strictly limited to the older structures in Falls City. The data indicate residences constructed recently as 1977 are considered to be in Worn Out to Badly Worn condition.

Figures 3.10 and 3.11 are community-wide views of the residential conditions and age. This is strictly for a getting a more detailed view of these two data.

Hot Spot Analysis

Hot Spot Analysis works by assessing the condition value of each residential property within the context of the neighboring residential condition value. The analysis tool looks for clusters of statistically significant spatial clusters of high values (hot spots) or low values (cold spots). This analysis is useful for quickly finding clusters of poor-quality structures that may need targeted for rehabilitation or targeted code enforcement activities including both demolition or rehabilitation. Each structure will need to be evaluated for market potential and economic feasibility of renovation. Figure 3.12 shows the Hot Spot conditions for Falls City.

Figure 3.6: Structure Conditions - Ward 3





Date: 2/5/2021

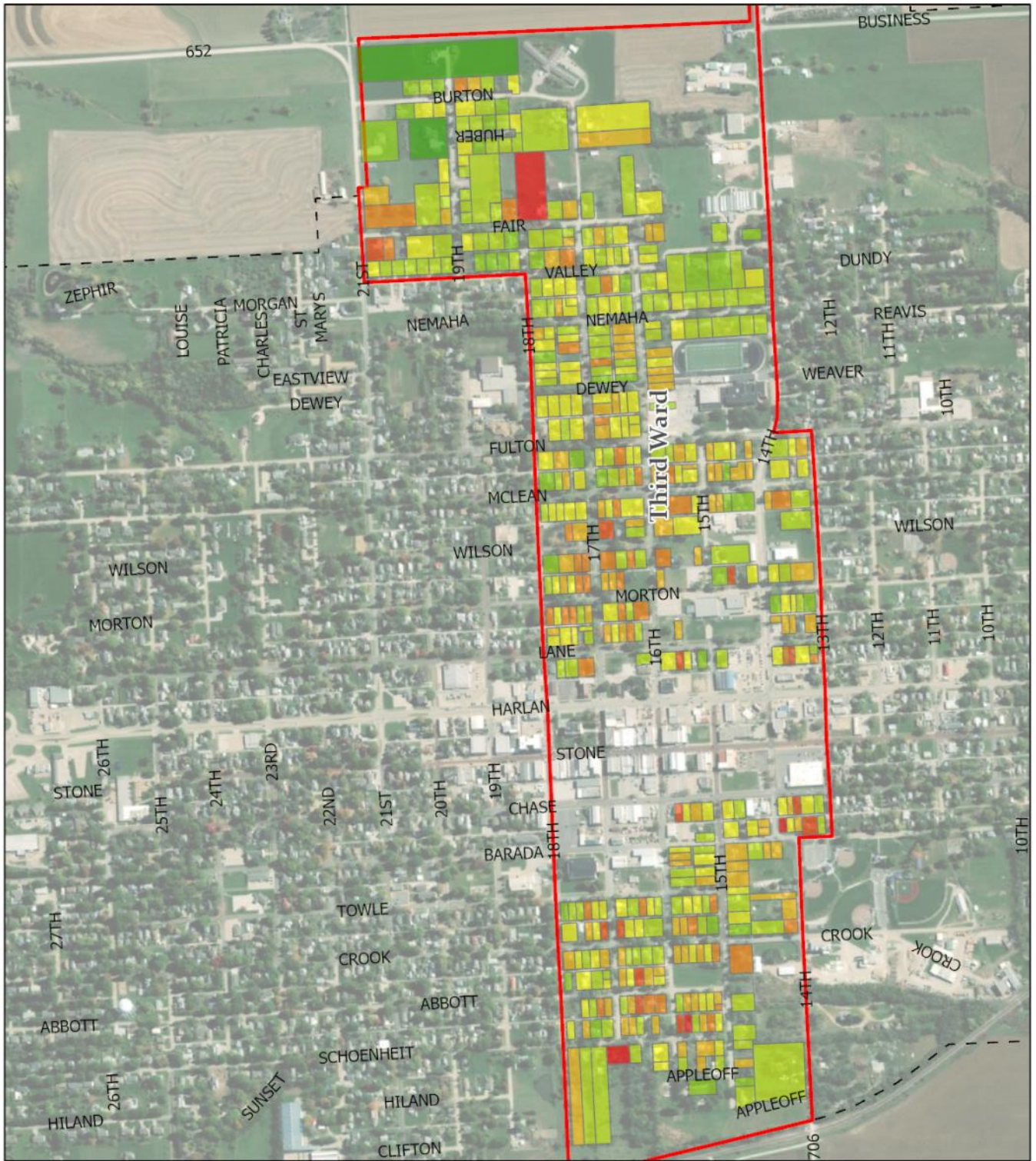


Figure 3.8: Structure Conditions - Ward 4

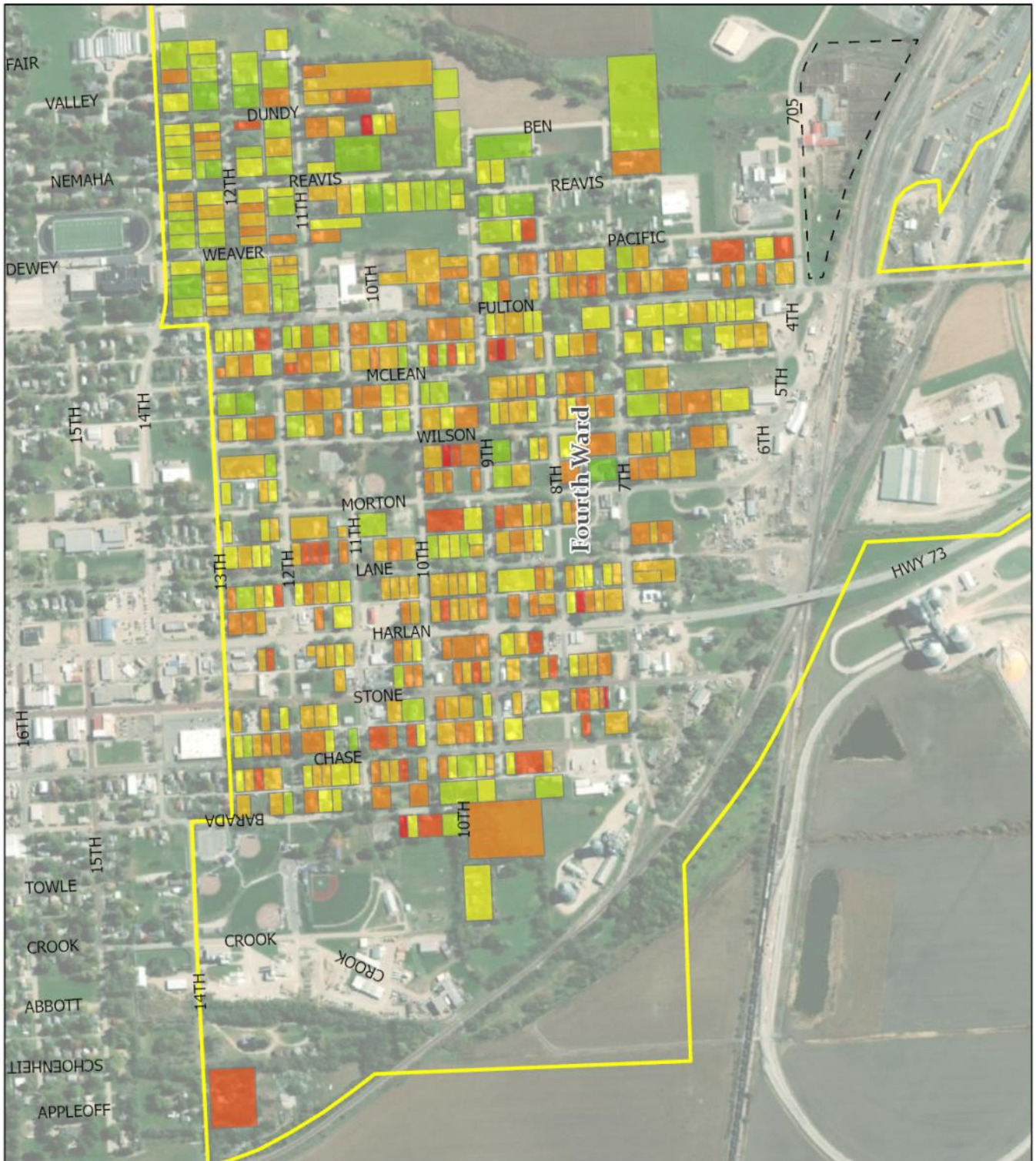
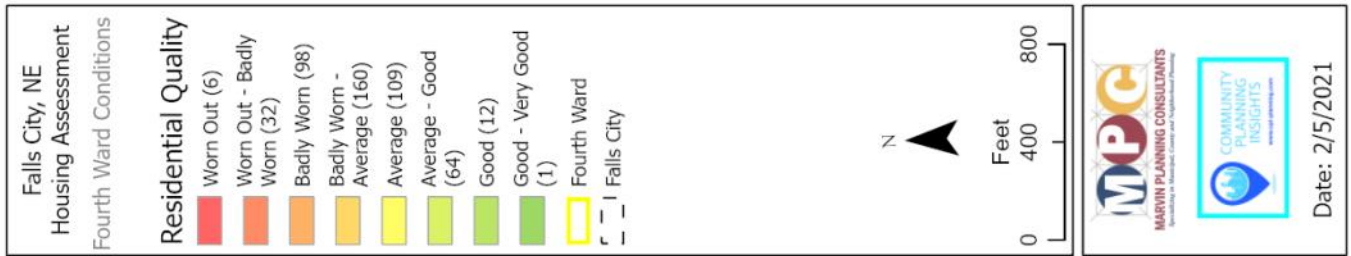


Figure 3.9: Structure Age - Ward 4

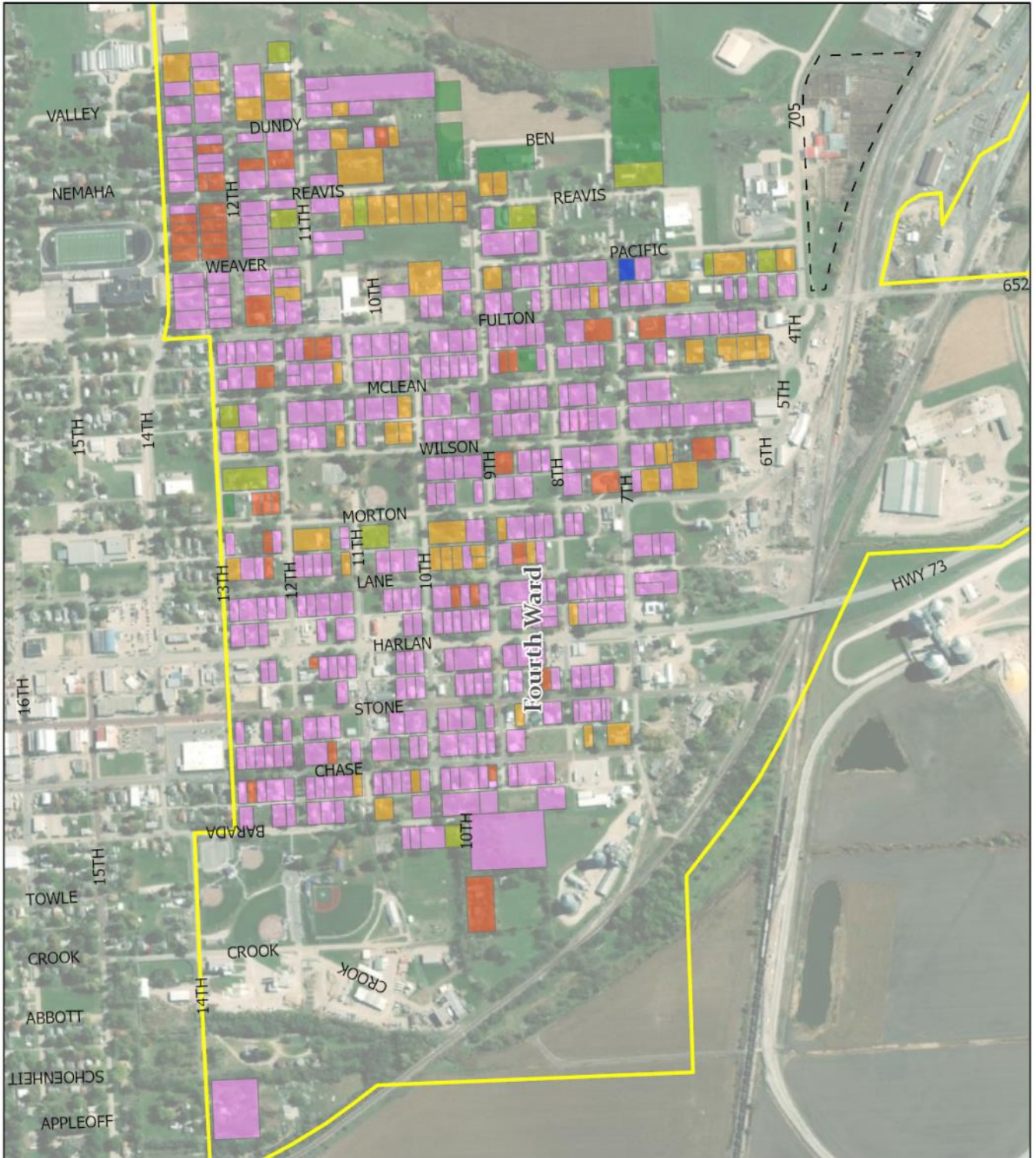


Figure 3.10: Structure Conditions - Community-wide

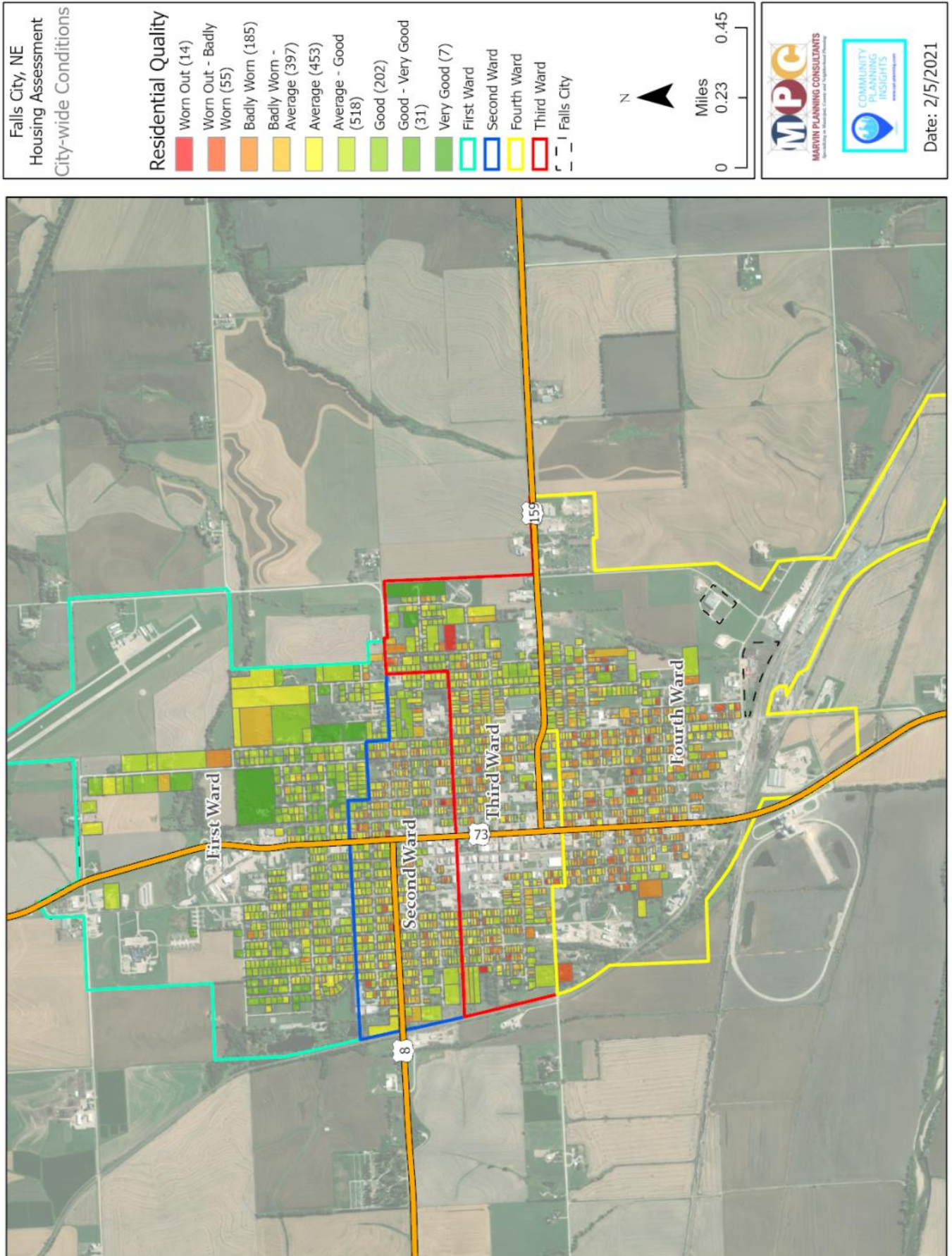


Figure 3.11: Structure Age - Community-wide

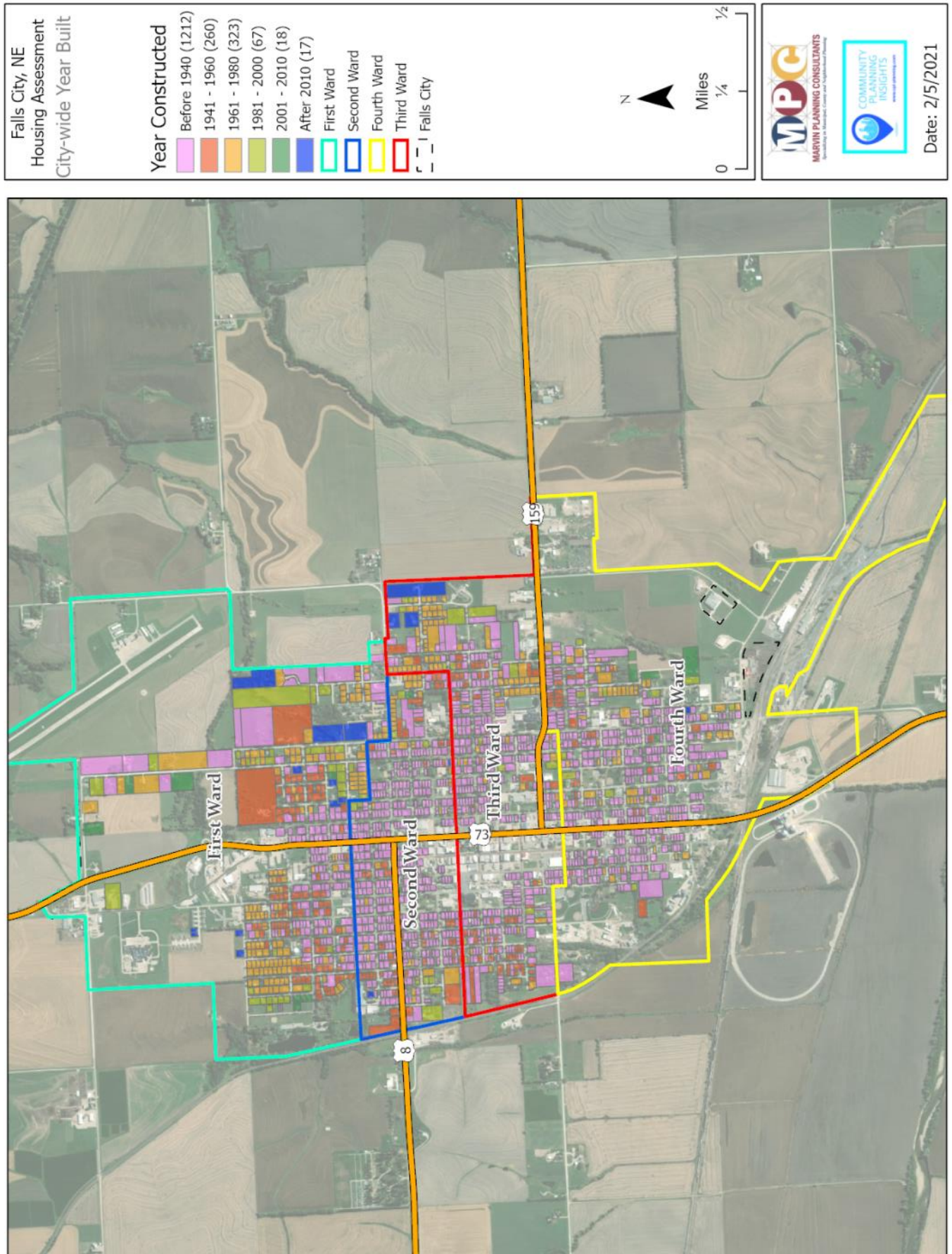
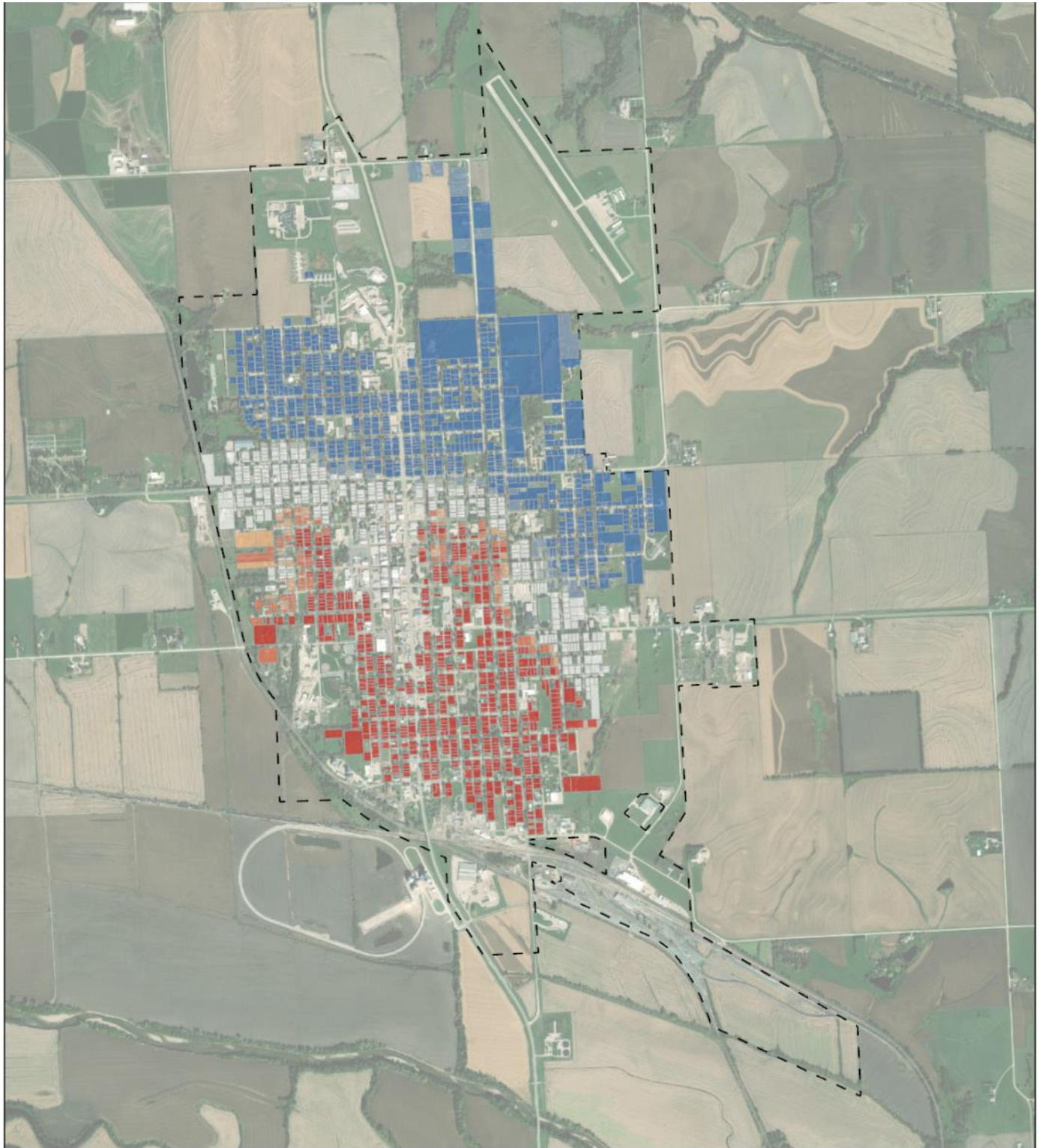


Figure 3.12: Hot Spot Analysis



Hot Spot Analysis		Not Significant	<p>Falls City, NE Housing Assessment Hot Spot Analysis</p> <p>Miles 0 1/4 1/2</p>	 <small>Specializing in Municipal, County and Tribal/Local Planning</small> <small>www.cpiplanning.com</small>	
	Cold Spot - 99% Confidence				Hot Spot - 90% Confidence
	Cold Spot - 95% Confidence				Hot Spot - 95% Confidence
	Cold Spot - 90% Confidence				Hot Spot - 99% Confidence
	Falls City Boundary				



Chapter 4

Housing Market Analysis - Falls City

The demand for additional housing, and housing to support Falls City's employment base is strong, and the need will not be filled under the current rate of new construction. The addition of new housing product can be completed through new construction, or the substantial rehabilitation of units not currently on the market. As discussed, previously, the housing market has further tightened, and the current combined sales and rental vacancy rates in Falls City equate to an overall effective housing vacancy rate of only 0.0%. These low rates are due to a lack of housing product including to some extent quality rental housing within the Falls City market. A healthy housing market should have an effective vacancy rate of between 5% and 7%. Below, we discuss the potential housing demand and production needs to achieve an effective vacancy rate between 5% and 7%.

Falls City Demand Analysis

The housing demand for Falls City is determined by a four major elements: Current needs, projected household change, pent up demand, and commuter capture.

1. **Current Needs:** Current Needs are the net number of housing units needed to bring the housing market into a healthy vacancy rate. It is the difference between units needed and existing units that are for-sale or for rent.
2. **Projected Household Change:** This is the forecasted change in the number of households in Falls City. The five-year projection indicates a small increase in housing units are expected. This growth can be accommodated by either new construction or the renovation of vacant units that are currently off the market.
3. **Pent-Up Demand:** Pent-up demand is demand that exists within existing households whose housing situation is less than ideal. Pent-up demand is comprised of two main sources: those households who are living in substandard conditions (overcrowding, poor condition, etc.)

¹ The effective vacancy rate is a measure of the actual number of vacant properties that are available for sale or rent. The effective vacancy rate excludes property es that are for occasional or seasonal use, housing for migrant workers, and properties that fall into the "other" category which are ones that are neither for sale or rent and are typically abandoned properties.

Table 4.1: Falls City Housing Units by Tenure

Falls City, NE							
Housing Units by Occupancy Status and Tenure	Census 2010		2020		2025		% change
	Number	%	Number	%	Number	%	
Total Housing Units	2,190	100.0%	2,178	100.0%	2,158	100.0%	-1.5%
Occupied	1,931	88.2%	1,883	86.4%	1,842	85.4%	-4.6%
Owner	1,360	63.8%	1,359	62.4%	1,330	61.6%	-2.2%
Renter	571	26.1%	524	24.1%	512	23.7%	-10.3%
Vacant		0.0%	295	13.5%	316	14.6%	7.1%

Source: MPC and CPI 2021

and those who are cost-burdened and looking for a more affordable housing alternative.

Over the next five years, Falls City's population is expected to decline to 4,052 people within 1,842 households. This is a relatively flat decline when the margin of error is considered. While the number of households is expected to decrease, however, the number of vacant units is expected to increase during the same period. A rehabilitation incentive program should be an element of the housing strategy to decrease the growing number of vacant structures.

Falls City Potential Housing Demand

Within the city of Falls City, there currently is solid demand for new housing units. Table 4.3 indicates the Current Housing Demand is a total demand for between 45 and 79 new units needed depending upon the Effective Vacancy Rate. Most of this demand is in the form of rental housing units which ranges between 31 and 52 new units needed.

Table 4.2 Vacancy Rates by Tenure

Falls City	Current Rates	Current Needs			Current Demand		
		Target Low	Target Average	Target High	Low vacancy	Average Vacancy	High Vacancy
Rental Vacancy Rate	0.0%	6%	8%	10%	6%	8%	10%
Ownership Vacancy Rate	0.0%	1.0%	1.5%	2%	1.0%	1.5%	2.0%
Effective Vacancy Rate	0.0%						
For sale units	0	13	20	27	13	20	27
Rental Units	0	31	42	52	31	42	52
Total Available Units	0	45	62	79	45	62	79
Effective Vacancy Rate		3.0%	4.0%	5.0%	0.0%	1.0%	2.0%

Source: MPC and CPI 2020

Table 4.2 illustrates the current needs based on existing vacancy rates. In Falls City, the rental housing vacancy rate is estimated to be 0.0% and the homeowner vacancy rate is 0.0% based upon the 2019 ACS reports from the US Census. Based on these rates, at any given time, there are nearly zero for-sale units and near zero for-rent units available in the community. The Net Demand illustrates the number of new needed for sale or rental units to satisfy the current Needs. These needs are based on current vacancy rates.

The table above outlines the potential housing demand in Falls City, including current need and pent up demand.

Housing demand by 2025 will increase slightly over the demand seen in 2020. Using the same factors, the overall owner-occupied demand increases by approximately six units with this demand all seen in the rental housing market. However, the overall demand is still high for a community the size of Falls City and needs to be actively eliminated through new construction.

Table 4.3: Current Housing Demand - 2020

Falls City	Current Demand (Gap)		
Effective Ownership Vacancy Rate	1.0%	1.5%	2%
New For sale units	13	20	27
10% of substandard ownership units (80% AMI)	38	38	38
Total Potential Ownership Demand	51	57	64
Current Available For Sale Units = 0 (2019 ACS)			
Effective Rental Vacancy Rate	6%	8%	10%
New Rental Units	31	42	52
15% of cost burdened renters (80% AMI)	18	18	18
10% of substandard rental units (80% AMI)	13	13	13
Total Potential Rental Demand	62	73	83
Current Available For Rent Units = 0 (2019 ACS)			
Total potential housing demand	113	130	147

Source: 2019 ACS, MPC and CPI 2021

Table 4.4: Housing Demand - 2025

Falls City	2025 Demand (Gap)		
Effective Ownership Vacancy Rate	1.0%	1.5%	2%
New For sale units	13	20	27
10% of substandard ownership units	38	38	38
Total Potential Ownership Demand	51	57	64
Current Available For Sale Units = 0 (2019 ACS)			
Effective Rental Vacancy Rate	6%	8%	10%
New Rental Units	31	41	51
15% of cost burdened renters	18	18	18
10% of substandard rental units	19	19	19
Total Potential Rental Demand	68	78	88
Current Available For Sale Units = 0			
Total potential housing demand	119	136	153

Source: 2019 ACS, MPC and CPI 2021

Gap plus Residential Conditions

The overall demand is likely higher than the numbers in Table 4.3 and Table 4.4 due to the number of deteriorated housing units found in the community, especially in Ward 4. Based upon the data in Table 3.11, there is an additional 69 to 254 residential units that may be in need of replacement. If there are people living in those 69 to 254 units, they will need to be relocated if the units is demolished. Therefore, based upon current need and the replacement need, Falls City needs approximately 182 to 401 new units. This will be less,

IF, the Other Vacant Units are part of the 254 units considered to be Badly Worn or worse.

Falls City Potential Workforce Housing Demand

The previous section discussed the overall housing demand presently and in 2025. This section examines the portion of the demand focused on workforce housing. Workforce housing demand is similar to the overall housing demand, but accounts for households in certain income ranges. Pent-up demand is limited to those households earning over 80% AMI.

Table 4.5: Current Workforce Housing Demand - 2020

Falls City	Current Demand (Gap)		
Effective Ownership Vacancy Rate	1.0%	1.5%	2%
New For sale units	13	20	27
10% of substandard ownership units (80% AMI)	2	2	2
Total Potential Ownership Demand	15	21	28
Percent of Total Demand	29.4%	36.8%	43.8%
Current Available For Sale Units = 0 (2019 ACS)			
Effective Rental Vacancy Rate	6%	8%	10%
New Rental Units	31	41	51
15% of cost burdened renters (80% AMI)	26	26	26
10% of substandard rental units (80% AMI)	3	3	3
Total Potential Rental Demand	60	70	80
Percent of Total Demand	96.8%	95.9%	96.4%
Current Available For Sale Units = 0 ACS			
Total potential workforce housing demand	75	91	108
% of total housing demand	66.4%	70.0%	73.5%

Source: 2019 ACS, MPC and CPI 2021

Tables 4.5 and 4.6 examine the portion of the total housing demand that is actually workforce housing. Table 4.5 is the current demand; while, Table 4.6 is the anticipated demand in 2025.

The current total workforce housing demand, depending upon the effective vacancy rate, ranges from 75 total units to 108 total units. These numbers account for between 66.4% to 73.5% of the total housing demand in Falls City. The majority of the demand will be in the rental side of the housing market.

By 2025, the workforce housing demand will remain the same in Falls City. This is true even with a need for six total new units between 2020 and 2025.

Again, the majority of the demand will be in the rental side of the market.

Table 4.9: Workforce Housing Demand - 2025

Falls City	2025 Demand (Gap)		
Effective Ownership Vacancy Rate	1.0%	1.5%	2%
New For sale units	13	20	27
10% of substandard ownership units (80% AMI)	2	2	2
Total Potential Ownership Demand	15	21	28
Percent of Total Demand	29.4%	36.8%	43.8%
Current Available For Sale Units = 0 (2019 ACS)			
Effective Rental Vacancy Rate	6%	8%	10%
New Rental Units	31	41	51
15% of cost burdened renters (80% AMI)	26	26	26
10% of substandard rental units (80% AMI)	3	3	3
Total Potential Rental Demand	60	70	80
Percent of Total Demand	88.2%	89.7%	52.3%
Current Available For Sale Units = 0 ACS			
Total potential housing demand	75	91	108
% of total housing demand	63.0%	66.9%	70.5%

Source: 2019 ACS, MPC and CPI 2021

⁵ Date from ERSI Business Analyst – Lincoln County, Nebraska Community Profile.



Chapter 5

Falls City Recommendations

The previous chapters discussed the existing and past conditions regarding housing and related economics within Falls City. The immediately preceding chapter discusses the actual demand for new and replacement housing for Falls City.

As Falls City moves forward with meeting these demands there are several things needing done in order to better meet this demand in the next three to five years. The following pages are recommendations for better implementing the findings of this Housing Needs Assessment.

An important item to remember regarding the analysis and recommendations in this study is the circumstances in Falls City have taken decades to become the way they are currently. There are no fingers to be pointed in this situation, only solutions. The next three to five years will not solve all the issues identified, but it will take a decade or so to begin seeing major turnaround.

Some people may say it is not the role of government to provide safe, decent housing in the community; however, it is the role of government to aid to bringing programs to the community to be available to the residents and developers. It is also the role of government to ensure a sound fiscal

government; therefore, decent, quality housing will only increase the overall property values of the community. Since Nebraska communities are so dependent upon property taxes, increases of this nature will aid in balancing the overall tax burden of Falls City.

Finally, if a specific program, currently underway, is not mentioned such as the current Workforce Housing program, it does not mean the program should not be a part of these recommendations. It means the existing programs such as these should be continued as part of the future mix of tools and strategies. The following recommendations are purely new tools being recommended to the areas tool kit for housing.

Public Policy Recommendations

Code Enforcement

Property maintenance and code enforcement issues are difficult issues for smaller communities such as Falls City. However, it is critical that these programs become more aggressive in the future in order to keep further deterioration from occurring.

The City along with EDGE need to identify these specific properties and the owners of said properties and determine if there are certain landowners living in Falls City or absentee landlords allowing the properties to deteriorate.

Key recommendations:

1. The City should take a more proactive approach towards its property maintenance enforcement. While this may cause initial concern by the investment community, as we have stated in this report, the housing stock in Falls City continues to age and deteriorate. All efforts are necessary to maintain a high-quality housing product to protect the neighborhoods from losing value and protect residents from unsanitary or unsafe living conditions.
2. Funding needs to be found in order to staff this property maintenance issue in the future. As seen in the various condition maps for all four wards, there are nearly 650 units classified as a condition of Badly Worn or worse and accounts for over 34% of the housing stock in Falls City. This staff addition, after the landlords understand this is a serious endeavor, will likely be covered by the increases in property taxes city-wide.

Inclusive Housing Requirements for Large Projects

Explore creating an inclusive housing ordinance requiring a certain number of units in larger residential projects be set aside for low- and moderate-income households. We recommend projects with 10 or more units be required to set aside 20% of the units for households at 80% AMI or below for rental projects, and 120% below for ownership developments. The affordability would be enforced by deed restriction running with the land for a term not less than 30 years.

Key recommendations:

1. If Tax Increment Financing or other public funding source is used via the City or EDGE then this set aside should be required.
2. In exchange for the exaction, the developer would be granted a density bonus to offset the lost revenue due to the lower sales prices of the income restricted units.

Land Banking and Redevelopment

There is a growing number of vacant and abandoned properties needing to be addressed in Falls City. Within Falls City, approximately 180 properties are categorized by the U.S. Census as "Vacant – Other", indicating those properties are

neither for-sale or for-rent. Unfortunately, many of these properties are likely abandoned, and intervention will be necessary to arrest the decline of the individual properties and the surrounding neighborhood.

Nebraska Revised Statute 19-5201 – 19-5218, known as the Nebraska Municipal Land Bank Act, authorizes municipalities within Nebraska to establish land banks for the purpose of facilitating the return of vacant, abandoned and tax delinquent property to productive use. Land banks have been an effective tool around the country to intervene in housing market in order to facilitate the redevelopment of vacant and abandoned property. Legislative Bill 424 was approved by the Governor on August 15, 2020 authorizing to develop a land banking in smaller municipalities in Nebraska. This is a powerful tool, and the passage of LB 424 provides Falls City with a new tool for developing and redeveloping real property in the community.

LB 424 gives land banks the following powers and responsibilities:

- Can acquire real property
- Can accept real property from other political subdivisions.
- Can only own property within the jurisdictional boundaries of the municipality excluding any extraterritorial zoning jurisdiction.
- Can hold title to 5% of the parcels in a city of the first class and no more than 5% of that number can be zoned for commercial use. Any commercial parcels owned by the land bank must have been vacant for 3 years prior to acquisition.
- Can hold title to a property for a nonprofit corporation for up to 1 year for the purpose of clearing title to such real property.
- Are exempt from all taxation by the state or any political subdivision.
- Shall hold all real property transferred to the land bank in its own name.
- May receive funding from grants and loans from the municipalities that created the land bank, from other municipalities, from the state, from the federal government and from other public and private sources.
- May receive and retain payments for services rendered.
- May be allocated 50% of the real property taxes collected on real property conveyed by the land bank for a period of up to 5 years after conveyance (subject to some limitations).
- Records are public records and board meetings are subject to the open meetings act.

- Shall provide monthly reports to the municipalities that created the land bank and an annual report to the Speaker of the Legislature and chair of the Executive Board of the Legislative Council.
- Can extinguish and discharge lien, claims for real property taxes or special assessments owed to political subdivisions with certain exceptions and limitations.
- May bid on property sold for nonpayment of taxes in an amount equal to the total taxes, interest and costs due on the property.
- May purchase tax sale certificates.
- May acquire a tax deed for properties under certain conditions.
- Foreclose on liens represented by the tax certificate.
- Bid on property at tax foreclosure sales.

The Land Bank can become self-funding or partially self-funding through the capture of a portion of the property taxes collected on properties they have sold for redevelopment. They can also be funded by grants, gifts and loans.

The Land Bank can buy tax certificates without any other special permission. This would be a wonderful technique when the City wishes to purchase tax certificates for problem properties; however, those purchases need to be authorized by the City Council prior to the purchase and the timing of can be awkward.

A land bank is a quasi-governmental organization whose sole purpose is to address issues of vacant property and facilitate the redevelopment of neighborhoods. The land bank is overseen by a seven-member board and has all the authority of private corporation to acquire, sell, lease rehabilitate, and construct or demolish real and personal property. Typically, land banks work with the County to acquire vacant, tax delinquent properties through tax lien sales. The benefit of a land bank is the County can sell the lien directly to the land bank, instead of opening the bids to outside real estate speculators who may do nothing and allow the properties to continue to languish.

The land bank has the ability to acquire debt to facilitate the redevelopment efforts and hold the property in a tax-exempt manner while the property is being redeveloped. In addition, since the land bank acts like a private entity, it can often be more responsive and faster than a municipality. There is also a self-funding mechanism in place to facilitate the operations of the land bank. For a

period of five years after a property is redeveloped and sold, the land bank receives up to 50% of the property tax revenue generated by said property. This funding mechanism incents the landbank to undertake redevelopment actions and not speculatively hold property.

Recommendations:

1. Establish a committee to begin the process of evaluating the feasibility of organizing a Falls City Land Bank, its purpose, mission and operating parameters.
2. Develop a local Land Bank for the sole purpose of redeveloping existing dilapidated neighborhoods.
3. Begin discussions with the County Treasurer on establishing a land bank and working through the logistics of authorizing the land bank to give automatically accepted bids to the Treasure tax liens;

Modular and Manufactured Housing

Today's modular and manufactured housing factories can modify almost any set of plans and home design to be constructed in an off-site manufacturing facility. Designs can be contemporary or modern. All of the pictures on this page are examples of modular homes constructed in Indiana.



One of the many concerns expressed was the high cost of construction and lack of quality subcontractors. Modular and manufactured housing (industrialized units) can help bridge this gap. Typically, there are two types of industrialized housing products: modular housing, which is constructed using a state adopted building code, and manufactured housing, which is constructed using a HUD approved building code. For the purposes of this report we will use the generic term "industrialized housing" to refer to both.

Generally speaking, industrialized housing can cost between 10% - 20% less than conventional site-built

housing, and depending on the type of product, can be more energy-efficient than conventionally constructed housing. Note however, the customization options are significantly limited, so this is probably not a product for the upper-end price points, but is a good option for entry-level and moderately priced new construction.



Recommendations:

1. Explore partnerships with the Nebraska Manufactured Housing Association to work with local housing manufactures to develop a palette of neighborhood context sensitive home plans that can be constructed on infill lots;



Existing Comprehensive Plan

The City needs to update the comprehensive plan due to LB 866 from 2020. However, LB 866 does not actually apply to communities the size of Falls City but the concept behind what it is trying to achieve is good for the community.

The comprehensive plan amendment needs to begin addressing the new “Missing Middle Housing legislation found in NRS §19-901 (1) which was passed under LB 866 in 2020. The new legislation applies specifically to cities of the First Class to comply to specific reporting requirements and eventually develop a plan for addressing the “Missing Middle Housing”.

Currently, Falls City may have good examples of these housing concept, but it is an excellent means to address “affordable housing”

Existing Zoning Regulations

Once the comprehensive plan is updated, the city needs to complete an amendment to the zoning regulations. There are a number of items needing to be examined in the new regulations. These are:

1. Include language meeting the requirements from LB866 “Missing Middle Housing” in 2020.
2. Ensure all residential districts are fair and equal and no specific exclusionary language exists in one district or another.
3. Ensure the inclusive residential districts are equally allocated within all portions of the community.
4. Residential types, stick-built and manufactured homes, should be equally allowed in all residential districts. Any limitations should be controlled specifically by covenants apply by the developer or a home owners association.
5. The City should examine developing a residential district which allows for smaller lots and homes.
6. Allow accessory dwellings throughout the different residential districts.

Financial Tools and Incentives

Continuation of Existing Programs

First and foremost the organizations currently involved in providing housing assistance must continue the programs they are currently offering.

Falls City Housing

The Housing Authority adopts and administers fair and equitable policies in establishing a plan for selection of housing applicants. The Housing Authority operates two outstanding affordable housing facilities; Pioneer Plaza located at 18th and Barada Street, and East View Apartments located on East 21st Street.

Source: [Falls City, NE Housing Agency \(fallscitynebraska.org\)](https://www.fallscitynebraska.org/)

Falls City Housing Board

The Housing Board shall address housing issues throughout the community, including but not limited to, soliciting and working with developers and builders; providing reference and information on housing rehabilitation programs; serve as City liaison with the Falls City Affordable Housing Council, inc. and act as a housing advocate for Falls City with state and federal agencies.

The City of Falls City operates in accordance with the Federal Fair Housing Law. It is illegal to discriminate again any person because of race,

color, religion, sex, handicap, familial status or national origin in the sale or rental of housing or residential lots, in advertising the sale or rental of housing, in the financing of housing, in the provision of real estate brokerage services, and in the appraisal of housing. Block busting is also illegal.

Expand private financing options

Local banks and lending institutions play a major role in the housing market within Falls City. During our stake holder interviews, it was clear the banking representatives understood constraints of the tight housing market and the need for additional housing in Falls City.

FHA 203K Rehabilitation Loans

A FHA 203K loan combines the cost of the initial purchase plus the cost of renovations or expansions into one loan product that is insured by FHA. This unique loan product is particularly well suited for those interested in purchasing a vacant house, or one needing substantial renovations. The benefit of the loan product is the interest rates are fixed, and the loan amount is based on the current purchase price, plus the cost of the improvements. When we discussed the 203K product with the banking focus group, most had never heard of the program. This is not surprising since there are only five banks in Nebraska having originated a 203K loan in the past 12 months:

- | | |
|---------------------------------------|---------|
| • First National Bank | Omaha |
| • Guild Mortgage Company | Omaha |
| • Movement Mortgage LLC | Omaha |
| • Prime Lending (A Plains Capital CO) | Lincoln |
| • Regent Financial Group, Inc | Omaha |

The FHA 203K loan product could be a very useful tool for those who wish to purchase and rehabilitate a home in Falls City. Since the program has not been utilized here, there will be a learning curve for all parties involved.

Recommendations:

1. Explore partnerships with local banks, or those in Omaha and Lincoln, to originate FHA 203K rehabilitation loans. The CRA, EDGE, and City could play a role in facilitating the conversations and the 203K program should also be included in any first-time homebuyer counseling programs, once a lender pipeline is established.

Shared risk loan pool

Many communities have recently funded targeted shared-risk loan pools that are used to spread the risk in emerging markets. The concept revolves around a loan fund that is seeded through contributions by local banks, businesses, or federal programs (CDFI).

We recommend creating shared risk pool designed to invest in all types of housing, not just single-family for-sale housing. These funds can also be a head start in creating opportunity funds, authorized by the 2017 tax reform laws. Many businesses expressed frustration with the housing situation in Falls City, and many are already incurring housing costs, such as the hospital, so they may be amenable to investing in a shared risk pool that benefits their business.

The loan fund would invest in various housing projects as determined by a governing board. The investment capital would be structured as patient capital that is in a subordinate position to the primary debt. **This is not a grant.** The purpose of the investment is to lower the amount of primary debt the project needs to service, thus making the project more financially feasible. When a project is refinanced, in the future, the fund would recoup its investment. Alternatively, the fund could be the primary lender and each investor in the fund would only risk a pro-rata share of the investment.

Recommendations:

1. Explore the creation of shared-risk loan pools to help offset and encourage the construction of new housing, or the renovation of upper-story housing in downtown.
2. Raise \$1 Million to initially seed the loan pool.

Community Land Trusts

Community Land Trusts are designed to ensure the long-term affordability of housing within a particular development. A community land trust is a development where the underlying land is owned, typically, by a trust or community non-profit whose mission is to create affordable housing. The homebuyer owns the improvement and is usually granted a long-term lease that is at least the term of the mortgage or 99 years. The key distinction is there is a deed restriction or restrictive covenant running with the land, thus, ensuring affordability by limiting the income of the subsequent home buyers, thus ensuring long-term affordability. The Land Trust is established to enforce the restrictions, which are civil matters and not under the jurisdiction of the City or County. In lieu of establishing a single-purpose entity for administration of the trust, that

function could be carried out by the EDGE or the Falls City CRA.

Expand public financing options

In Order to make any meaningful movement in the Falls City housing market, the City and County must get more engaged in promoting housing development and change their policy on housing and neighborhood investment. There are a number of tools the City can use to promote housing development which are either under-utilized or have not been authorized.

Falls City Economic Development and Growth Enterprise

The Falls City Economic Development and Growth Enterprise plays a major role in all forms of development within Falls City

Expand the Community Redevelopment Authority Activities

The State of Nebraska grants broad powers to Community Redevelopment Authorities (CRA) under the Community Development Laws to affect redevelopment of blighted and substandard areas within a community. As mentioned previously, to meaningfully impact the housing market, the City must become a more active participant in the housing market. To that end we recommend the Falls City Community Redevelopment Authority continue to expand its activities.

These expanded activities could include:

1. Developing Redevelopment Plans for the different council wards or other areas outlined in this report that have high concentrations of poor-quality housing;
2. The CRA may be an alternate/temporary means to land banking in Falls City. Under the statutes governing CRA's, they are allowed to acquire, hold, and sell land;
3. Continue to identify, acquire and solicit private sector land developers to create new subdivisions in Falls City, or soon to be annexed land. TIF funds can be used to extend public infrastructure and utilities, and the CRA will have lower holding costs because the land will be tax exempt until it is sold to a homebuilder, except for an annual in lieu of tax payment required under 18-2137. The CRA will help mitigate builder risk by acting as the master developer.

Workforce Housing Development Fund


Establish a dedicated funding stream to offset the high cost of housing construction and provide a stable stream of funding for redevelopment projects. We recommend establishing a Workforce Housing Development Fund whose funding comes from a 1.5% sales tax based on on-site consumption of food and beverages. Based on Consumer Expenditure Survey data, a 1.5% sales tax limited to on-site consumption of food and beverages would generate approximately \$66,000 annually. This is based on an estimated annual sale of \$4,432,585 in food and beverages in Falls City, not consumed at home.

These funds could be used to:

1. Provide loans and grants to developers to construct new multi- and single-family housing;
2. Match private funds in the shared risk pool mentioned above;
3. Provide grants or loans to existing homeowners to make necessary repairs;
4. Provide capital for redevelopment efforts such property acquisition, demolition, etc.; and,
5. Provide a revenue stream to pay off bonds issued for larger housing development initiatives.

As the title describes, this fund should be restricted to assisting those households earning less than 100% of the area median income. Since the funds are being generated from food and beverage tax, we recommend these funds be initially targeted to those employed in the food and accommodation service sectors. Based on 2018 US Census, County Business Patterns data, there were 155 jobs in the accommodations and food service sector, with an average salary of \$12,167.74. These employees are the working poor. A number of cities around the country use hotel/motel, and food and beverage taxes, often paid by tourists.

This is a local funding source, so the eligibility criteria is set locally, and subject to change as the housing market in Falls City evolves. These funds can also be used to leverage federal and state grants that often require a non-federal match. Finally, it is critical that the sales tax proposal have a solid legal Nexus in order to undertake these activities.


	Public Policy Action Items		\$\$\$	2021	2022	2023	2024 to 2025	Management Statement / On-going
HPP-1.1	Code Enforcement – The City should continue plus get more aggressive regarding property maintenance enforcement	1,3,7,8	1,4,6					
HPP-1.2	Code Enforcement – Amend the penalties section of the property maintenance to make violations of the Housing Maintenance and Occupancy Code a criminal penalty rather than civil violations.	1	-					
HPP-1.3	Inclusive Housing – Create a LMI set aside requirement for larger developments	1,4,7,8	-					
HPP-1.4	Land Banking- Develop a local land bank based upon the recently passed legislation by the Nebraska legislature.	1,4,7,8	1					
HPP-1.5	Begin discussions with the County Treasurer on establishing a land bank and working through the logistics of authorizing the land bank to give automatically accepted bids to the Treasurer tax liens.	1,2, 3, 4,7,8, 9, 10	1,2					
HPP-1.6	Modular and Manufactured Housing – Explore partnerships with the Nebraska Manufactured Housing Association to work with local housing manufactures to develop a palette of neighborhood context sensitive home plans for infill development.	1,2, 3, 4,7,8, 9, 10	1,3					
HPP-1.7	Zoning - Ensure all residential districts are fair and equal and that no specific exclusionary language exists in one district or another.	1,11	1					
HPP-1.8	Zoning – Ensure the inclusive residential districts are equally allocated within all portions of the community.	1,11	1					
HPP-1.9	Zoning – Residential types, stick-built and manufactured homes, should be equally allowed in all residential districts.	1,11	1					

Organization:

- 1 City of Falls City
- 2 Richardson County
- 3 Falls City Community Redevelopment Authority
- 4 Falls City Housing Authority
- 5 NEDED
- 6 NIFA
- 7 Falls City EDGE
- 8 Private Businesses
- 9 Developers
- 10 Consultants
- 11 Nebraska Department of Transportation
- 12 OPPD
- 13 Local Organizations
- 14 Housing and Urban Development

Funding Sources:

- 1 General Funds
- 2 Bonding
- 3 TIF
- 4 Grants
- 5 Private Funds
- 6 Sales Tax/Occupation Taxes

	Financial Tools and Incentives Action Items		\$\$\$	2019	2020	2021	2022 to 2023	Management Statement / On-going
HFT-1.1	FHA 203K – Explore partnerships with local banks, or those in Omaha and Lincoln, to originate FHA 203K rehabilitation loans.	7,8,9	-					
HFT-1.2	Shared Risk – Explore the creation of shared-risk loan pools to help offset and encourage the construction of new housing, or renovation of upper-story housing in downtown.	7,8,9	1,3,4,5,6					
HFT-1.3	Raise \$1 Million to initially seed the loan pool	7,8,9	-					
HFT-1.4	Develop a Community Land Trust	7,8,9	1,3,4,5,6					
HFT-1.5	CRA – Develop Redevelopment Plans for key areas, as indicated on the Housing Condition Maps by Council Ward or other areas outlined in this report having high concentrations of poor-quality housing	1,3,5,6,7,8,9,10,14	1, 3,4,5					
HFT-1.6	CRA - Establish the CRA as a temporary means of land banking until such legislation is passed in the Unicameral.	1	-					
HFT1.7	CRA - Identify, acquire and solicit private sector land developers to create new subdivisions in Falls City, or soon to be annexed property.	1,3,7,8,9, 10	1,3,4					
HFT-1.8	Workforce Housing Development Fund – Establish a dedicated fund using an Occupation Tax on food and beverages consumed on-site. Fund will be used for the creation of workforce housing focused on the service industries.	1,7,8,9,10	1, 6					

Organization:

- 1 City of Falls City
- 2 Richardson County
- 3 Falls City Community Redevelopment Authority
- 4 Falls City Housing Authority
- 5 NEDED
- 6 NIFA
- 7 Falls City EDGE
- 8 Private Businesses
- 9 Developers
- 10 Consultants
- 11 Nebraska Department of Transportation
- 12 OPPD
- 13 Local Organizations
- 14 Housing and Urban Development

Funding Sources:

- 1 General Funds
- 2 Bonding
- 3 TIF
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Appendix A Funding Resources

The following pages layout many different funding sources available to be used for different aspects of housing and community development. In total there are 15 pages of funding; however, not all of the programs will be appropriate for North Platte or Lincoln County but may be something the smaller villages could use.

As this Housing Study is implemented, it will be critical for the entities to take advantage of all the programs they can in order to lower the overall out of pocket costs on projects.

The list of funding sources, **DOES NOT** include local funding tools such as Tax Increment Financing, Sales Tax, Occupation Taxes, Revenue Bonds, and many others. Therefore, these sources are in addition to many of the local funds that could be used as well. It should also be noted some of these funding programs, such as CROWN may be already in use in Lincoln County.



FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
Allstate Foundation	Capital; Program	Three (3) focus areas for community investment are: tolerance, inclusion and diversity, safe and vital communities and economic development.	Statewide	Provides support nonprofit, tax-exempt organizations.	Grant proposals are accepted year round.	The Allstate Foundation West Central Region Grant Committee 10800 East Geddes Avenue Suite 300 Englewood, CO 80112 303.779.3769	http://www.allstate.com/foundation/funding-guidelines.aspx
American Academy of Physicians Foundation	Program	Serves as the philanthropic arm of the American Academy of Family Physicians. Primary goal is to enhance health care delivered to the American people by developing and providing philanthropic resources for the promotion and support of family medicine. A variety of initiatives are supported that relate to scientific, educational, and humanitarian family medicine goals.	Statewide	Residency programs, medical residents and students, AAFP Chapters and individuals.	Grant proposals are accepted year round.	American Academy of Family Physicians Foundation 11400 Tomahawk Creek Parkway, Suite 440 Leawood, KS 66211-2672 913.906.6000 Toll Free: 1.800.274.2237 Charitable Contributions	http://www.aafpfoundation.org
Anheuser-Busch Foundation	Program	Supports higher education, through scholarships and mentors. Other causes include health care and human services, minority leadership and economic development, civic, cultural enrichment and environmental conservation.	Nationally with an emphasis around corporate facilities.	Primarily limited to nonprofit 501(c)(3) organizations where the company and its subsidiaries operate major facilities. Refer to Web site for application guidelines.	Grant proposals are accepted year round.	Charitable Contributions Anheuser-Busch Companies, Inc. One Busch Place St. Louis, MO 63118 Toll Free: 1.800.342.5283	
AT&T Foundation	Program	Supports underserved populations and promotes education programs that create economic opportunity. Three priority initiatives are supported that focus support. Refer to Web site for more information.	Statewide	Nonprofit organizations. Does not award grants to: individuals; organizations whose chief purpose is to influence legislation or to participate or intervene in political campaigns on behalf of or against any candidate for public office; endowments or memorials; construction or renovation projects; sports teams or any sports-related activities; fund-raising events or advertising.	Refer to Web site for details.	AT&T Foundation AT&T Public Relations Contributions Coordinator 5501 LBJ Freeway Room 300E Dallas, TX 75240	http://www.att.com/gen/corporate-citizenship?pid=7736

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
Ben & Jerry's Foundation	Capital	Supports organizations involved with early childhood development, the environment, AIDS, employment, agriculture, housing, youth citizenship, civil rights, community development, citizen participation, minorities, Native Americans, women, gays and lesbians, immigrants, economically disadvantaged people and homeless people. Special emphasis is directed toward programs designed to facilitate progressive social change and social justice.	Statewide	Giving on a national basis and to U.S. territories. No support for state agencies, basic or direct service organizations or universities programs.	Letters of interest are reviewed on an ongoing basis for grants under \$1,000. There are no deadlines for filing proposals for larger grants	Ben & Jerry's Foundation, Inc. 30 Community Drive South Burlington, VT 05403 802.846.1500	http://benjerry.com/foundation/index.html
Bernard K. and Norma F. Heuermann Foundation	Program	Supports organizations engaged in activities in rural areas of Nebraska. Areas of focus include education, agriculture, children's services, mentally disabled centers and services, disabled and aging. Types of support include general/operating support, endowment funds, fellowships, research and matching funds.	Rural areas of Nebraska.	Nonprofit organizations with Section 501 (c) (3) status. Proposals should identify a special need or project to which funds will be applied and should include objectives to be attained, people or groups who will benefit, work plans or timetables for achieving the stated objectives and any other means of support.	Grant proposals are accepted year round.	Bernard K. & Norma F. Heuermann Foundation P.O. Box 542080 Omaha, NE 68154-8080	No Web site available.
BF Goodrich Foundation	Program	Makes charitable grants for higher education and adult education and supports exhibits, concerts and other projects that enhance the civic, community and economic vitality of a region. Facilitates making of philanthropic gifts to recognized, tax-exempt organizations by individual and corporate donors.	Statewide in communities in which its employees live and work.	Primarily limited to nonprofit 501 (c) (3) organizations where the company and its subsidiaries operate major facilities. Refer to Web site for application guidelines.	Section 501 (c) (3) nonprofit organizations.	Foundation Coordinator BF Goodrich Four Coliseum Centre 2730 West Tyvola Road Charlotte, NE 28217-4578 704.423.7000	
Bridgestone Firestone Trust Fund	Program	Supports education, health and welfare, civic affairs and arts in communities where Bridgestone/Firestone has operations.	Communities near Bridgestone/ Firestone operations.	Section 501 (c) (3) nonprofit organizations.	Contact for information.	Bridgestone Americas, Inc. 535 Marriott Drive P.O. Box 140990 Nashville, TN 37214 615.937.1000	firestone.com/trustfund.asp#
Build-A-Bear Workshop Foundation	Program	Committed to improving communities and impacting lives through unique philanthropic programs that help children and families, animals, and the environment. Support for health and wellness, education/literacy and disaster recovery is also considered.	Statewide	Nonprofit organizations that help children and families, animals, and the environment directly. Reference website for guidelines and online application.	Grant proposals are accepted year round.	Foundation Bear The Build-A-Bear Workshop Foundation 1954 Innerbelt Business Center Drive St. Louis, MO 63114-5760 314.423.8000 Extension 5366 giving@buildabear.com	

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
Burlington Northern Santa Fe Foundation	Capital: Program	Established to support organizations involved with arts and culture, education, health, mental health, hunger, human services, public policy research, civic affairs, senior citizens, Native Americans, women and homeless people.	Statewide in communities in which its employees live and work.	Section 501 (c) (3) nonprofit organizations.	Contact for information.	Burlington Northern Santa Fe Foundation 5601 West 26th Street Cicero, IL 60804 817.352.3425	http://www.bnsf.com/communities/outreach/index.html
Cargill Citizenship Committee, Corporate Giving Program	Program	Focuses primarily in three (3) areas: nutrition and health, innovation in education and stewardship of natural resources. To organize community involvement activities, many locations have established Cargill Cares Councils, formalized groups of employees that coordinate volunteer programs and direct resources to meet community needs. Enriched Communities Initiatives is one of Cargill's measures of performance. Cargill businesses also include community involvement as part of annual business plans.	Emphasis on company locations.	Section 501 (c) (3) nonprofit organizations, religious organizations and educational organizations.	Contact for information.	All local and community organizations must request funding from their Cargill facility. Regional and national programs: Cargill Citizenship Committee Department P.O. Box 5650 Minneapolis, MN 55440 952.742.2931 or 952.742.4311 grogg@cargill.com	http://cargill.com/commitments/community/index.jsp
Carl and Caroline Swanson Foundation	Program	Supports organizations active in research and charitable activities in the sectors of healthcare, education and outdoor recreation.	Statewide with an emphasis on Omaha-based organizations	Support directed towards organization with nonprofit Section 501 (c) (3) status.	Grant proposals are accepted year round.	Frederick S. Bucholz, President Carl and Caroline Swanson Foundation 4935 Battlefield Drive Omaha, NE 68152-1556 402.453.7500	
H & R Block Foundation	Program	Emphasizes supporting programs for underserved, low-income persons. Priority areas of giving are in the following areas: arts and culture programs that increase accessibility by all people; community development projects that build stable neighborhoods and communities; education organizations that offer diverse learning opportunities for all ages; and health and human services and youth development programs. Major emphasis is placed on support of activities that serve underserved, low-income persons.	Communities with an H&R Block presence.	Section 501 (c) (3) nonprofit organizations and educational institutions.	Board meets quarterly. Deadlines for applications are in February, April, July and October.	The H&R Block Foundation One H&R Block Way Kansas City, MO 64105 816.854.4361 foundation@hrblock.com	http://www.hrblockfoundation.org
Laura Jane Musser Fund	Program	Assists public or nonprofit entities to initiate or implement projects in rural areas to undertake consensus-based activities in environmental stewardship or dispute resolution. The Laura Jane Musser Fund encourages communities, whether represented by local governments, state agencies, or grass-roots not-for-profit organizations, to use a consensus-based approach to environmental decision-making and use a collaborative process to involve key stake holders and local citizens in developing environmental program and policies that satisfy common interests.					

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
Laura Jane Musser Fund	Program	Assists public or nonprofit entities to initiate or implement projects in rural areas to undertake consensus-based activities in environmental stewardship or dispute resolution. The Laura Jane Musser Fund encourages communities, whether represented by local governments, state agencies, or grass-roots not-for-profit organizations, to use a consensus-based approach to environmental decision-making and use a collaborative process to involve key stake holders and local citizens in developing environmental program and policies that satisfy common interests.	Nationally with limited support available to communities in Nebraska	Eligible applicants include nonprofit 501(c)(3) organizations, organizations that are forming if sponsored by a 501(c)(3) organization, units of local government.	Deadlines different for each grant category. Refer to Web site for current information.	Mary Karen Lynn-Klimenko Managing Consultant The Laura Jane Musser Fund 318 West 48th Street Minneapolis, MN 55419 612.825.2024 ljmusserfund@earthlink.net	http://www.musserfund.org
Monsanto Fund	Program	All giving falls into one or more of the four priority areas: nutritional improvement through agriculture, the environment, science education and communities.	Funding available internationally with specific interest in the Midwest.	Section 501(c)(3) nonprofit organizations.	Jan. 1 & July 1	Monsanto Fund 800 North Lindbergh Boulevard St. Louis, Missouri 63167 314.694.4391 monsanto.fund@monsanto.com	http://www.monsantofund.org
Nebraska Community Foundation	Capital, Program	Provides financial management, strategic development, technical assistance and education/training services to communities, organizations and donors throughout Nebraska via affiliated fund status. The Foundation does not itself provide grants, but facilitates giving through its affiliated funds; information about these affiliated funds is available on the NCF website.	Statewide	Services provided by the Foundation are available to Nebraska communities, charitable organizations and donors.	Deadlines different for each grant category. Contact for information.	Nebraska Community Foundation 650 J Street, Suite 305 P.O. Box 83107 Lincoln, NE 68501 402.323.7330 info@nebcommfound.org	http://www.nebcommfound.org
Nebraska Department of Economic Development	Capital; Program	Provides grants to nonprofits, local governments and public housing authorities for a number of uses, including developing new single-family housing and low to moderate income rental units, adapting old buildings as rental housing, rehabilitating existing rental properties and administering homebuyer assistance and rehabilitation programs.	Statewide	Nonprofits, local governments and public housing authorities. Competitive funding and allocations determined by regions.	Once a year. Refer to Web site for information.	Nebraska Department of Economic Development P.O. Box 94666 301 Centennial Mall South Lincoln, NE 68509-4666 402.471.3760 paula.rhian@nebraska.gov	http://www.neded.org
	Planning	Funds community strategic planning; analyses of impediments and barriers to fair housing choice; neighborhood/comprehensive/strategic development plans; functional or special studies for housing, infrastructure, community economic development, land use/regulatory measures, main street improvement district, downtown revitalization, energy conservation and transportation; environmental, heritage tourism, and historic preservation studies; and pre-engineering studies for publicly owned water/wastewater projects. Maximum grant amounts are \$30,000 for community/unincorporated county projects and \$50,000 for multi-community, countywide or regional projects. A 25 percent match is required.	Statewide	Nebraska incorporated municipalities under 50,000 population and Nebraska counties.	As funds are available. Refer to Web site for current deadline	Nebraska Department of Economic Development P.O. Box 94666 301 Centennial Mall South Lincoln, NE 68509-4666 402.471.3760 paula.rhian@nebraska.gov	http://www.neded.org

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
	Capital; Program	Increases the supply and improves the quality of affordable housing in Nebraska, to improve the ability of communities to maintain and develop viable and stable economies. Funds may be used for repair, rehabilitation or reconstruction of owner-occupied homes; acquisition and/or rehabilitation or new construction of homes or affordable rental housing; and organizational operating expenses to increase the capacity of the organization to produce and develop affordable housing. Created as a lease-to-own housing program developed to bring home ownership within reach of very low-income households while assisting local governments in revitalizing neighborhoods.	Statewide	Community-based organizations, local jurisdictions, local/regional housing authorities, community action agencies, reservation-based nonprofit organizations and for-profit entities.	Pre-applications are available in the Spring.	Nebraska Department of Economic Development P.O. Box 94666 301 Centennial Mall South Lincoln, NE 68509-4666 402.471.3760 paula.rhian@nebraska.gov	http://www.neded.org
Nebraska Investment Finance Authority (NIFA)	Capital	Created as a lease-to-own housing program developed to bring home ownership within reach of very low-income households while assisting local governments in revitalizing neighborhoods. Seeks to construct housing that is decent, safe, and permanently affordable for low-income residents. CROWN utilizes the Low-Income Housing Tax Credit program as one financing tool as well as HOME funds, Affordable Housing Trust funds, Federal Home Loan Bank funds, local government grants and loans, and traditional development financing sources.	Statewide	Developers of projects that create lots suitable for affordable housing targeting incomes at or below 60% of area median income.	On-going	Nebraska Investment Finance Authority Lincoln Office (headquarters) 1230 'O' Street, Suite 200 Lincoln, NE 68508-1402 402.434.3900 1.800.204.NIFA (6432) robin.ambroz@nifa.org	https://www.nifa.org
	Capital	Meets on a Friday of each month in a different community to identify and prioritize the housing and community development needs facing citizens. Local government, community and business leaders are invited to attend and participate in a discussion focused specifically on the host community. In partnership with other housing and community development resource providers, a customized presentation is given on potential local, state and federal resources that are available to meet the community's needs.	Statewide	Developers, cities, counties and non-profit organizations	On-going	Nebraska Investment Finance Authority Lincoln Office (headquarters) 1230 'O' Street, Suite 200 Lincoln, NE 68508-1402 402.434.3900 1.800.204.NIFA (6432) robin.ambroz@nifa.org	https://www.nifa.org
	Capital	Meets on a Friday of each month in a different community to identify and prioritize the housing and community development needs facing citizens. Local government, community and business leaders are invited to attend and participate in a discussion focused specifically on the host community. In partnership with other housing and community development resource providers, a customized presentation is given on potential local, state and federal resources that are available to meet the community's needs.	Statewide	Community organizations or local governments	On-going	Nebraska Investment Finance Authority Lincoln Office (headquarters) 1230 'O' Street, Suite 200 Lincoln, NE 68508-1402 402.434.3900 1.800.204.NIFA (6432) robin.ambroz@nifa.org	https://www.nifa.org

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
	Capital; technical	Provides low-interest rate financing for manufacturing facilities, certain farm property, health care facilities, residential rental properties, housing rehabilitation, homeownership, and wastewater treatment and safe drinking water facilities. Has authority to provide financing for public safety communications projects and administer the Federal Low Income Housing Tax Credit program for residential rental property development.	Statewide	Housing or economic development entity, profit or nonprofit, without direct access to property tax revenue streams	Refer to website for current deadlines	Nebraska Investment Finance Authority Lincoln Office (headquarters) 1230 'O' Street, Suite 200 Lincoln, NE 68508-1402 402.434.3900 1.800.204.NIFA (6432) robin.ambroz@nifa.org	http://www.nifa.org
	Capital	Responding to a slowdown in infrastructure development and lot production for affordable units, NIFA created the Infrastructure Loan Guarantee Program in 1996. The program is not a direct loan program; rather, it provides a loan guarantee on all or part of a conventionally originated loan for the development of affordable, targeted lots. A loan guarantee reduces the risk to the private lender, thereby increasing the availability of funding for these types of projects	Statewide	Developers of projects that create lots suitable for affordable housing targeting incomes at or below 150% of area median income.	On-going	Nebraska Investment Finance Authority Lincoln Office (headquarters) 1230 'O' Street, Suite 200 Lincoln, NE 68508-1402 402.434.3900 1.800.204.NIFA (6432) robin.ambroz@nifa.org	https://www.nifa.org
Ron and Carol Cope Foundation	Capital; Program	Supports charitable, educational, cultural and civic community programs for the residents of Nebraska, with particular interest in the community of Kearney	Contact for details regarding geographic areas of focus.	No application form required. Preference given to nonprofit cultural organizations and public agencies.	Proposals are accepted year round.	Lynne Werner Ron and Carol Cope Foundation P.O. Box 1768 Grand Island, NE 68802-1768	
Shell Oil Company Foundation	Program	Supports organizations involved with arts and culture, education, the environment, health, children and youth, human services, community development, civic affairs, disabled people, minorities and economically disadvantaged people. Special emphasis is directed toward specific educational, environmental and quality-of-life programs that are aligned with clearly defined educational and social concerns. Giving is provided on a national basis in areas of company operations	Statewide	Nonprofit, tax-exempt organizations.	Contact for information	Shell Oil Company P.O. Box 2463 Houston, TX 77252 713.241.6161	Request for a Grant from Shell Shell United States
Slosburg Family Charitable Trust	Capital; Program	Focuses contributions in areas of arts, culture, humanities, civil rights and liberties, community improvement and development, education, environmental quality and protection, disease prevention, health improvement and youth development.	Statewide	No application form required. Funding directed to a variety of nonprofit organizations active in charitable activities.	Letters of inquiry may be submitted any time.	D. David Slosburg 10040 Regency Circle Suite 200 Omaha, NE 68114 402.391.7900	

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
US Bancorp	Capital; technical	Provides cash contributions to nonprofit organizations in priority areas of affordable housing and economic opportunity, education and artistic and cultural enrichment. Support goes to communities where U.S. Bancorp is located and organizations in the community development sector.	Statewide	Section 501 (c) (3) nonprofit organizations, schools and	October 1	Contact Community Relations at the closest branch	
US Department of Agriculture (USDA)	Capital; Planning; Technical	Administers rural business, cooperative, housing, utilities and community development programs. Rural Development offers financial programs to support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. Rural Development also promotes economic development by offering loans to businesses through banks and community-managed lending pools. Rural Development also offers technical assistance and information to agricultural cooperatives and rural communities.	Statewide	Rural communities with a population of less than 50,000 people and their community partners.	Programs operated continuously. Contact local office for details	USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov
	Capital	Funds, primarily in the form of loans to assist communities to construct, enlarge, extend or improve community facilities providing essential services to rural residents. These services include, fire and emergency, transportation and others. Day care facilities and assisted living centers are also eligible projects. Funds are allocated on the basis of poverty level. Applicants must have the legal authority to borrow and repay loans, to pledge security for loans and to construct, operate and maintain the facilities. They must also be financially sound and able to organize and manage the facility effectively.	Statewide	Public entities such as municipalities, counties and special-purpose districts, as well as nonprofit, tax-exempt organizations and tribal governments in communities less than 20,000 people.	On-going	USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov
	Technical; Capital	Assists current multi-family housing loan borrowers and their tenants, single-family housing loan borrowers and grant recipients, community facilities loan borrowers and business owners who are victims of a disaster. Utility assistance for communities is also available. Funding is provided through regular USDA Rural Development programs as well as dedicated disaster-related .	Presidential disaster areas	Must be currently borrowing or receiving support from USDA Rural Development. Refer to the Web site to verify your county is covered under current programming.	Offered as required	USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
US Department of Agriculture (USDA)	Capital	Provides capital financing for the development of housing for domestic farm laborers. Typically, loan applicants are unable to obtain credit elsewhere, but in some instances, farmers able to get credit elsewhere may obtain loans at a rate of interest based on the cost of federal borrowing. Funds may be used in urban areas for nearby farm labor. This is the only exception to the Housing and Community Facilities Programs rural service area guidelines.	Statewide	Farmers, associations of farmers, family farm corporations, federally recognized tribes, nonprofit, tax-exempt organizations, public agencies and associations of farm workers.	On-going	Administered through the local state office: USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov
	Capital	Helps rural communities and individuals by providing loans and grants for housing and community facilities. Funding can be provided for single family homes, apartments for low-income persons or the elderly, housing for farm laborers, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools and much more	Statewide	Public entities such as municipalities, counties and special-purpose districts, as well as nonprofit, tax-exempt organizations and tribal governments.	Ongoing - refer to Web site for current application deadlines.	Administered through the local state office: USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov
	Capital	Provides grants to sponsoring organizations for the repair or rehabilitation of low- or very low-income housing. The grants are competitive and are made available in areas where there is a concentration of need.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	Ongoing - refer to Web site for current application deadlines.	Administered through the local state office: USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov
	Capital; Planning; Technical	Targets technical assistance to help communities through strategic planning or leadership development, developing and strengthening partnerships and finding financial resources. Combines an array of resources to meet the community's needs as opposed to expecting the community to fit into a government program. Technical assistance involves helping a community bring all of their community development components (i.e., business, housing, medical, education, infrastructure, recreation, etc.) together as a team to build the community successfully.	Presidential disaster areas	Must be currently borrowing or receiving support from USDA Rural Development. Refer to the Web site to verify your county is covered under current programming.	Offered as required	Administered through the local state office: USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
US Department of Agriculture (USDA)	Capital	Provides housing assistance to very low- and low-income applicants to purchase, build or rehabilitate a home in a rural area. Payment assistance is available to eligible applicants and may lower the effective interest rate on a mortgage to as little as one percent. For the RHS Section 502 Guaranteed Loan Program - the goal is to provide credit assistance to applicants whose income does not exceed 115 percent of the area median income. All loan processing is done in Rural Development field offices. For the Guaranteed Loan Program - the goal is to provide assistance to low- and moderate-income rural families unable to obtain credit from other sources. Loan applications are processed by private lenders, with RHS guaranteeing the lender against loss. Loans are financed at a market rate determined by the lender and have a term of 30 years.	Nationwide	Very low- and low-income rural families unable to obtain credit from other sources. .	On-going	USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov
US Department of Agriculture (USDA)	Capital	Provides housing assistance to very low- and low-income applicants to purchase, build or rehabilitate a home in a rural area. Payment assistance is available to eligible applicants and may lower the effective interest rate on a mortgage to as little as one percent. For the RHS Section 502 Guaranteed Loan Program - the goal is to provide credit assistance to applicants whose income does not exceed 115 percent of the area median income. All loan processing is done in Rural Development field offices. For the Guaranteed Loan Program - the goal is to provide assistance to low- and moderate-income rural families unable to obtain credit from other sources. Loan applications are processed by private lenders, with RHS guaranteeing the lender against loss. Loans are financed at a market rate determined by the lender and have a term of 30 years.	Nationwide	Very low- and low-income rural families unable to obtain credit from other sources. .	On-going	USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov
US Department of Energy	Technical	Works with state partners, industry professionals and manufacturers to improve the energy efficiency of new and existing buildings.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	U.S. Department of Energy Energy Efficiency and Renewable Energy PA.20/Forrestal Building 1000 Independence Avenue SW Washington, D.C. 20585 Toll Free: 1.877.337.3463	http://www1.eere.energy.gov
	Technical	Provides technical assistance to encourage cost-effective, durable and energy-efficient building reconstruction in the wake of disasters. The application of proven building technologies and designs can make a long-term difference in areas vulnerable to natural disasters, resulting in safer, healthier, more economically viable communities that are less susceptible to disaster.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	U.S. Department of Energy Energy Efficiency and Renewable Energy PA.20/Forrestal Building 1000 Independence Avenue SW Washington, D.C. 20585 Toll Free: 1.877.337.3463	http://www1.eere.energy.gov

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
US Department of Energy	Technical	Provides technical assistance and works with states and regions to provide technical assistance and analysis support for policies, market mechanisms and programs that facilitate competitive, reliable, environmentally-sensitive, customer-friendly electric markets.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	U.S. Department of Energy Energy Efficiency and Renewable Energy PA.20/Forrestal Building 1000 Independence Avenue SW Washington, D.C. 20585 Toll Free: 1.877.337.3463	http://www1.eere.energy.gov
	Technical	Works with state partners, industry professionals and manufacturers to improve the energy efficiency of new and existing buildings.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	U.S. Department of Energy Energy Efficiency and Renewable Energy PA.20/Forrestal Building 1000 Independence Avenue SW Washington, D.C. 20585 Toll Free: 1.877.337.3463	http://www1.eere.energy.gov
	Technical	Provides technical assistance to encourage cost-effective, durable and energy-efficient building reconstruction in the wake of disasters. The application of proven building technologies and designs can make a long-term difference in areas vulnerable to natural disasters, resulting in safer, healthier, more economically viable communities that are less susceptible to disaster.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	U.S. Department of Energy Energy Efficiency and Renewable Energy PA.20/Forrestal Building 1000 Independence Avenue SW Washington, D.C. 20585 Toll Free: 1.877.337.3463	http://www1.eere.energy.gov
	Technical	Provides technical assistance and works with states and regions to provide technical assistance and analysis support for policies, market mechanisms and programs that facilitate competitive, reliable, environmentally-sensitive, customer-friendly electric markets.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	U.S. Department of Energy Energy Efficiency and Renewable Energy PA.20/Forrestal Building 1000 Independence Avenue SW Washington, D.C. 20585 Toll Free: 1.877.337.3463	http://www1.eere.energy.gov
US Department of Health and Human Services (HHS)	Capital; Technical	Promotes and supports projects that address economic self-sufficiency for low-income persons and distressed communities by awarding funds to community development corporations (CDCs) to create employment and business development opportunities. Grants are awarded to cover project costs for business start-up or expansion and the development of new products and services. Funded projects are to create new employment or business opportunities for low-income individuals.	Statewide - targeted towards low-income communities.	Private, nonprofit CDCs experienced in developing and managing economic development projects.	Ongoing.	U.S. Department of Health and Human Services Administration for Children and Families Office of Community Services Community Economic Development Program 370 L'Enfant Promenade SW 5th Floor Washington, D.C. 20447 202.401.5663	http://www.acf.hhs.gov

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
US Department of Health and Human Services (HHS)	Capital; Technical	Supports community development corporations to assist businesses that create jobs for low-income individuals. Allocations of grants are based on a formula equation for low-income persons. Projects may include manufacturing, technology, retail, agriculture and construction sectors. Grant projects must be located in low-income communities and attract other private and public capital investment. The long-term goal is to revitalize communities through the creation of jobs for low-income individuals.	Statewide - targeted towards low-income communities. .	Eligibility is restricted to private, locally initiated, nonprofit community development corporations (or affiliates of such corporations) governed by residents of the community and business and civic leaders. These corporations must have as a principle purpose the planning, implementation and maintenance of low-income housing or community development activities.	Ongoing.	U.S. Department of Health and Human Services Administration for Children and Families Office of Community Services Community Economic Development Program 370 L'Enfant Promenade SW 5th Floor Washington, D.C. 20447 202.401.5663	http://www.acf.hhs.gov
	Capital; Technical	Provides training and technical assistance to low-income rural communities in developing and managing affordable, safe water and wastewater treatment facilities. Activities include improving coordination among federal, State and local agencies in water waste management and providing assistance in obtaining funding for construction, upgrade and repair of facilities.	Statewide - targeted towards low-income communities. .	Multi-state, regional, private, nonprofit 501(c)(3) tax-exempt organizations.	Ongoing.	U.S. Department of Health and Human Services Administration for Children and Families Office of Community Services Community Economic Development Program 370 L'Enfant Promenade SW 5th Floor Washington, D.C. 20447 202.401.5663	http://www.acf.hhs.gov
US Department of Homeland Security	Technical	Provides technical assistance to encourage cost-effective, durable and energy-efficient building reconstruction in the wake of disasters. The application of proven building technologies and designs can make a long-term difference in areas vulnerable to natural disasters, resulting in safer, healthier, more economically viable communities that are less susceptible to disaster.	Nationwide	States capable of performing floodplain management activities.	On-going	Federal Emergency Management Agency (Region VII) 9221 Ward Parkway, Suite 300 Kansas City, MO 64114-3372 816.283.7063	http://www.fema.gov
	Program; Technical	Supports disaster legal services that address: free legal advice and referrals, assistance with insurance claims, counseling on landlord/tenant problems, assistance with home repair contracts, assistance in consumer protection matters, counseling on mortgage foreclosure problems, replacement of wills and other important legal documents, drafting powers of attorney, estate administration, preparation of guardianships and conservatorships and referrals to local and state agencies for additional assistance.	Members of local communities impacted by Presidential declared disasters.	Victims of Presidential declared disasters who are unable to secure legal services and advice as a result of the disaster. No formal application needed. A referral is made when a victim expresses interest or need during FEMA Registration Intake or at a Disaster Recovery Center.	On-going	Federal Emergency Management Agency (Region VII) 9221 Ward Parkway, Suite 300 Kansas City, MO 64114-3372 816.283.7063	http://www.fema.gov

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILIY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
US Department of Homeland Security	Technical	Provides financial payments and/or direct services, when appropriate, when there is disaster-related damage to an individual's dwelling (structural property) making the dwelling unsafe, unsanitary and unfit to occupy. Housing assistance can be used for renting a different place to live and/or repairing/replacing the damaged dwelling. (Note: FEMA may provide direct services in the form of manufactured housing units if rental resources are limited in the disaster area). Other needs: financial payments may be provided when there is disaster-related damage to an individual's property (personal property, transportation, etc.) and/or there is a disaster-	Presidential disaster areas.	Applicants must sign a declaration stating that they are U.S. citizens, non-citizen nationals or qualified aliens to be considered for IHP assistance. The individual and/or household must also provide proof, when applicable, that they have a loss in an area that has been declared a disaster area by the President. Other disaster-specific eligibility criteria may also apply.	On-going	In Nebraska, contact: Federal Emergency Management Agency (Region VII) 9221 Ward Parkway, Suite 300 Kansas City, MO 64114-3372 816.283.7063	http://www.fema.gov
	Capital	Enables individuals to purchase insurance against losses from physical damage to or loss of buildings and/or contents therein caused by floods, mudflow or flood-related erosion, and to promote wise floodplain management practices in the nation's flood-prone areas. In order for a community to participate in the NFIP, the community must agree to adopt and enforce floodplain management ordinances, particularly with respect to new construction. These measures take a variety of forms and generally include requirements for zoning, subdivisions or buildings and special-purpose floodplain ordinances.	States and communities located within identified floodplains	Communities that have adopted and enforce appropriate floodplain management ordinances.	On-going	In Nebraska, contact: Federal Emergency Management Agency (Region VII) 9221 Ward Parkway, Suite 300 Kansas City, MO 64114-3372 816.283.7063	http://www.fema.gov
US Department of Housing and Urban Development (HUD)	Technical	Provides technical assistance to encourage cost-effective, durable and energy-efficient building reconstruction in the wake of disasters. The application of proven building technologies and designs can make a long-term difference in areas vulnerable to natural disasters, resulting in safer, healthier, more economically viable communities that are less susceptible to disaster.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://portal.hud.gov
	Capital	Supports the rehabilitation and repair of single family properties and is an important tool for community and neighborhood revitalization and for expanding homeownership opportunities. Lenders use the Section 203(k) program in partnership with state and local housing agencies and nonprofit, tax-exempt organizations to rehabilitate properties. These lenders, along with state and local government agencies, tend to combine Section 203(k) with other financial resources, such as HUD's HOME, HOPE and Community Development Block Grant Programs, to assist borrowers. Several state housing finance agencies have designed programs, specifically for use with Section 203(k) and some lenders have also used the expertise of local housing agencies and nonprofit, tax-exempt organizations to help manage the rehabilitation processing.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
US Department of Housing and Urban Development (HUD)	Capital	Seeks to develop viable communities by promoting integrated approaches that provide decent housing, a suitable living environment and expand economic opportunities for low and moderate income persons. CPD allocates block grant and disaster recovery funding to states, large cities (population greater than 50,000) and urban counties (greater than 200,000 outside large cities).	Nationwide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	Allocated by formula based on factors such as population, poverty and housing distress	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov
	Capital	Provides funding for housing, economic development, public facilities and public services that primarily benefit low- and moderate-income persons, eliminate slum and blight or meet an urgent need; as determined by states, cities and urban counties. There are two CDBG programs available to local communities - Entitlement Community funding and State administered CDBG funds. Entitlement communities have populations larger than 50,000 and demonstrate funding needs for revitalizing neighborhoods, economic development activities and providing improved community facilities and services. State administered CDBG funds are available to cities with populations less than 50,000 or counties less than 200,000. Funding from HUD is allocated by a formula based on factors such as population, poverty and housing distress.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov
	Capital	Provides funding, in the form of loans, to states, cities and counties that administer CDBG funds, based on their annual CDBG allocation, for economic development projects that create or retain jobs for low- and moderate-income persons. Allocated by formula based on factors such as population, poverty and housing distress.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov
	Capital	Administers programming designed to improve the effectiveness of HUD grants and issues related to homelessness, affordable housing and finance and community and economic development. The intent of Community Planning and Development Programs Technical Assistance is to provide assistance for grassroots organizations that access and utilize HUD's programs and resources. Resources available from HUD enable neighborhoods and communities with the greatest need to achieve the highest level of performance and results in community development programming.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
US Department of Housing and Urban Development (HUD)	Capital	dresses the housing needs of persons living with HIV/AIDS and their families. HOPWA makes grants to local communities, states and nonprofit, tax-exempt organizations for projects that benefit low-income persons medically diagnosed with HIV/AIDS and their families.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	Allocated by formula based on factors such as population and housing distress.	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov
	Capital	Provides emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. NSP provides grants to every State and certain local communities to purchase foreclosed or abandoned homes and to rehabilitate, resell or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	Contact for information	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov
	Capital	Develops viable communities by providing decent housing and a suitable living environment and by expanding economic opportunities. The state must ensure that 70 percent of its CDBG grant funds are used for activities that benefit low- and moderate-income persons over a one, two or three year time period. Under unique circumstances, states may also use their funds to meet urgent community development needs. The competitive program funds a variety of projects such as streets, sanitary sewers, water facilities, storm sewers, bridges and facilities for persons with disabilities.	Statewide	Cities with populations of less than 50,000 (except cities that are designated principal cities of Metropolitan Statistical Areas) and counties with populations of less than 200,000.	Contact for information	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov
	Capital	Provides grants annually on a noncompetitive basis to "substantially equivalent" state and local fair housing enforcement agencies. FHAP-funded activities help protect families and individuals who believe they have been victims of discrimination on the basis of race, color, national origin, religion, sex, disability or familial status (i.e., the presence of children) in the sale, rental or financing of housing. The FHAP supports a variety of fair housing administrative and enforcement activities, including complaint processing, training, implementation of data and information systems and other special projects.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	As determined by HUD nationally.	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
US Department of Housing and Urban Development (HUD)	Capital	Makes technical assistance available to state and local agencies with civil rights concerns in HUD-assisted programs. Title VI provides for HUD's investigation and remediation of discrimination complaints.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units. Individuals who feel themselves to be a victim of housing discrimination on the basis of race, color or national origin in a program receiving HUD assistance may file a complaint.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov
	Capital; Technical	Ensures safe, decent and affordable housing, creates opportunities for residents' self-sufficiency and economic independence and assures the fiscal integrity of all program participants. Programming by PIH supports nonprofit and governmental providers of public housing projects.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov
	Capital	Awards grants to organizations and groups through a competitive process. Funding is announced through Notices of Funding Availability (NOFAs) that describe funding available and application procedure. Many of PIH's opportunities are found within HUD's annual SuperNOFA. Programs under the PIH are the HOPE VI program, Indian Community Development Block Grant (ICDBG) program and Resident Opportunities and Self Sufficiency (ROSS) program.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov
	Technical	Provides tenant-based rental assistance for eligible families in privately owned rental housing.	Statewide	Municipalities, HUD employees, representatives/ staff/owners of multi-family housing and public housing authorities.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov
	Technical	Gathers, validates, analyzes and scores data to assess the physical condition of all public housing and multi-family-assisted properties, financial soundness of public and assisted housing, customer satisfaction at HUD-assisted housing properties, management capabilities and income eligibility of rental subsidy recipients. (State and larger local government grantees of HUD can carry out assessment tasks and typically have local data.)	Statewide	Municipalities, HUD employees, representatives/ staff/owners of multi-family housing and public housing authorities.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov

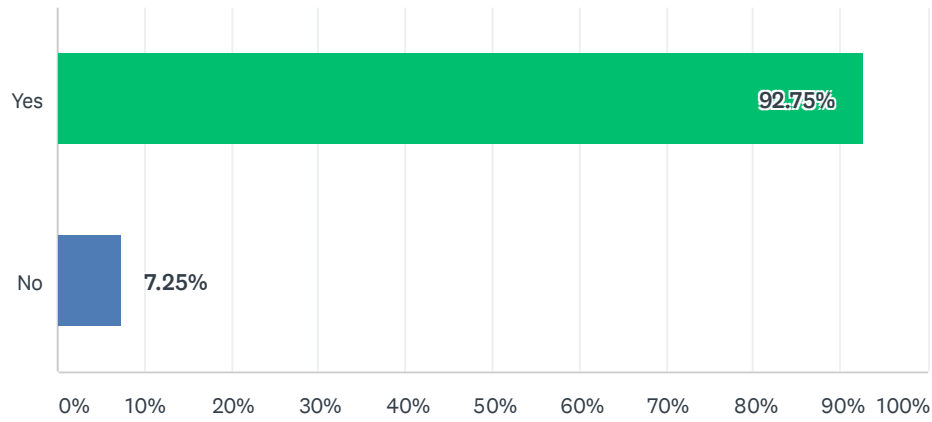
FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILIY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
<p>United States Internal Revenue Service (Opportunity Zones)</p>	<p>Capital</p>	<p>An Opportunity Zone is an economically-distressed community where new investments, under certain conditions, may be eligible for preferential tax treatment. Localities qualify as Opportunity Zones if they have been nominated for that designation by the state and that nomination has been certified by the Secretary of the U.S. Treasury via his delegation authority to the Internal Revenue Service.</p>	<p>Specifically Identified Areas</p>	<p>Previously designated Opportunity Zone</p>	<p>On-going</p>		<p>https://www.irs.gov</p>



The following pages in Appendix B contain the questions and answers to the Falls City Housing Survey.

Q1 Do you live in Falls City?

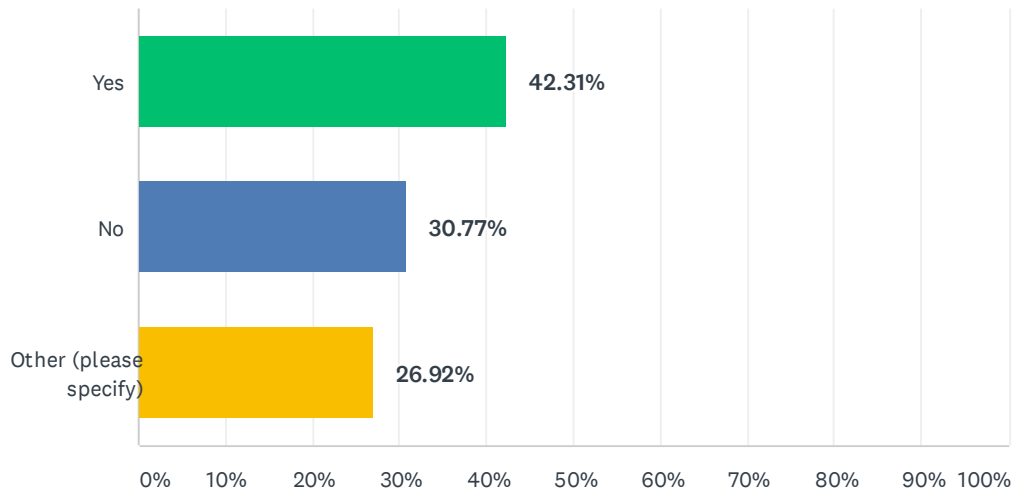
Answered: 207 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	92.75%	192
No	7.25%	15
TOTAL		207

Q2 If you answered No to Question #1, would you be willing to move to Falls City if the right housing were available?

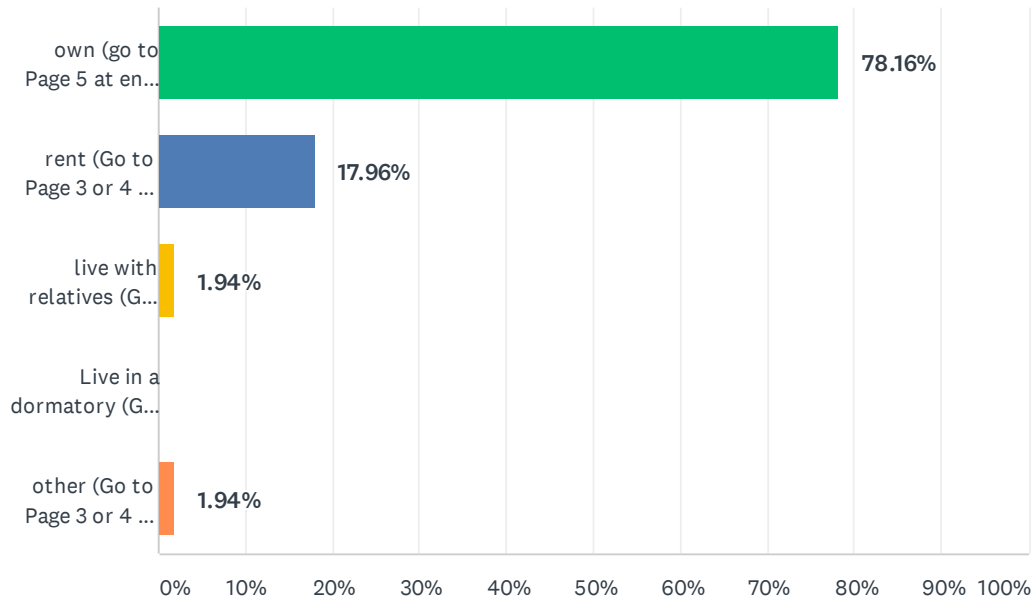
Answered: 26 Skipped: 181



ANSWER CHOICES	RESPONSES	
Yes	42.31%	11
No	30.77%	8
Other (please specify)	26.92%	7
TOTAL		26

Q3 I currently:

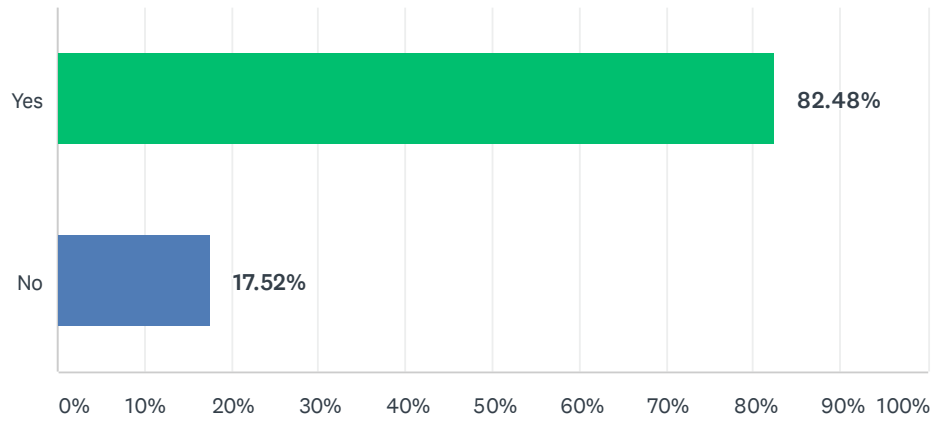
Answered: 206 Skipped: 1



ANSWER CHOICES	RESPONSES	
own (go to Page 5 at end of Page)	78.16%	161
rent (Go to Page 3 or 4 at end of Page)	17.96%	37
live with relatives (Go to Page 3 or 4 at end of Page)	1.94%	4
Live in a dormitory (Go to Page 3 or 4 at end of Page)	0.00%	0
other (Go to Page 3 or 4 at end of Page)	1.94%	4
TOTAL		206

Q4 Are you satisfied with your current housing situation?

Answered: 137 Skipped: 70



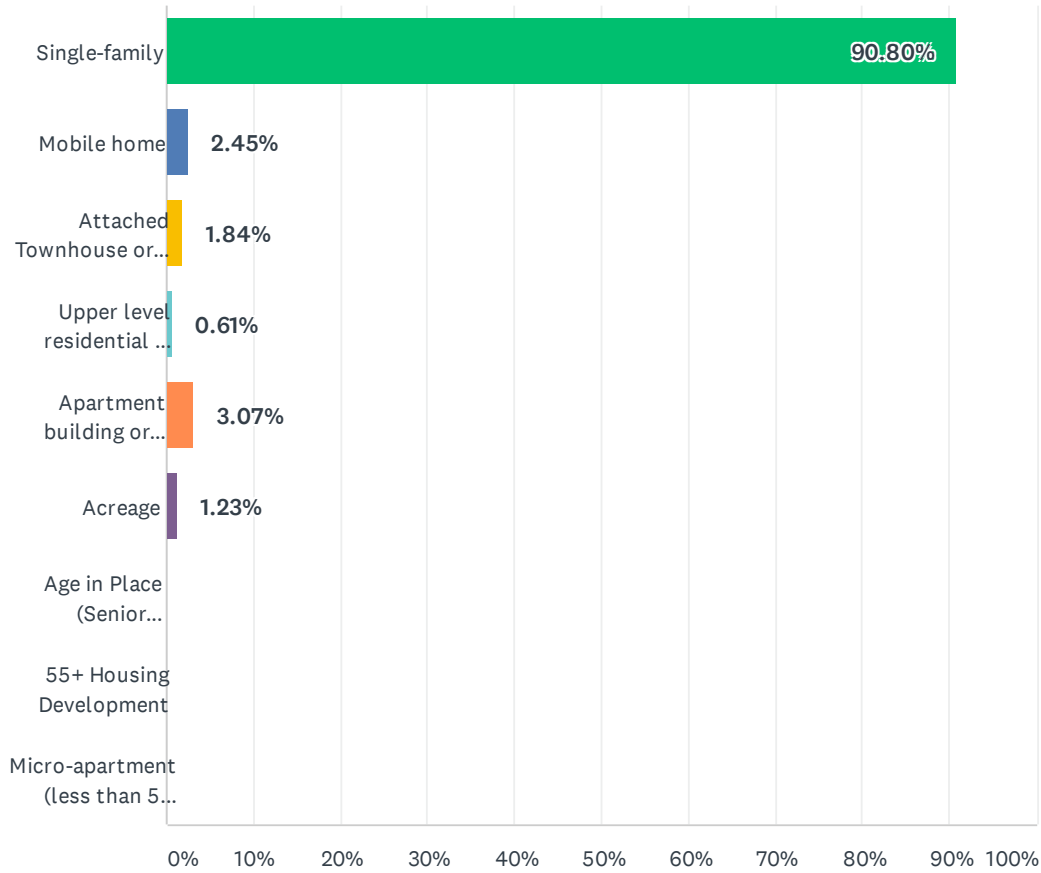
ANSWER CHOICES	RESPONSES	
Yes	82.48%	113
No	17.52%	24
TOTAL		137

Q5 If you answered "No" to Question 4, please explain.

Answered: 22 Skipped: 185

Q6 What type of housing do you currently live in?

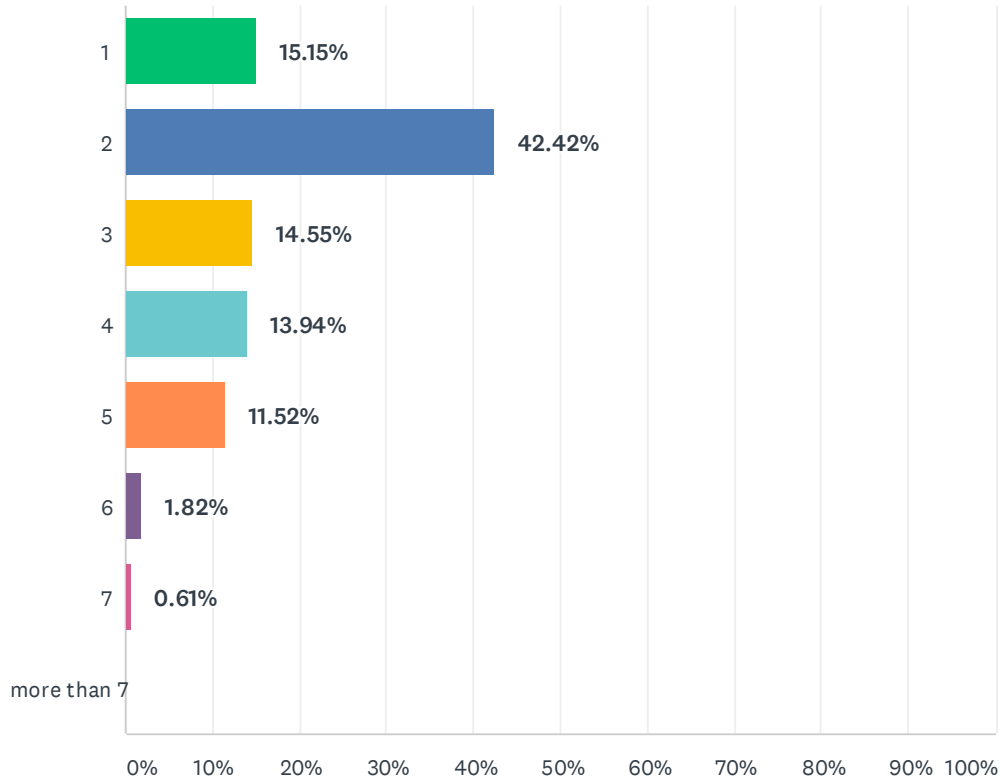
Answered: 163 Skipped: 44



ANSWER CHOICES	RESPONSES	
Single-family	90.80%	148
Mobile home	2.45%	4
Attached Townhouse or duplex unit	1.84%	3
Upper level residential in the downtown area	0.61%	1
Apartment building or complex	3.07%	5
Acreage	1.23%	2
Age in Place (Senior Complex)	0.00%	0
55+ Housing Development	0.00%	0
Micro-apartment (less than 500 square feet)	0.00%	0
TOTAL		163

Q7 How many persons reside in your household?

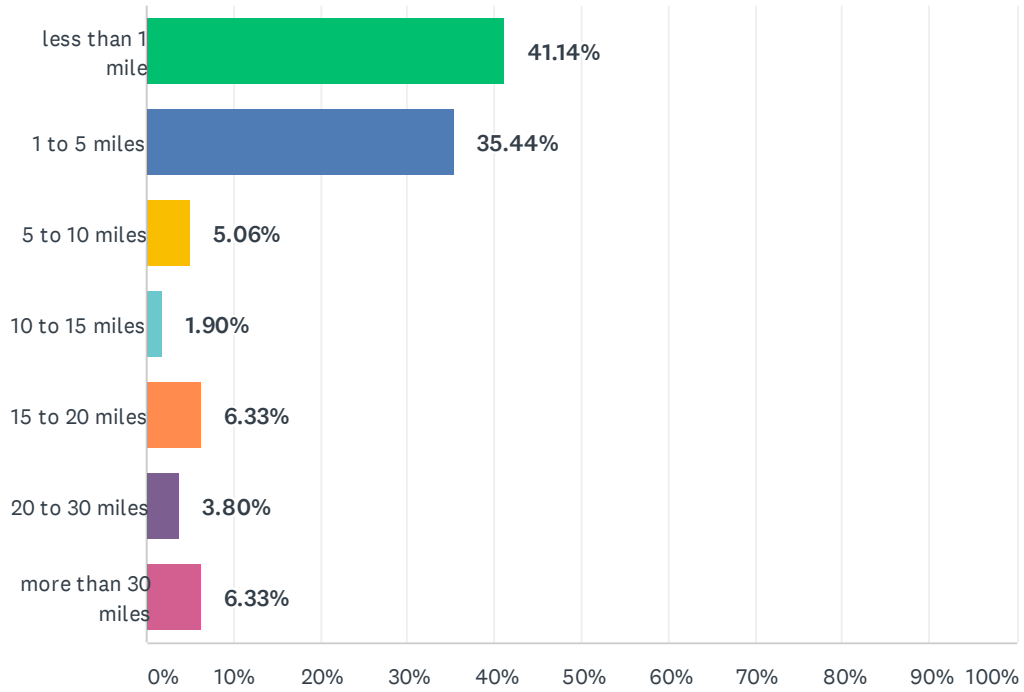
Answered: 165 Skipped: 42



ANSWER CHOICES	RESPONSES	
1	15.15%	25
2	42.42%	70
3	14.55%	24
4	13.94%	23
5	11.52%	19
6	1.82%	3
7	0.61%	1
more than 7	0.00%	0
TOTAL		165

Q8 How far do you commute to work?

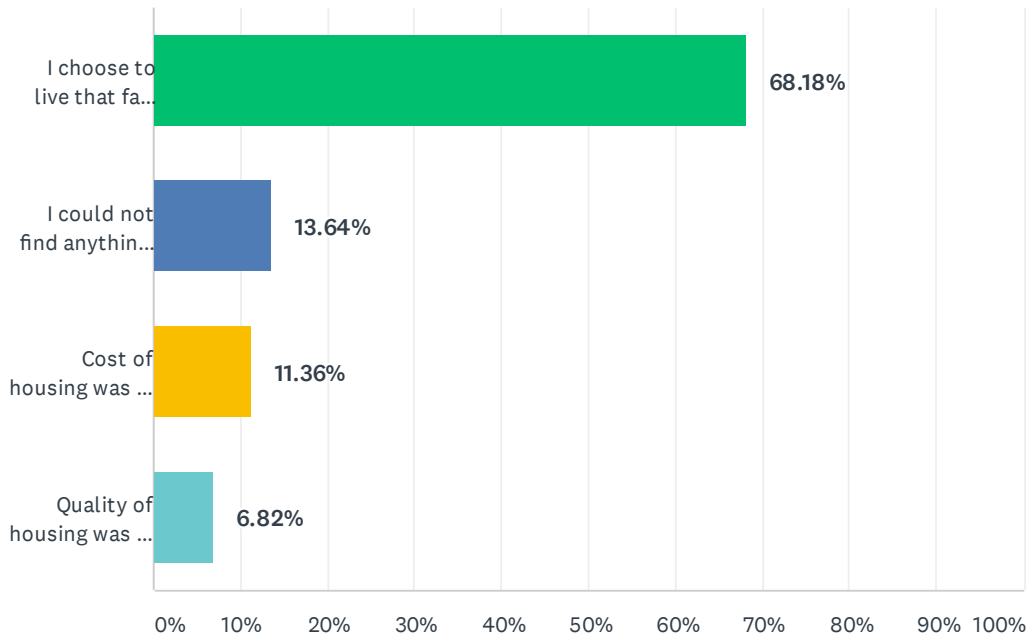
Answered: 158 Skipped: 49



ANSWER CHOICES	RESPONSES	
less than 1 mile	41.14%	65
1 to 5 miles	35.44%	56
5 to 10 miles	5.06%	8
10 to 15 miles	1.90%	3
15 to 20 miles	6.33%	10
20 to 30 miles	3.80%	6
more than 30 miles	6.33%	10
TOTAL		158

Q9 If you live 5 or more miles from work, why do you live that far away?

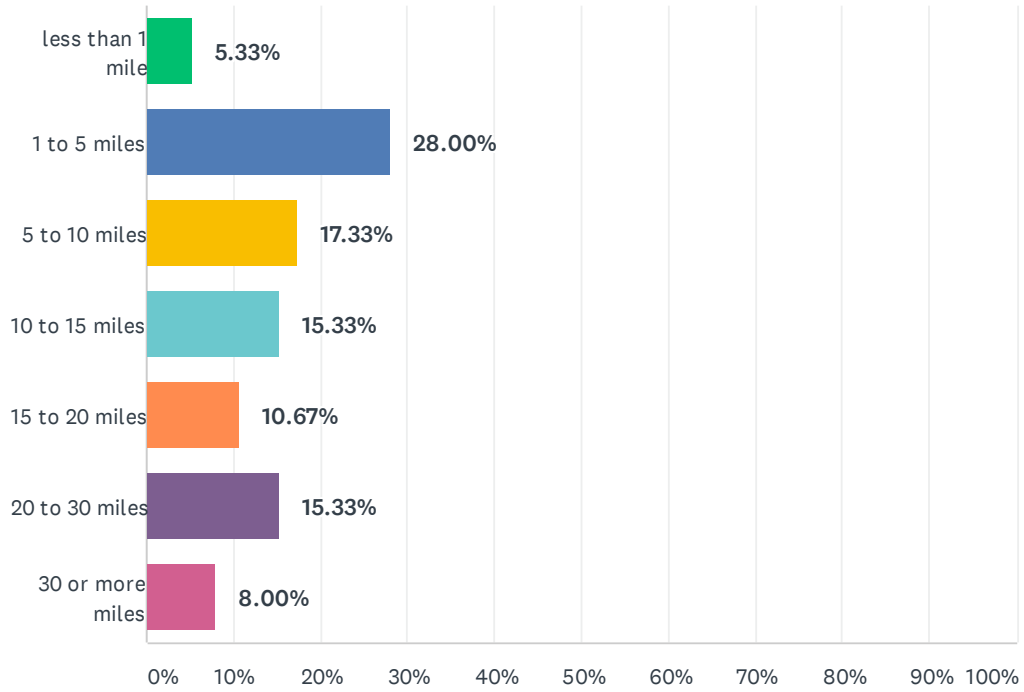
Answered: 44 Skipped: 163



ANSWER CHOICES	RESPONSES	
I choose to live that far away	68.18%	30
I could not find anything in the area i wanted to live in	13.64%	6
Cost of housing was too high	11.36%	5
Quality of housing was not up to my standards	6.82%	3
TOTAL		44

Q10 Define an acceptable commuting distance

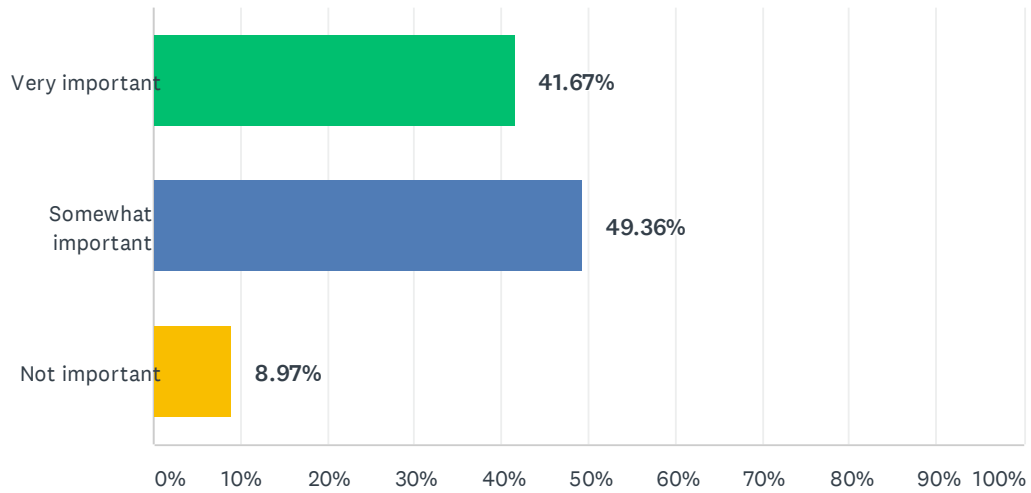
Answered: 150 Skipped: 57



ANSWER CHOICES	RESPONSES	
less than 1 mile	5.33%	8
1 to 5 miles	28.00%	42
5 to 10 miles	17.33%	26
10 to 15 miles	15.33%	23
15 to 20 miles	10.67%	16
20 to 30 miles	15.33%	23
30 or more miles	8.00%	12
TOTAL		150

Q11 How important is living close to your employment?

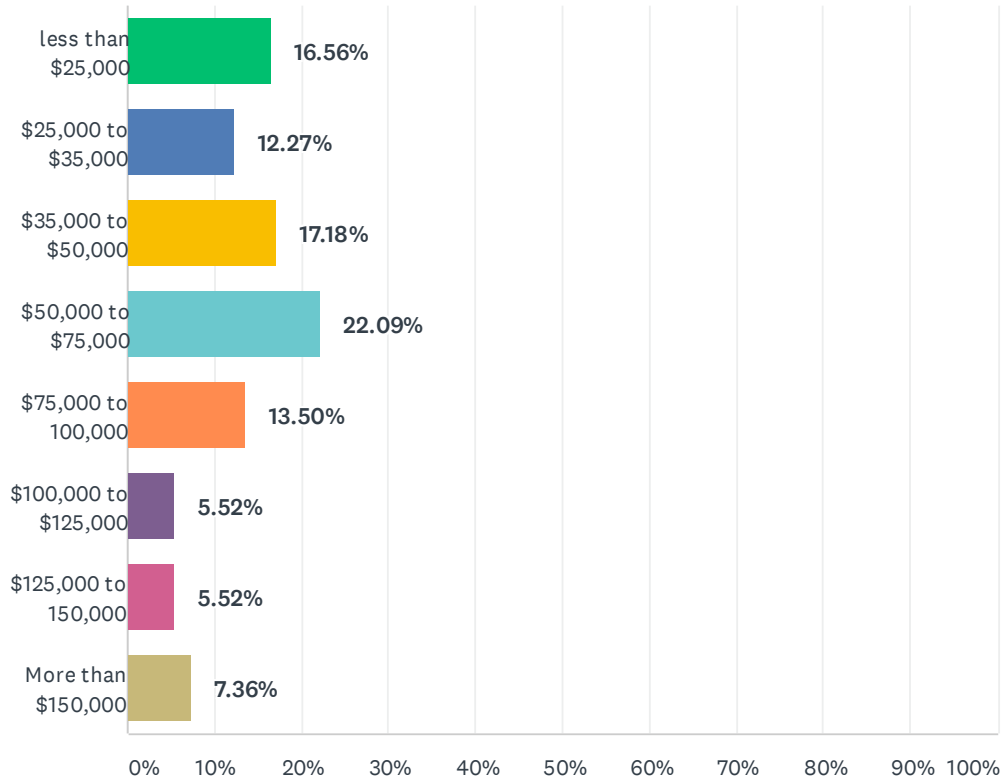
Answered: 156 Skipped: 51



ANSWER CHOICES	RESPONSES
Very important	41.67% 65
Somewhat important	49.36% 77
Not important	8.97% 14
TOTAL	156

Q12 What is your current annual household income?

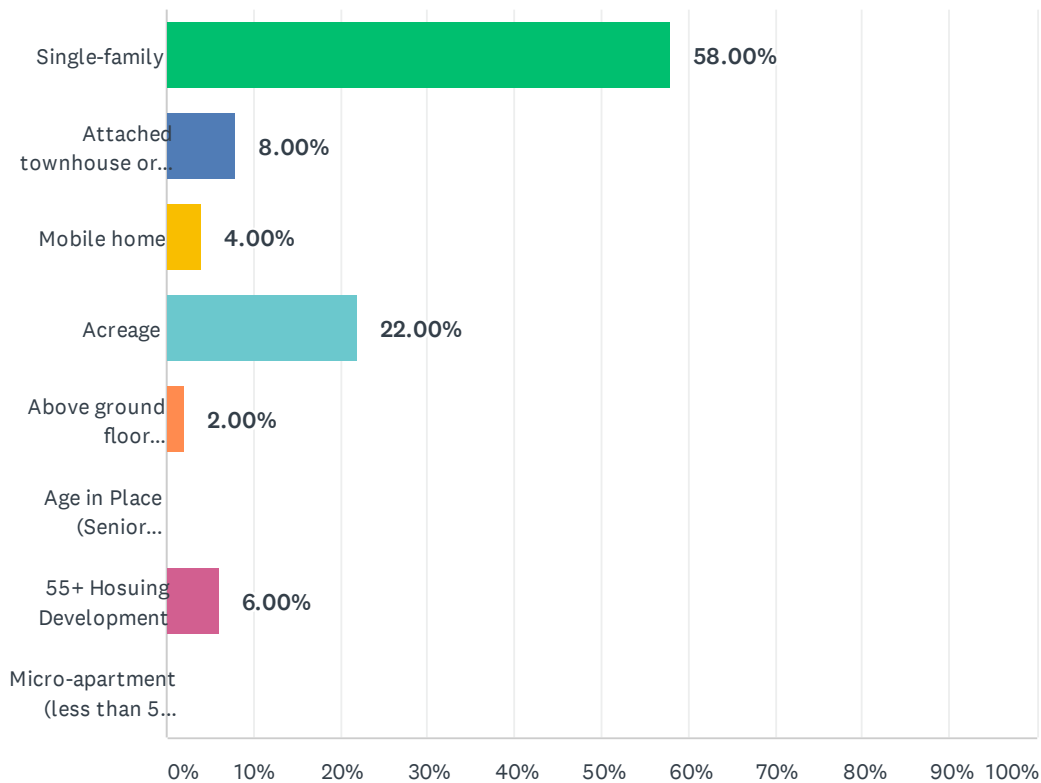
Answered: 163 Skipped: 44



ANSWER CHOICES	RESPONSES	
less than \$25,000	16.56%	27
\$25,000 to \$35,000	12.27%	20
\$35,000 to \$50,000	17.18%	28
\$50,000 to \$75,000	22.09%	36
\$75,000 to \$100,000	13.50%	22
\$100,000 to \$125,000	5.52%	9
\$125,000 to \$150,000	5.52%	9
More than \$150,000	7.36%	12
TOTAL		163

Q13 What type of home are you looking for?

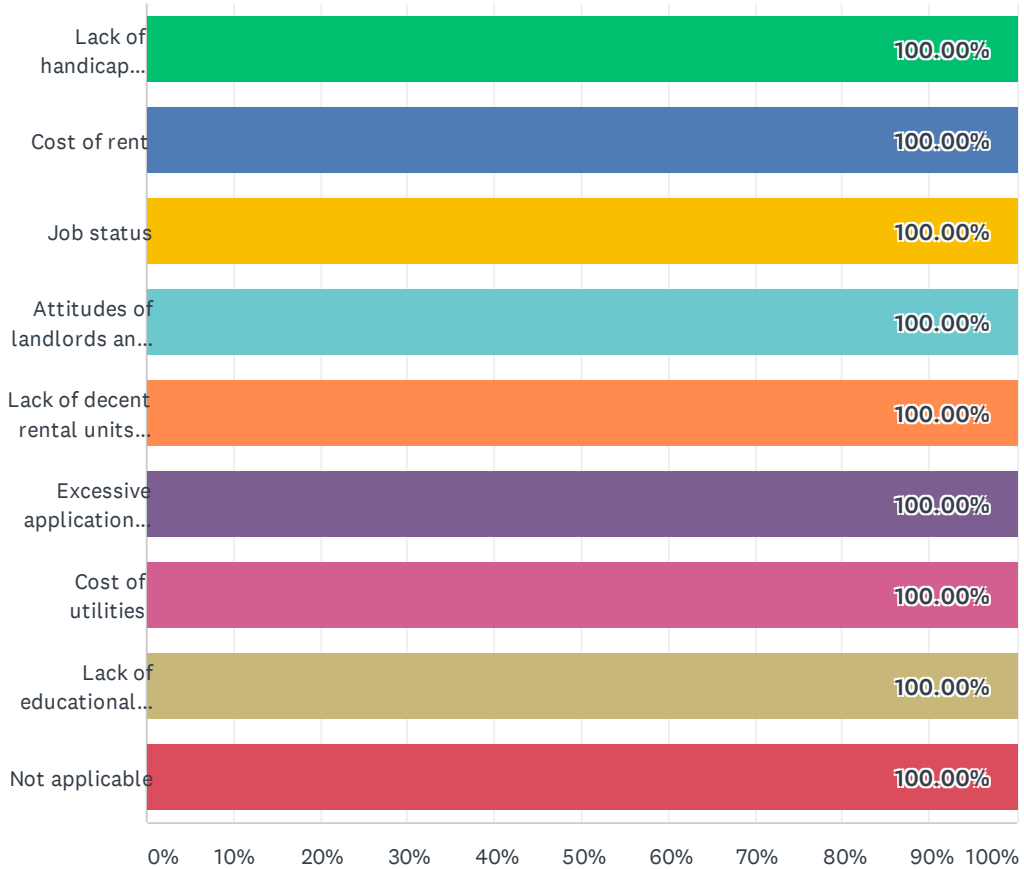
Answered: 50 Skipped: 157



ANSWER CHOICES	RESPONSES	
Single-family	58.00%	29
Attached townhouse or duplex	8.00%	4
Mobile home	4.00%	2
Acreage	22.00%	11
Above ground floor condominiums/apartments (Downtown housing)	2.00%	1
Age in Place (Senior Complex)	0.00%	0
55+ Hosuing Development	6.00%	3
Micro-apartment (less than 500 square feet)	0.00%	0
TOTAL		50

Q14 As a renter, what are some of the issues or barriers you experience with obtaining affordable, suitable housing for you and your household?
Please check all that apply.

Answered: 41 Skipped: 166



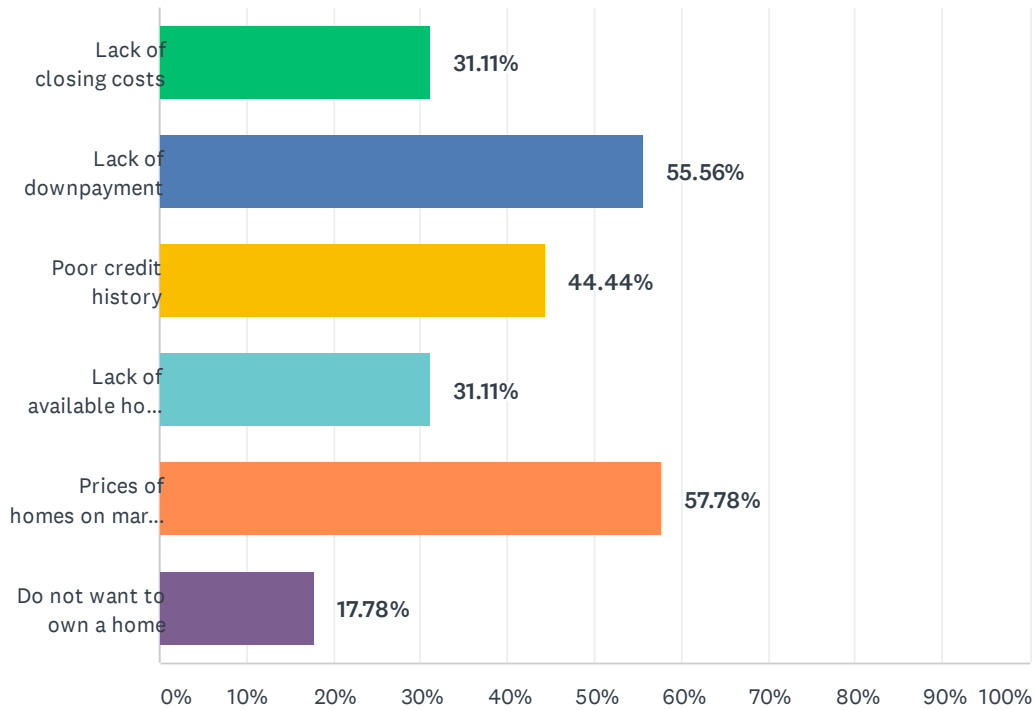
For use by Renters

Falls City, NE 2020 Housing Survey

	FOR USE BY RENTERS	TOTAL
Lack of handicap accessible housing	100.00% 2	2
Cost of rent	100.00% 31	31
Job status	100.00% 8	8
Attitudes of landlords and neighbors	100.00% 16	16
Lack of decent rental units in your price range	100.00% 35	35
Excessive application fees and/or rental deposits	100.00% 21	21
Cost of utilities	100.00% 25	25
Lack of educational resources about tenant responsibilities	100.00% 7	7
Not applicable	100.00% 1	1

Q15 Which of these factors may be preventing you from owning a home?

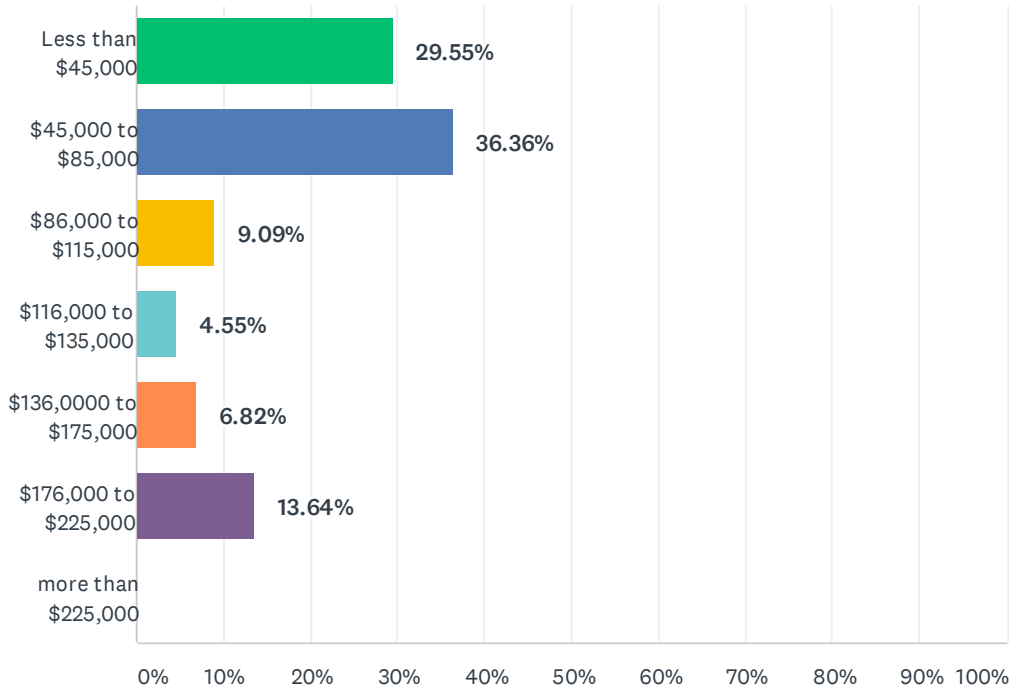
Answered: 45 Skipped: 162



ANSWER CHOICES	RESPONSES	
Lack of closing costs	31.11%	14
Lack of downpayment	55.56%	25
Poor credit history	44.44%	20
Lack of available homes for sale	31.11%	14
Prices of homes on market too high	57.78%	26
Do not want to own a home	17.78%	8
Total Respondents: 45		

Q16 What is the most you and your household could afford for a home?

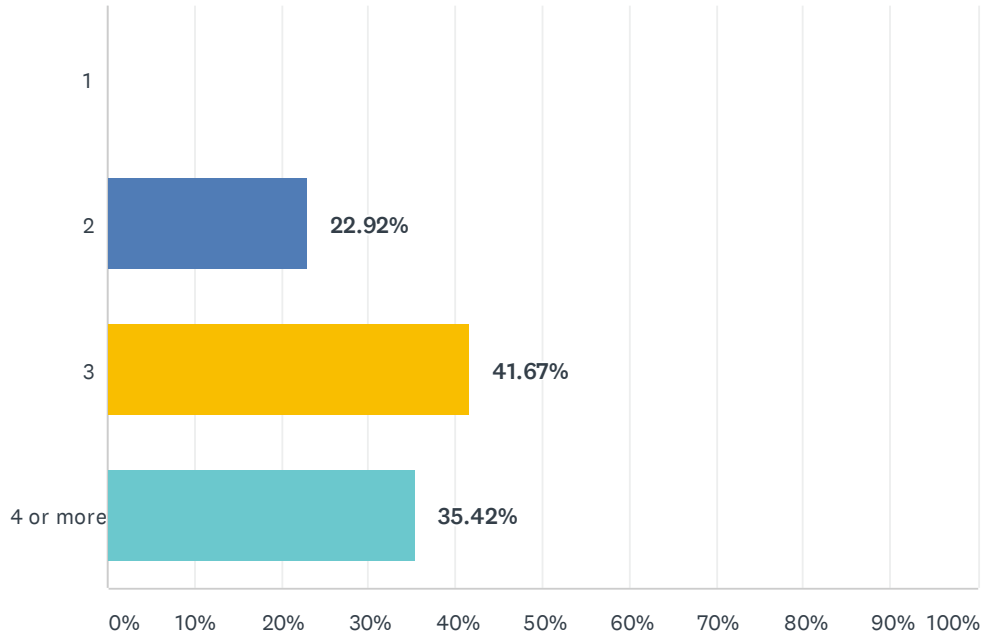
Answered: 44 Skipped: 163



ANSWER CHOICES	RESPONSES	
Less than \$45,000	29.55%	13
\$45,000 to \$85,000	36.36%	16
\$86,000 to \$115,000	9.09%	4
\$116,000 to \$135,000	4.55%	2
\$136,000 to \$175,000	6.82%	3
\$176,000 to \$225,000	13.64%	6
more than \$225,000	0.00%	0
TOTAL		44

Q17 How many bedrooms would you like to have in the unit above?

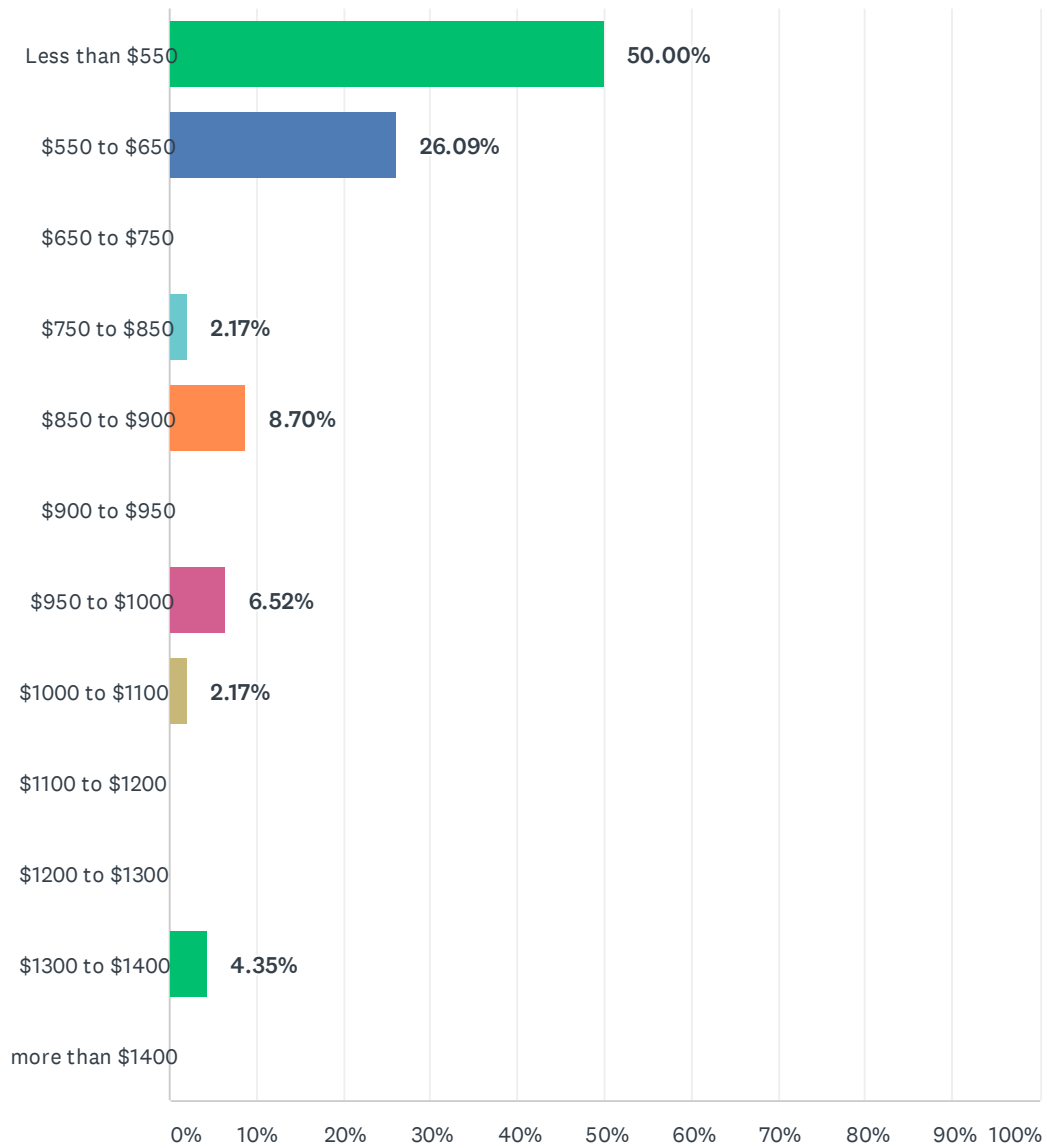
Answered: 48 Skipped: 159



ANSWER CHOICES	RESPONSES	
1	0.00%	0
2	22.92%	11
3	41.67%	20
4 or more	35.42%	17
TOTAL		48

Q18 What is the most you and your household could afford for a house payment?

Answered: 46 Skipped: 161

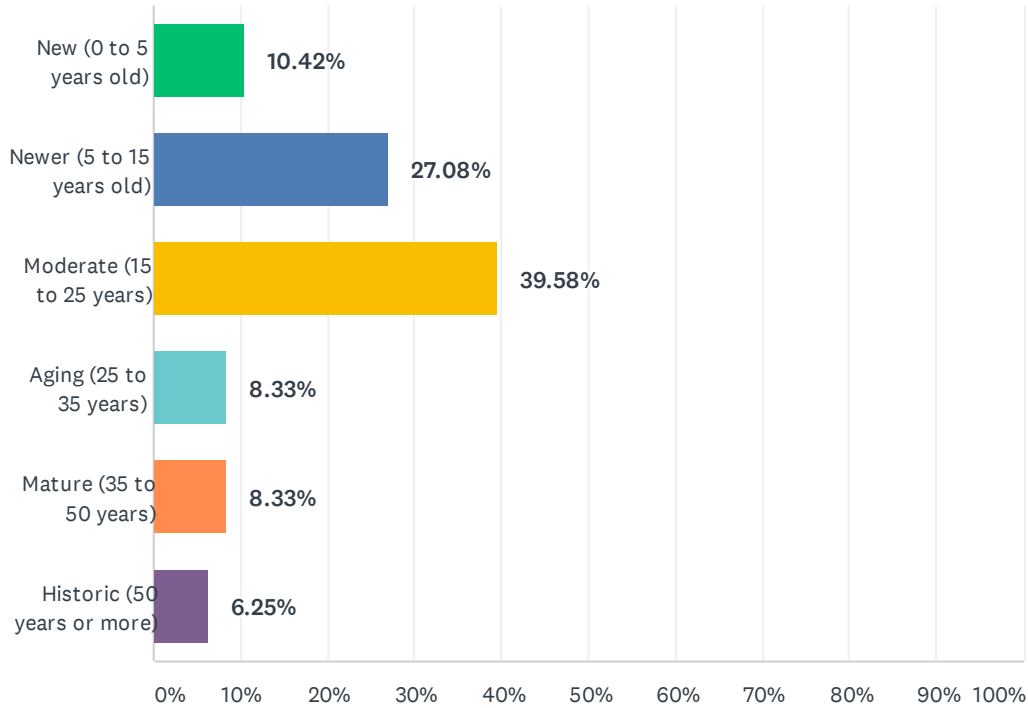


Falls City, NE 2020 Housing Survey

ANSWER CHOICES	RESPONSES	
Less than \$550	50.00%	23
\$550 to \$650	26.09%	12
\$650 to \$750	0.00%	0
\$750 to \$850	2.17%	1
\$850 to \$900	8.70%	4
\$900 to \$950	0.00%	0
\$950 to \$1000	6.52%	3
\$1000 to \$1100	2.17%	1
\$1100 to \$1200	0.00%	0
\$1200 to \$1300	0.00%	0
\$1300 to \$1400	4.35%	2
more than \$1400	0.00%	0
TOTAL		46

Q19 What age of home would you prefer?

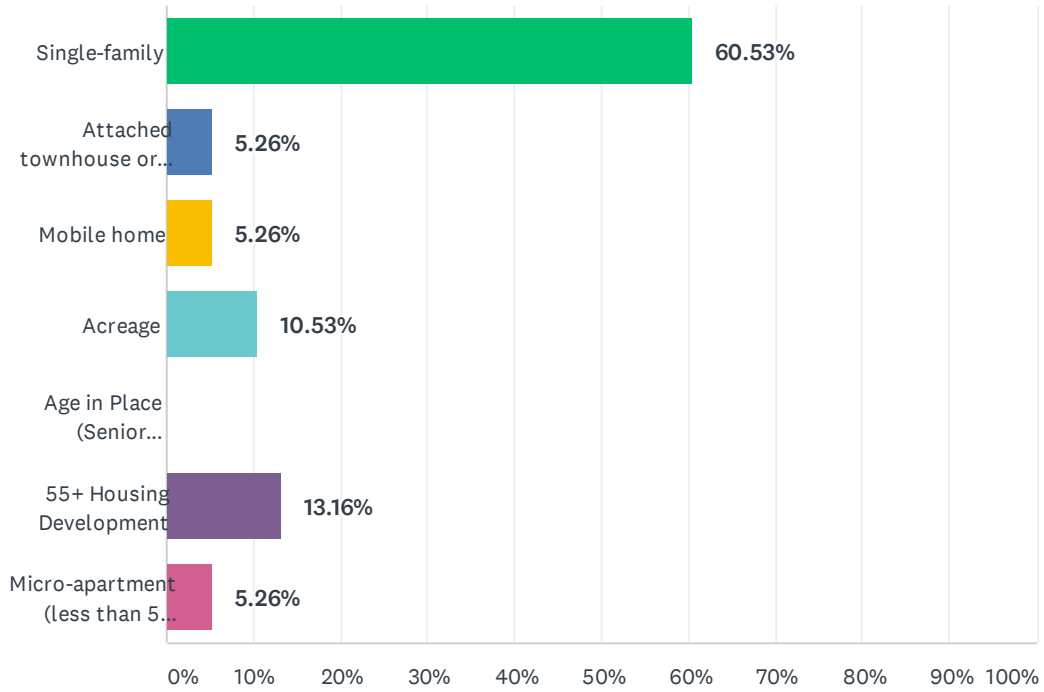
Answered: 48 Skipped: 159



ANSWER CHOICES	RESPONSES	
New (0 to 5 years old)	10.42%	5
Newer (5 to 15 years old)	27.08%	13
Moderate (15 to 25 years)	39.58%	19
Aging (25 to 35 years)	8.33%	4
Mature (35 to 50 years)	8.33%	4
Historic (50 years or more)	6.25%	3
TOTAL		48

Q20 What type of home are you looking for?

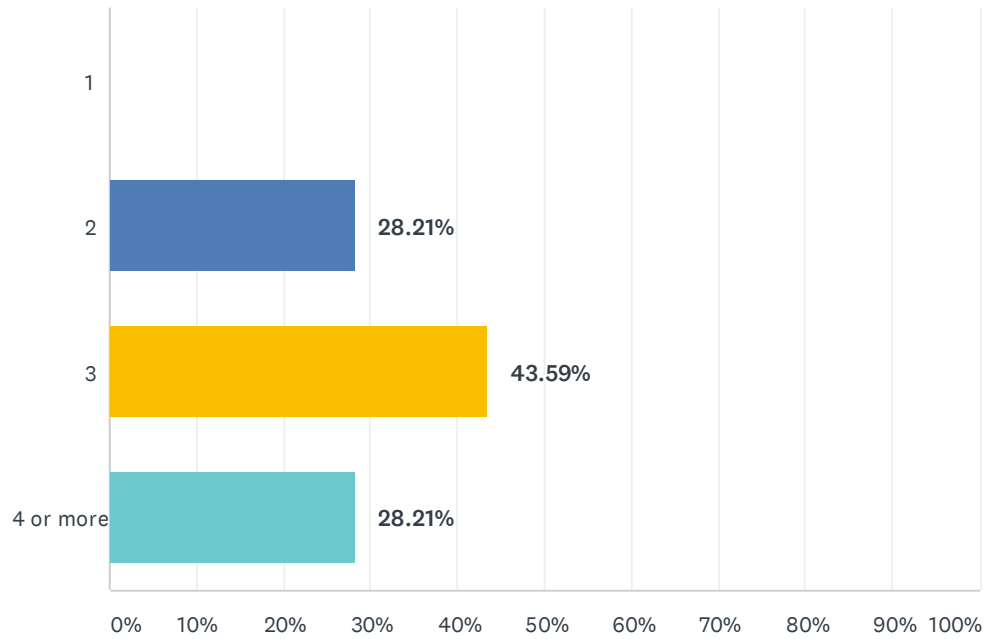
Answered: 38 Skipped: 169



ANSWER CHOICES	RESPONSES	
Single-family	60.53%	23
Attached townhouse or duplex	5.26%	2
Mobile home	5.26%	2
Acreage	10.53%	4
Age in Place (Senior Complex)	0.00%	0
55+ Housing Development	13.16%	5
Micro-apartment (less than 500 square feet)	5.26%	2
TOTAL		38

Q21 How many bedrooms would you like to have in the unit above?

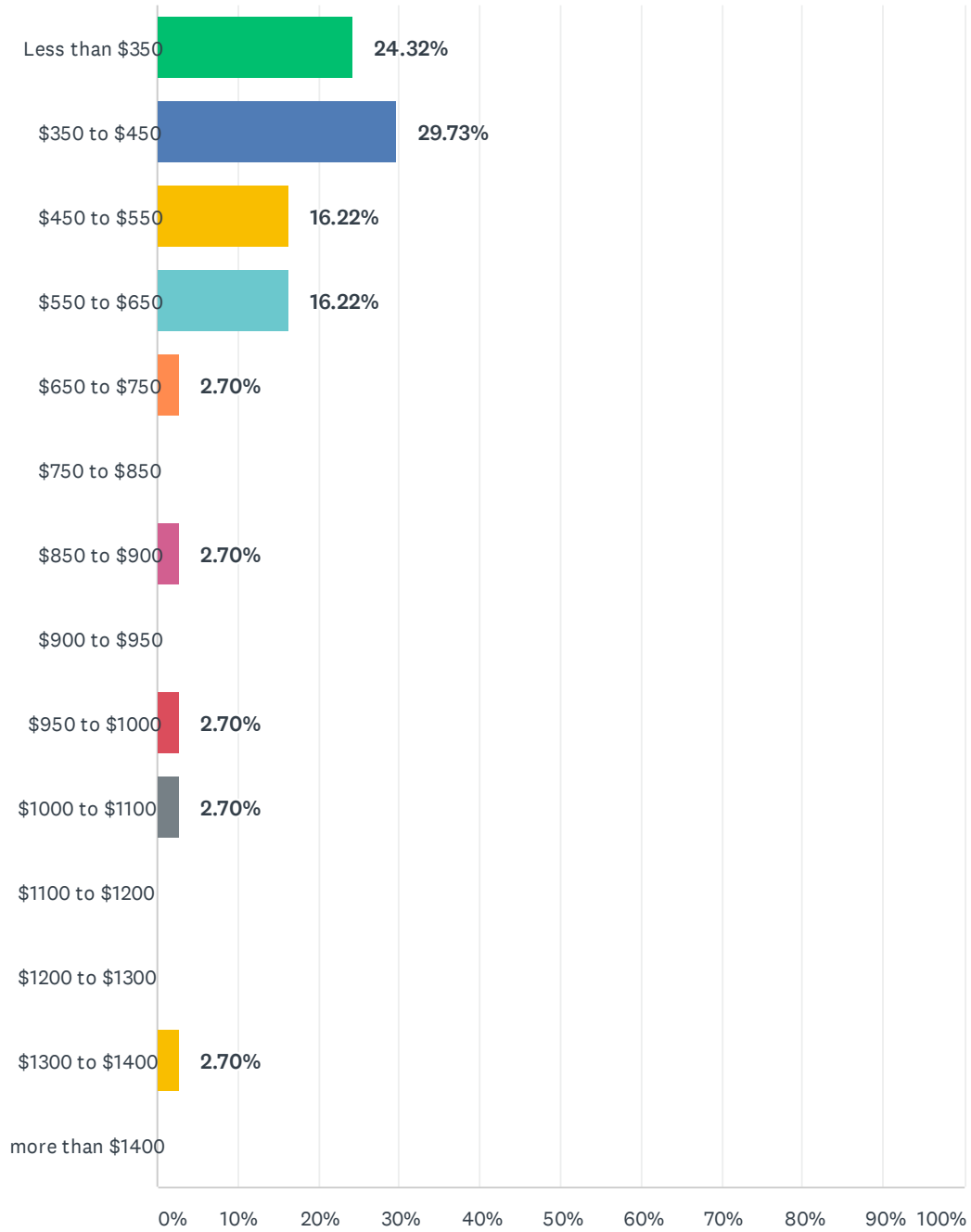
Answered: 39 Skipped: 168



ANSWER CHOICES	RESPONSES	
1	0.00%	0
2	28.21%	11
3	43.59%	17
4 or more	28.21%	11
TOTAL		39

Q22 What is the most you and your household could afford for rent?

Answered: 37 Skipped: 170

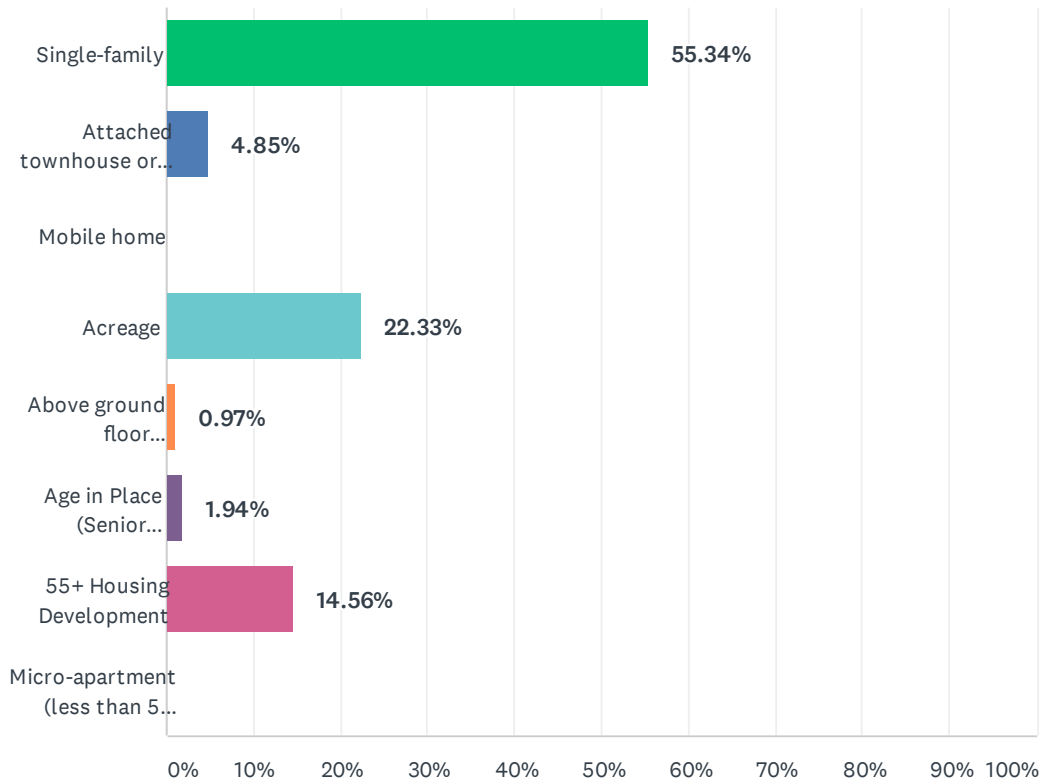


Falls City, NE 2020 Housing Survey

ANSWER CHOICES	RESPONSES	
Less than \$350	24.32%	9
\$350 to \$450	29.73%	11
\$450 to \$550	16.22%	6
\$550 to \$650	16.22%	6
\$650 to \$750	2.70%	1
\$750 to \$850	0.00%	0
\$850 to \$900	2.70%	1
\$900 to \$950	0.00%	0
\$950 to \$1000	2.70%	1
\$1000 to \$1100	2.70%	1
\$1100 to \$1200	0.00%	0
\$1200 to \$1300	0.00%	0
\$1300 to \$1400	2.70%	1
more than \$1400	0.00%	0
TOTAL		37

Q23 What type of home are you looking for?

Answered: 103 Skipped: 104

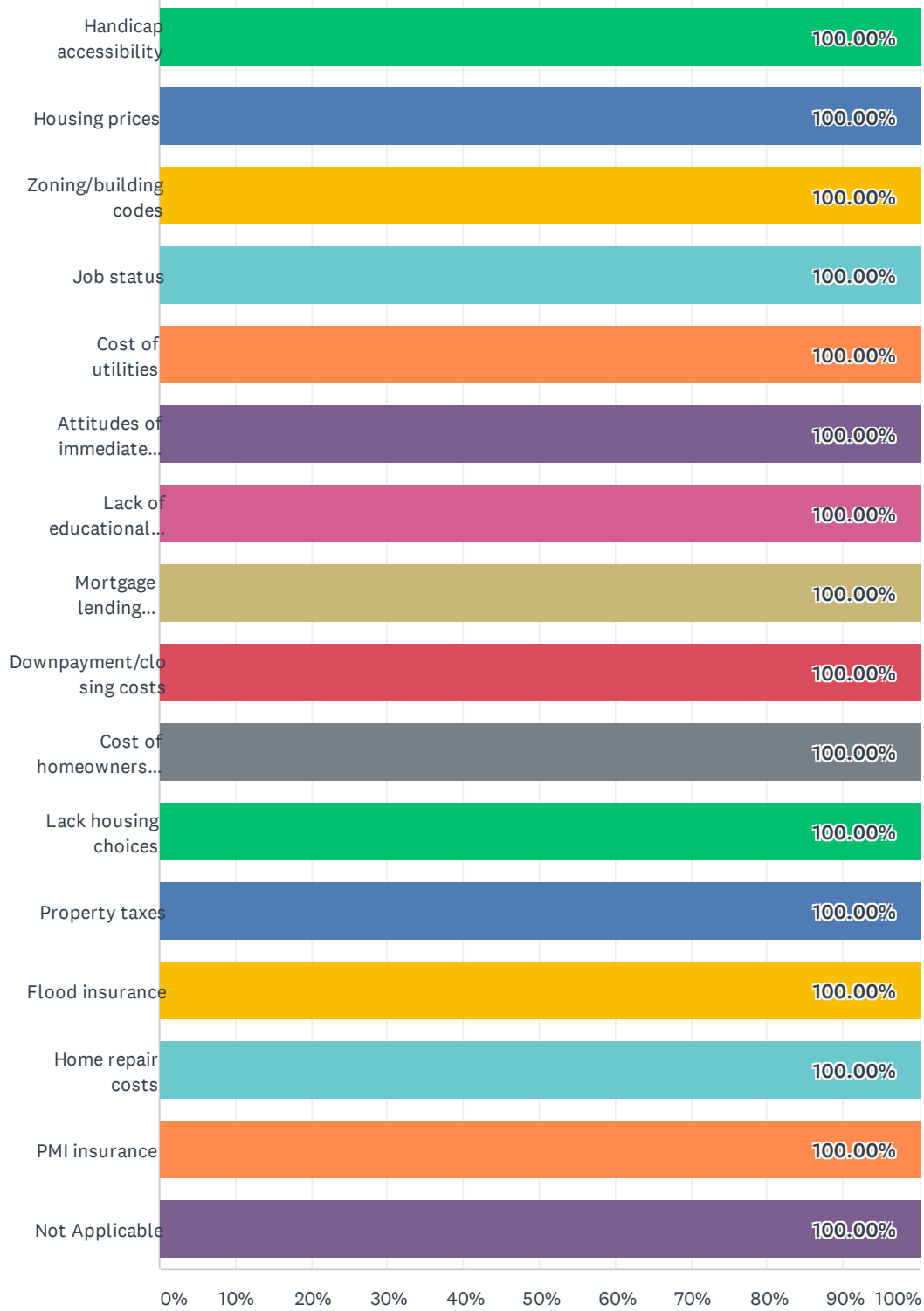


ANSWER CHOICES	RESPONSES	
Single-family	55.34%	57
Attached townhouse or duplex	4.85%	5
Mobile home	0.00%	0
Acreage	22.33%	23
Above ground floor condominiums/apartments (Downtown housing)	0.97%	1
Age in Place (Senior Complex)	1.94%	2
55+ Housing Development	14.56%	15
Micro-apartment (less than 500 square feet)	0.00%	0
TOTAL		103

Q24 As a homeowner, what are some of the issues or barriers you experience with obtaining affordable, suitable housing for you and your household? Please check all that apply.

Answered: 112 Skipped: 95

Falls City, NE 2020 Housing Survey



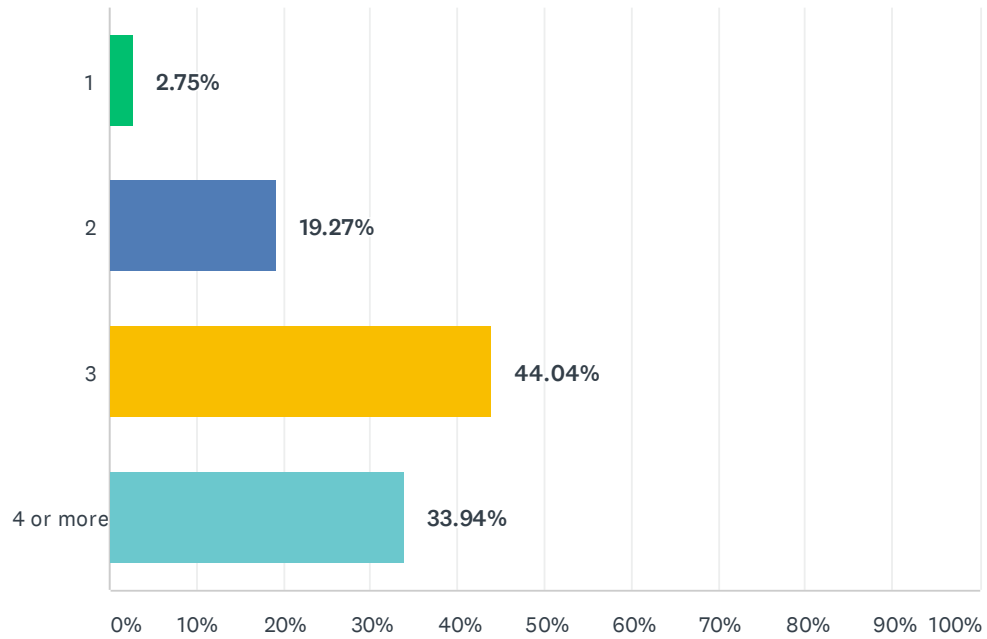
■ For use by Homeowners

Falls City, NE 2020 Housing Survey

	FOR USE BY HOMEOWNERS	TOTAL
Handicap accessibility	100.00% 15	15
Housing prices	100.00% 65	65
Zoning/building codes	100.00% 16	16
Job status	100.00% 18	18
Cost of utilities	100.00% 65	65
Attitudes of immediate neighbors	100.00% 32	32
Lack of educational resources about homeowner responsibilities	100.00% 6	6
Mortgage lending application requirements	100.00% 20	20
Downpayment/closing costs	100.00% 46	46
Cost of homeowners insurance	100.00% 27	27
Lack housing choices	100.00% 49	49
Property taxes	100.00% 55	55
Flood insurance	100.00% 7	7
Home repair costs	100.00% 43	43
PMI insurance	100.00% 9	9
Not Applicable	100.00% 6	6

Q25 How many bedrooms would you like to have in the unit above?

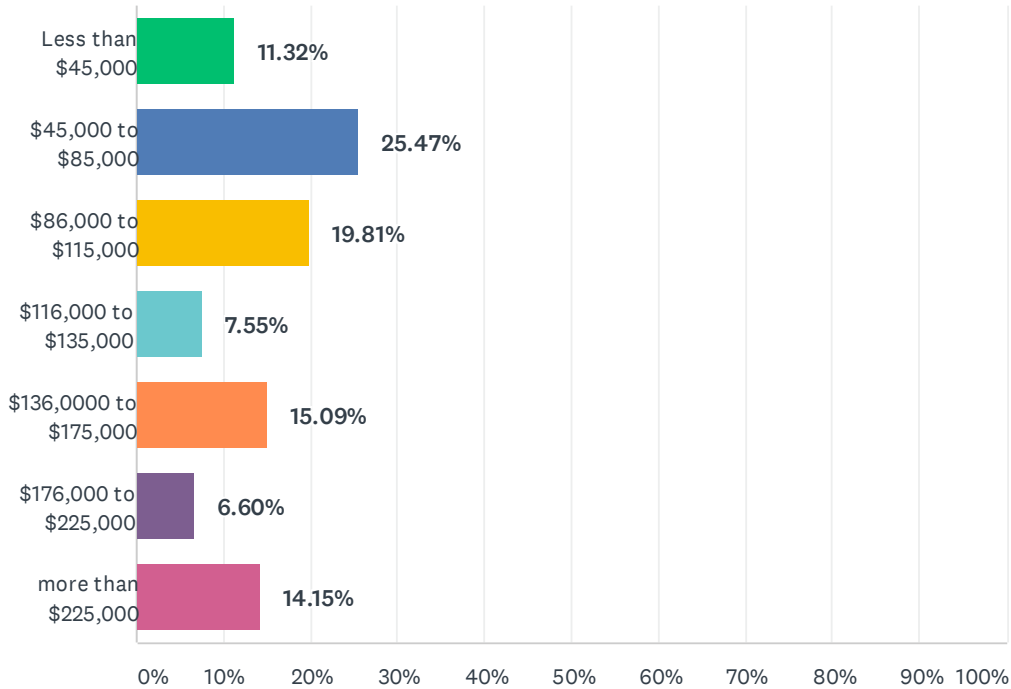
Answered: 109 Skipped: 98



ANSWER CHOICES	RESPONSES	
1	2.75%	3
2	19.27%	21
3	44.04%	48
4 or more	33.94%	37
TOTAL		109

Q26 What is the most you and your household could afford for a home?

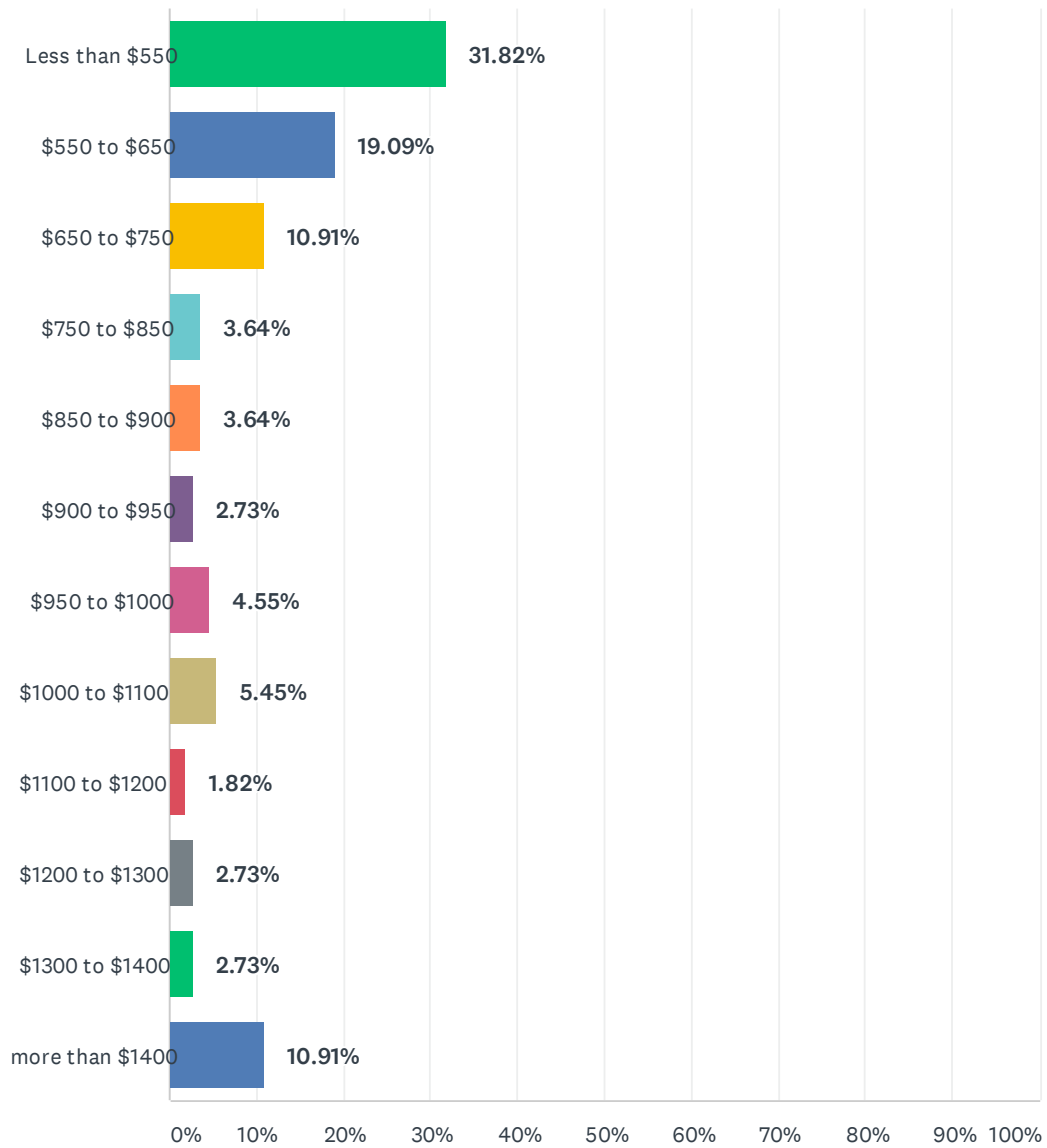
Answered: 106 Skipped: 101



ANSWER CHOICES	RESPONSES	
Less than \$45,000	11.32%	12
\$45,000 to \$85,000	25.47%	27
\$86,000 to \$115,000	19.81%	21
\$116,000 to \$135,000	7.55%	8
\$136,000 to \$175,000	15.09%	16
\$176,000 to \$225,000	6.60%	7
more than \$225,000	14.15%	15
TOTAL		106

Q27 What is the most you and your household could afford for a house payment?

Answered: 110 Skipped: 97

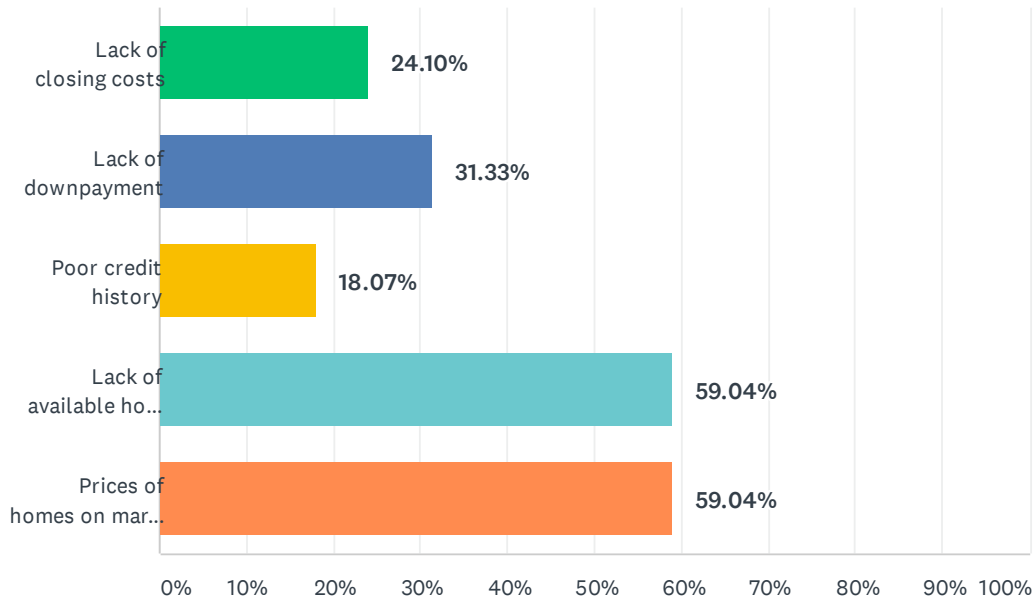


Falls City, NE 2020 Housing Survey

ANSWER CHOICES	RESPONSES	
Less than \$550	31.82%	35
\$550 to \$650	19.09%	21
\$650 to \$750	10.91%	12
\$750 to \$850	3.64%	4
\$850 to \$900	3.64%	4
\$900 to \$950	2.73%	3
\$950 to \$1000	4.55%	5
\$1000 to \$1100	5.45%	6
\$1100 to \$1200	1.82%	2
\$1200 to \$1300	2.73%	3
\$1300 to \$1400	2.73%	3
more than \$1400	10.91%	12
TOTAL		110

Q28 Which of these factors may be preventing you from moving?

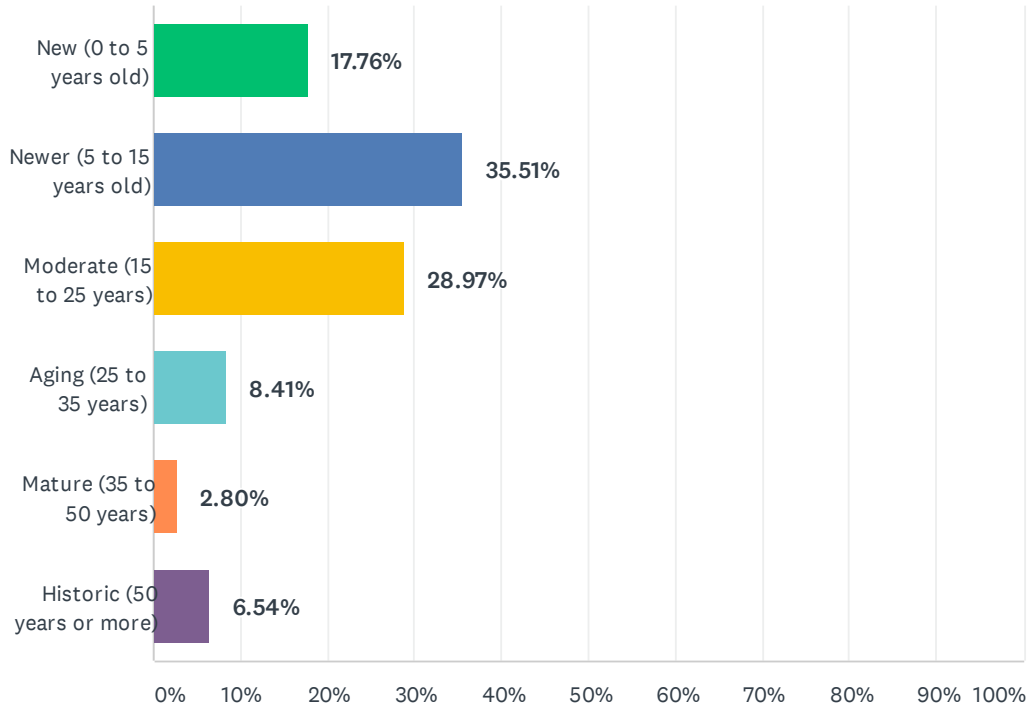
Answered: 83 Skipped: 124



ANSWER CHOICES	RESPONSES	
Lack of closing costs	24.10%	20
Lack of downpayment	31.33%	26
Poor credit history	18.07%	15
Lack of available homes for sale	59.04%	49
Prices of homes on market too high	59.04%	49
Total Respondents: 83		

Q29 What age of home would you prefer?

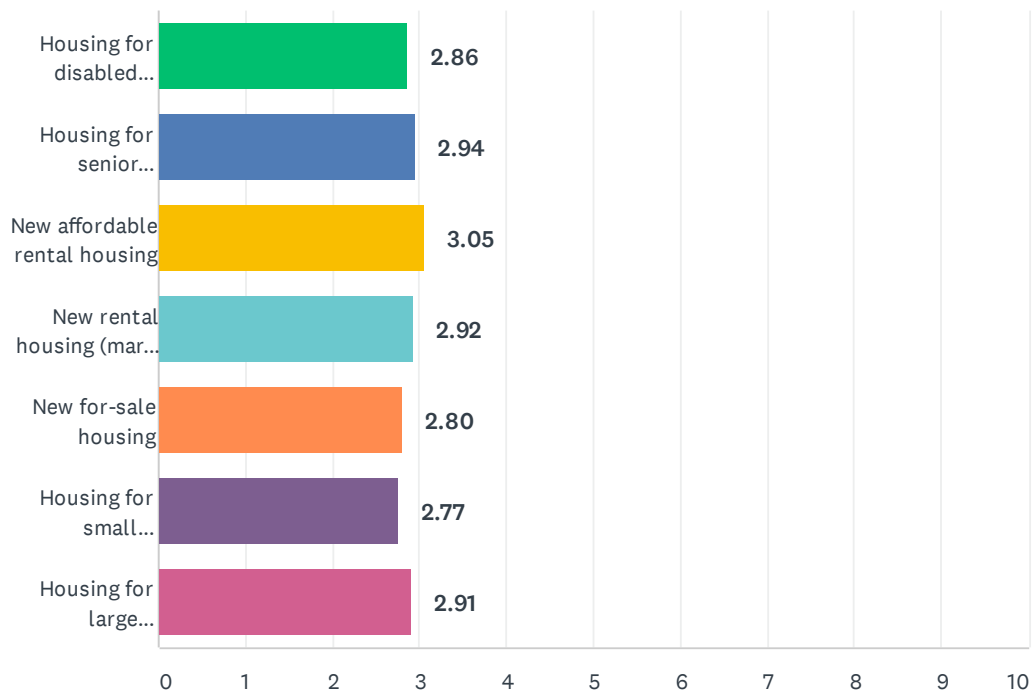
Answered: 107 Skipped: 100



ANSWER CHOICES	RESPONSES	
New (0 to 5 years old)	17.76%	19
Newer (5 to 15 years old)	35.51%	38
Moderate (15 to 25 years)	28.97%	31
Aging (25 to 35 years)	8.41%	9
Mature (35 to 50 years)	2.80%	3
Historic (50 years or more)	6.54%	7
TOTAL		107

Q30 Please indicate the need for improved or additional housing types in Falls City (1 = low need; 4 = high need)

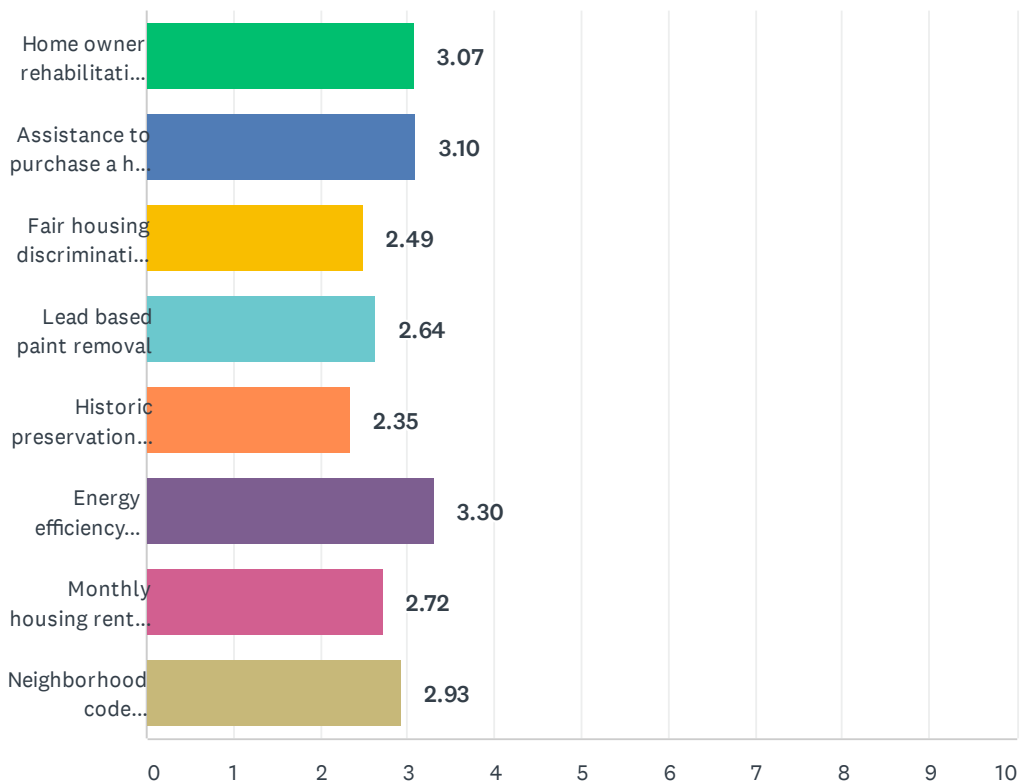
Answered: 166 Skipped: 41



	1	2	3	4	TOTAL
Housing for disabled residents	14.74% 23	19.23% 30	31.41% 49	34.62% 54	156
Housing for senior residents	12.34% 19	18.83% 29	31.17% 48	37.66% 58	154
New affordable rental housing	12.96% 21	14.81% 24	26.54% 43	45.68% 74	162
New rental housing (market rate)	11.61% 18	22.58% 35	28.39% 44	37.42% 58	155
New for-sale housing	11.46% 18	28.03% 44	29.30% 46	31.21% 49	157
Housing for small households (4 or less individuals)	12.26% 19	25.81% 40	34.19% 53	27.74% 43	155
Housing for large households (5 or more individuals)	8.33% 13	26.28% 41	31.41% 49	33.97% 53	156

Q31 Please indicate the need for improved and/or additional housing services in your community (1 = low need; 4 = high need)

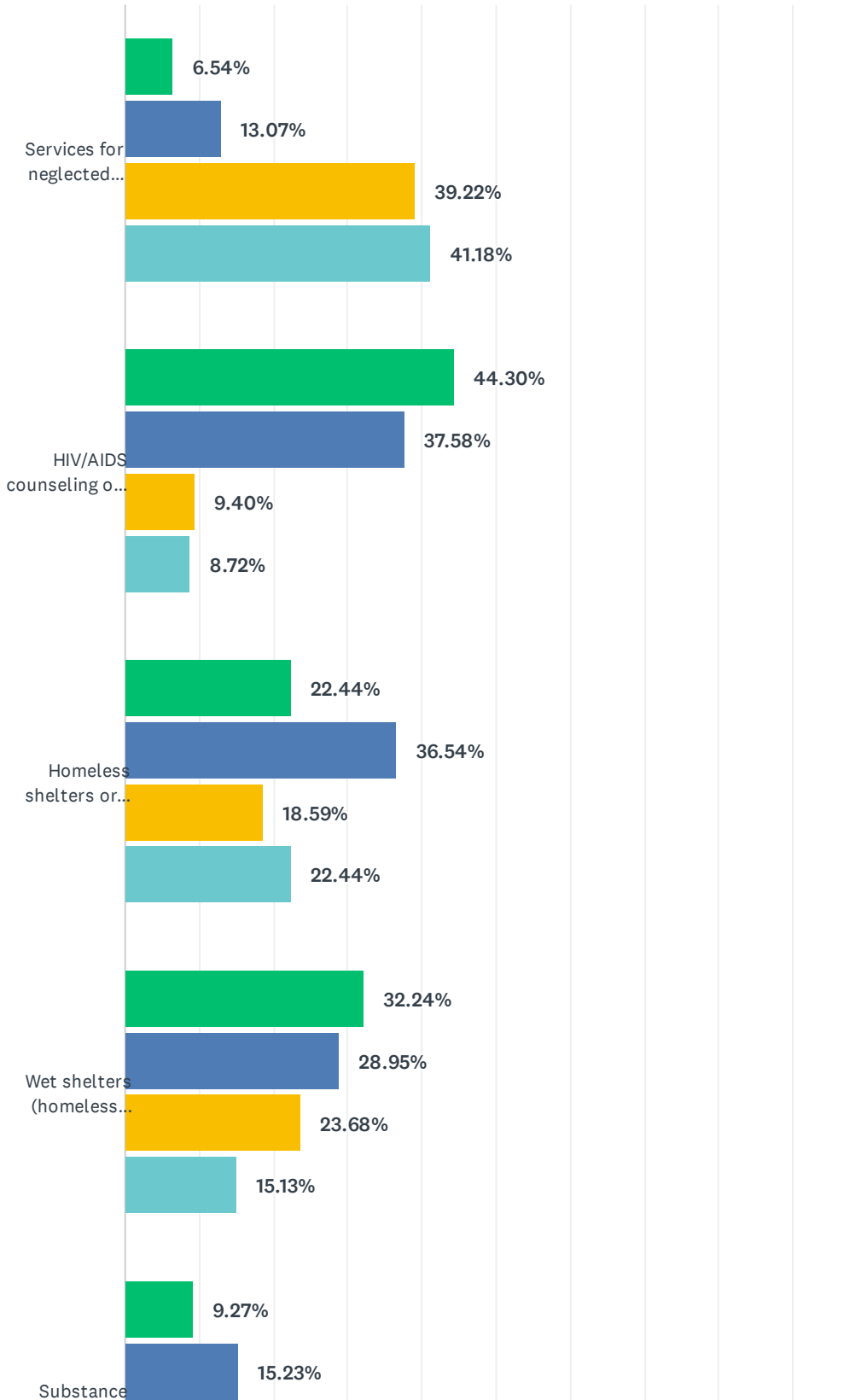
Answered: 163 Skipped: 44



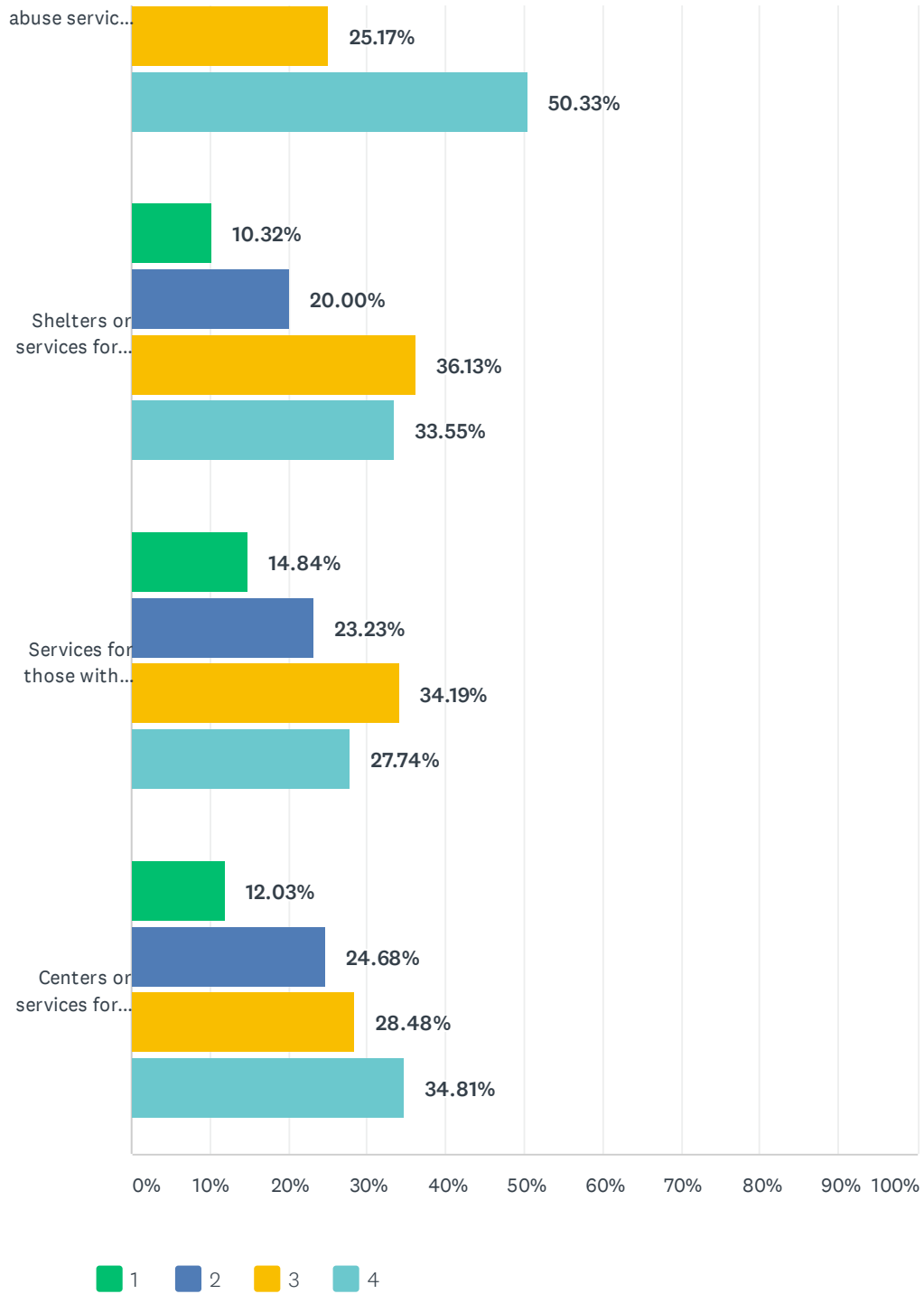
	1	2	3	4	TOTAL
Home owner rehabilitation assistance	8.97% 14	19.87% 31	26.28% 41	44.87% 70	156
Assistance to purchase a home (downpayment or counseling)	5.81% 9	21.94% 34	28.39% 44	43.87% 68	155
Fair housing discrimination education or enforcement	20.55% 30	33.56% 49	21.92% 32	23.97% 35	146
Lead based paint removal	19.18% 28	28.08% 41	22.60% 33	30.14% 44	146
Historic preservation assistance	25.85% 38	34.01% 50	19.05% 28	21.09% 31	147
Energy efficiency improvements	5.70% 9	12.03% 19	28.48% 45	53.80% 85	158
Monthly housing rent assistance	15.89% 24	29.80% 45	21.19% 32	33.11% 50	151
Neighborhood code enforcement	10.46% 16	23.53% 36	28.76% 44	37.25% 57	153

Q32 Please indicate the need for improved and/or additional services for those with special needs in your community (1 = low; 4 = high)

Answered: 160 Skipped: 47



Falls City, NE 2020 Housing Survey

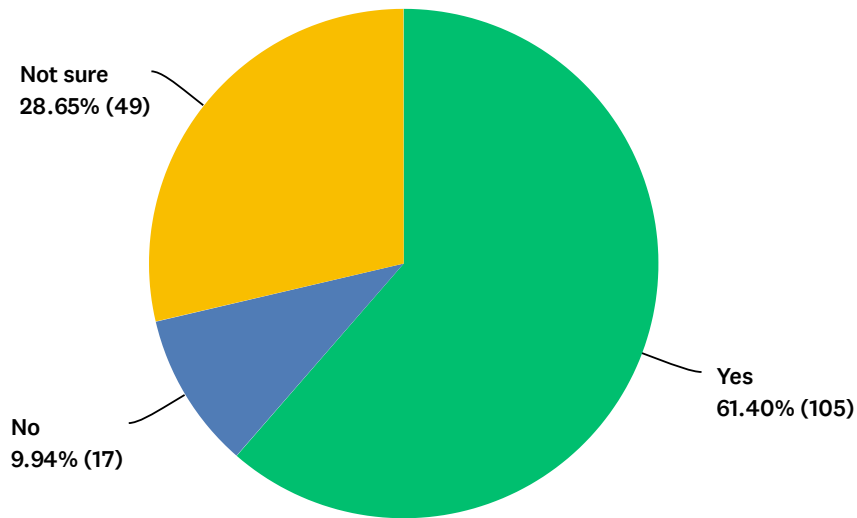


Falls City, NE 2020 Housing Survey

	1	2	3	4	TOTAL	WEIGHTED AVERAGE
Services for neglected children	6.54% 10	13.07% 20	39.22% 60	41.18% 63	153	3.15
HIV/AIDS counseling or assistance	44.30% 66	37.58% 56	9.40% 14	8.72% 13	149	1.83
Homeless shelters or services	22.44% 35	36.54% 57	18.59% 29	22.44% 35	156	2.41
Wet shelters (homeless shelters for intoxicated individuals)	32.24% 49	28.95% 44	23.68% 36	15.13% 23	152	2.22
Substance abuse services or counseling	9.27% 14	15.23% 23	25.17% 38	50.33% 76	151	3.17
Shelters or services for domestic violence victims	10.32% 16	20.00% 31	36.13% 56	33.55% 52	155	2.93
Services for those with sensory or mobility impairments	14.84% 23	23.23% 36	34.19% 53	27.74% 43	155	2.75
Centers or services for those with mental disabilities	12.03% 19	24.68% 39	28.48% 45	34.81% 55	158	2.86

Q33 Would you support a Rental Inspection program by the City

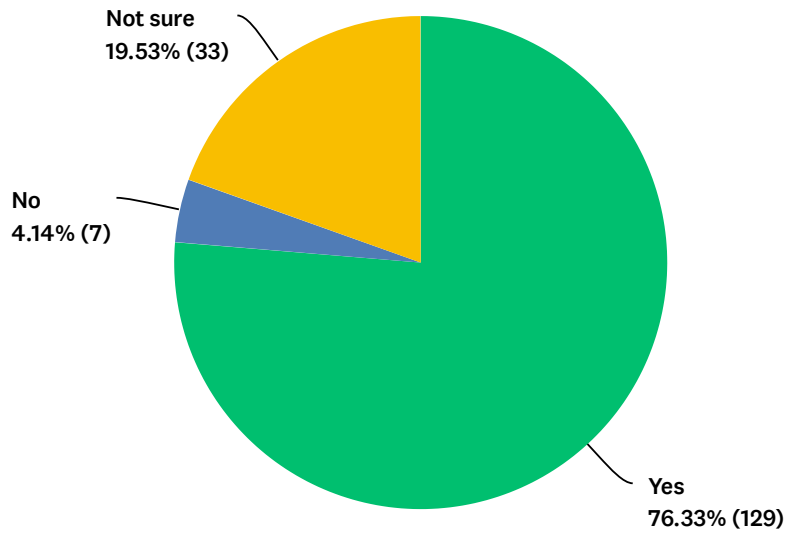
Answered: 171 Skipped: 36



ANSWER CHOICES	RESPONSES	
Yes	61.40%	105
No	9.94%	17
Not sure	28.65%	49
TOTAL		171

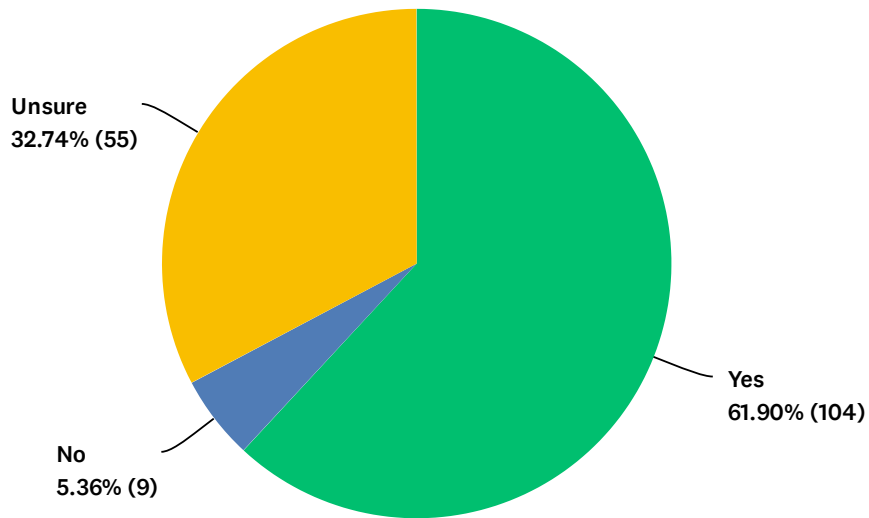
Q34 Would you support the use of City Incentives for the rehabilitation of existing housing?

Answered: 169 Skipped: 38



Q35 Do you support a pro-active approach to workforce housing?

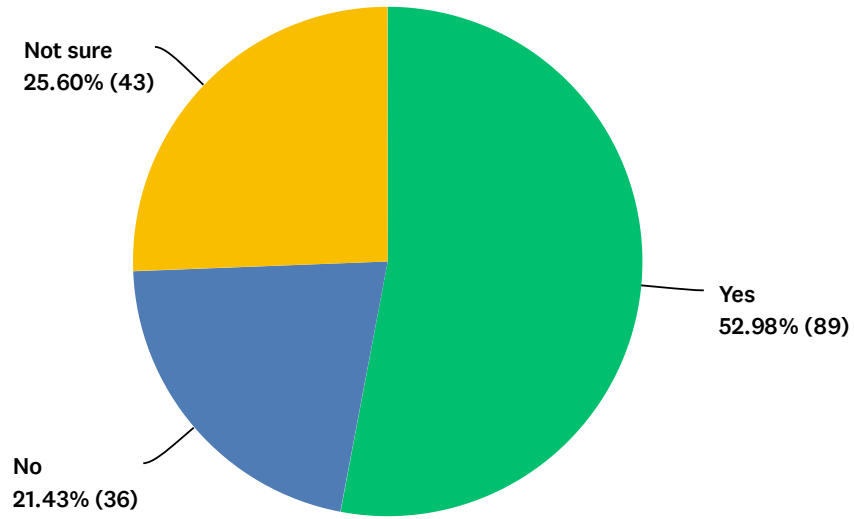
Answered: 168 Skipped: 39



ANSWER CHOICES	RESPONSES	
Yes	61.90%	104
No	5.36%	9
Unsure	32.74%	55
TOTAL		168

Q36 Should the City's zoning code allow for Accessory Dwelling Units in residential areas? (small apartments in backyards, over garages, etc.)

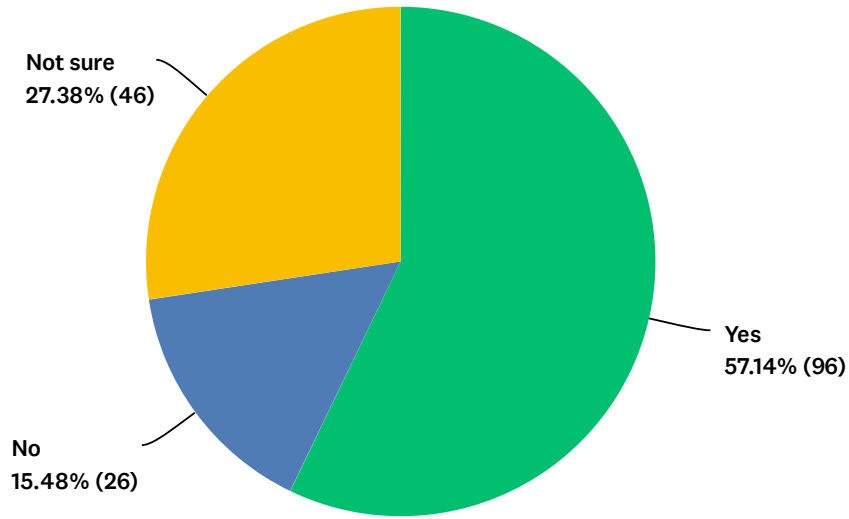
Answered: 168 Skipped: 39



ANSWER CHOICES	RESPONSES	
Yes	52.98%	89
No	21.43%	36
Not sure	25.60%	43
TOTAL		168

Q37 Should the City's Zoning Code allow for houses 600 square foot in size?

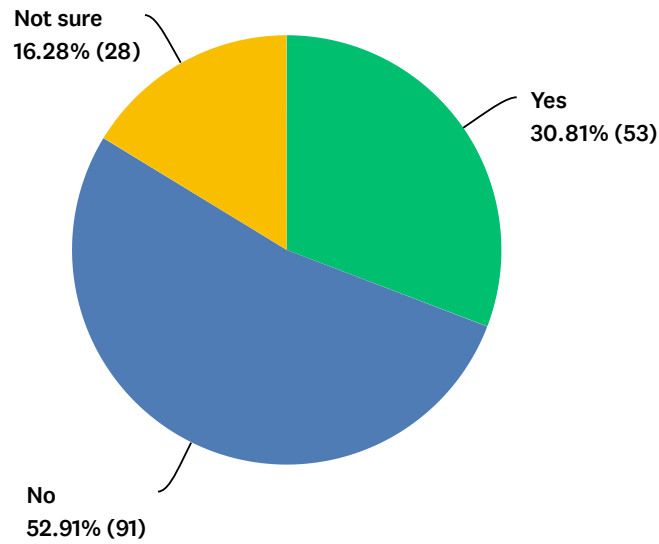
Answered: 168 Skipped: 39



ANSWER CHOICES	RESPONSES	
Yes	57.14%	96
No	15.48%	26
Not sure	27.38%	46
TOTAL		168

Q38 Would you live in a "Tiny House" (600 square feet) house?

Answered: 172 Skipped: 35



ANSWER CHOICES	RESPONSES	
Yes	30.81%	53
No	52.91%	91
Not sure	16.28%	28
TOTAL		172