

Crete, Nebraska

COMPREHENSIVE PLANNING PROGRAM COMPREHENSIVE PLAN & ZONING & SUBDIVISION REGULATIONS & COMMUNITY HOUSING STUDY.

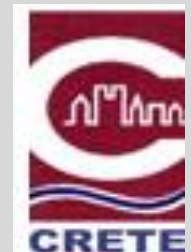
Funded In Partnership By The City of Crete &
Nebraska Investment Finance Authority.

COMMUNITY HOUSING STUDY – 2024.

Prepared By:

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

MAY, 2014



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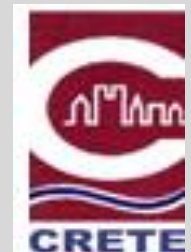
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COMMUNITY HOUSING STUDY – 2024 EXECUTIVE SUMMARY.

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CRETE, NEBRASKA COMMUNITY HOUSING STUDY – 2024 EXECUTIVE SUMMARY.

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The **Community Housing Study** was funded by the **Nebraska Investment Finance Authority Housing Study Grant Program**, with matching funds from the City of Crete. The **Community Housing Study** was completed with the guidance and direction of the **Crete Planning Commission**.

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*COMPREHENSIVE PLANS & ZONING * HOUSING STUDIES *
DOWNTOWN, NEIGHBORHOOD & REDEVELOPMENT PLANNING *
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CRETE, NEBRASKA COMMUNITY HOUSING STUDY - 2024 EXECUTIVE SUMMARY.

■ INTRODUCTION. ■

This **Executive Summary** to the **Community Housing Study** provides statistical data and narrative information identifying a **housing profile** and **demand analysis** for the **City of Crete, Nebraska**. The **Study** describes the past, present and 10- and 25-year projected demographics, economic and housing conditions in the Community, as well as a **10-Year “Housing Action Plan,”** identifying recommended housing projects for the near future.

This **Community Housing Study** was conducted for the **City of Crete** by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. The **Crete Planning Commission**, local elected officials, an organized **“Planning Steering Committee”** and the **Citizens of Crete**, all provided invaluable information.

Funding for the **Community Housing Study** was provided by the **City of Crete** and a Housing Study Grant awarded by the **NEBRASKA INVESTMENT FINANCE AUTHORITY**. This **Housing Study** was completed in conjunction with the preparation of a new **Crete Comprehensive Plan**.

■ RESEARCH APPROACH. ■

This **Community Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the City of Crete was derived from the U.S. Census and the 2007-2011 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and other pertinent data sources.

To facilitate effective both short- and long-range planning and implementation activities, housing demand projections were developed for a 10- and 25-year period. The implementation period for this Housing Study will be 10 years; May, 2014 to May, 2024.



■ PURPOSE OF STUDY. ■

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

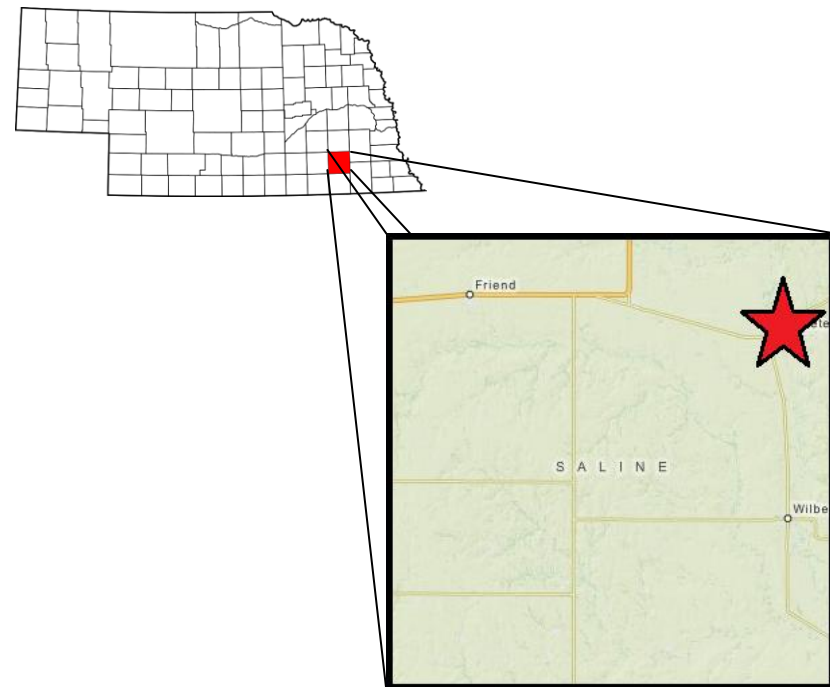
The **objectives** of this **Community Housing Study** are threefold: (1) **analyze** the recent **past and present housing situation** in **Crete**, with emphasis on the need for workforce, elderly and both rental and owner housing options; (2) **identify** the future **target housing needs** of the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

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative** activities included a comprehensive Community citizen participation program consisting of the implementation of housing Surveys, Community Open Houses and meetings with an organized Planning Steering Committee that identified the issues and needs of the Community. **Quantitative** research activities included the collection of statistical and field data. The analysis of this data allowed for the projection of the Crete population and household base, income capacity and housing profile and demand.

■ SUMMARY. ■

The City of Crete is the largest Community in Saline County. Crete has a long history of being an economic staple in southwest Nebraska, having large public and private employers, regional and national commercial businesses and a variety of industrial employment opportunities.

Based on the 2000 and 2010 Censuses, the population of Crete increased by 15.5 percent, from 6,028 to 6,960. The 2014 population is estimated to be 7,196. The largest contributor to this population increase comes from an influx of employment opportunities, a large Hispanic population base, and the Community’s location within the Lincoln, Nebraska Metropolitan Area.



■ POPULATION PROFILE. ■

The population of the previous two Decennial Censuses (2000 and 2010) recorded an increase in population for the City of Crete. The City's population increased from 6,028 in 2000, to 6,960 in 2010, an increase of 932, or 15.5 percent.

Population.

The current (2014) estimated population for Crete is 7,196. The “medium” population projection for Crete is projected to increase by 763, or 10.6 percent, to 7,959 by 2024, and by 1,601, or 22.2 percent, to 8,797 by 2039. **The City of Crete has the potential to experience a population increase of 1,849, or 25.7 percent to 9,045 by increasing housing planning and development activities.**

The **Crete EMA**, identified on **Page 4**, has also increased in population from 2000 to 2010. The 2014 EMA population is an estimated 13,859. This represents an increase of 1,105, or 8.7 percent from the 2010 estimated population of 12,754. The EMA population is also projected to increase during the next 10 years with a population of 17,809 by 2024, and a population of 22,400 by 2039.

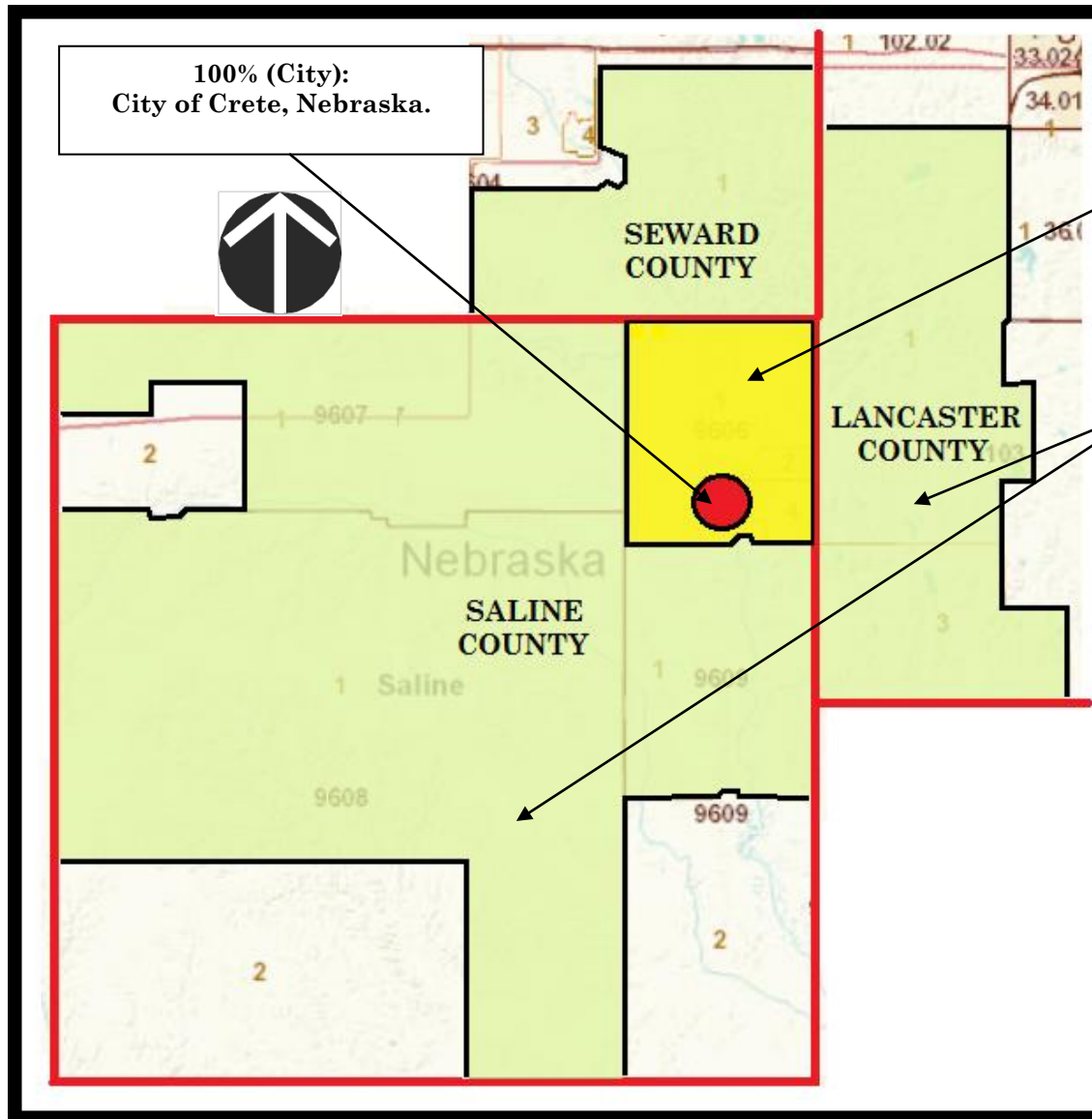
Age.

The “19 and under” age group experienced the largest increase in population from 2000 to 2010, increasing by 452, or from 1,853 to 2,305. This age group is projected to experience the largest increase in population by 2039, 581 persons, or 24 percent.

The Crete population groups representing 55+ years of age are projected to increase by 2039. This includes elderly and frail elderly populations. The “20-34” and “35-54” age groups are also projected to experience a population increase by 2039, due, primarily, to expanding employment opportunities.

The current median age in Crete is an estimated 28.3 years, a decrease from the 2010 median age of 28.5. The trend of a decreasing median age is projected to continue through 2039, decreasing to 26.1 years.

EFFECTIVE (HOUSING) MARKET AREA CRETE, NEBRASKA



95% Pull
(Primary Market Area - Yellow):
2010 Census Tract 9606
(2000 Census Tract 9906)
Saline County, Nebraska

75% Pull
(Secondary Market Area - Light Green):

Saline County:

2010 Census Tracts 9607 (Block Grp 1), 9608 (Block Grp 1) & 9609 (Block Grp 1).
(2000 Census Tracts 9907 (Block Grp 1), 9908 (Block Grp 1) & 9909 (Block Grp 1)).

Lancaster County:

2000 & 2010 Census Tract 103
(Block Grps 1 & 3).

Seward County:

2010 Census Tract 9604 (Block Grp. 1).
(2000 Census Tract 9904 (Block Grp. 1)).

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Persons Per Household.

The current number of persons per household in Crete is approximately 2.81 and is projected to increase to 2.87 by 2024, and 2.9 by 2039. Persons per Household in the Crete EMA, estimated to be 2.55, are also projected to experience an increase by 2039. The increase in persons per households is likely attributed to large families of both White and Hispanic decent in the Community.

Hispanic Origin.

Persons of Hispanic origin comprised an estimated 13.5 percent, or 814 of the total 6,028 persons living in Crete in 2000. The Hispanic population increased from 2000 to 2010 and comprised an estimated 35.7 percent of the Crete population, or 2,484 of the total 6,960 residents. This trend is likely to continue due to several employment opportunities in the Community.



■ HOUSING & REDEVELOPMENT SUB-COMMITTEE. ■

This **Community Housing Study** involved the opinions of a “**Housing & Redevelopment Sub-Committee**,” comprised of local elected officials, business owners and Crete residents. The Sub-Committee provided invaluable information pertaining to housing issues in the Community, including the cost and condition of housing, an overall lack of suitable, affordable housing and its effect on Community growth and needed housing types. A list of identified housing issues and ideas identified by the Sub-Committee, are highlighted below.

- The City of Crete lacks entry-level homes for purchase, as well as very few move-up options. Rental units in the Community are between \$600 and \$700, which participants identified as being too high for the condition they are in. Some rental units, contained within four to 12 unit complexes/buildings, are vacant due to being unable to meet the needs of young families (maintenance, size of unit, etc.).
- Participants expressed a need for first-time homebuyer/entry-level housing units, preferably priced between \$60,000 and \$120,000. This price range was cited as being ideal for young families in and around the City.
- Persons employed in Crete are more likely to build homes in Lincoln, due to the availability of land and nearby amenities.
- Doane College is aiming to keep their on-campus dormitories at full occupancy. Only juniors and seniors are allowed to live off campus. The College plans to construct as many as 100 additional dorm room units during the next six to 10 years.
- Crete has a variety of elderly housing options, including duplexes, townhomes, an independent living retirement community and an assisted living facility, but more will be needed.
- Participants stated modular homes may not be a viable affordable housing option for Crete.
- Neighborhoods in Crete have too many homes that are considered deteriorating or dilapidated with poor property conditions. Participants also cited an increase in the number of foreclosure properties in the City. A housing rehabilitation program would be ideal for the Community.
- Participants believe a change in floodplain insurance will have a significant impact on existing and future homes in Crete, potentially making homeownership costs much higher.
- Many participants of the Housing & Redevelopment Sub-Committee and leadership focus group meetings agreed that upper-level housing options were needed in Downtown Crete.

- Sidewalks in many residential neighborhoods need to be replaced.
- **The City needs to promote the development of additional Subdivisions similar to Lothrop Heights, but with the inclusion of neighborhood parks.**
- “Newer” subdivisions need to maintain and add additional street trees and other amenities to keep Neighborhoods family friendly.
- **Crete needs more townhouses comprised of two, three and four bedrooms.**
- The development of new affordable housing will be difficult due to the lack of available land.
- **Housing development efforts should also focus on the infill of vacant lots and the condemnation and demolition of dilapidated houses to make lots available in the central portion of the Community.**
- Crete needs to establish pedestrian and bike trails to develop safe connections between the neighborhoods of the City and its parks, schools etc.
- The City needs to enforce the requirement of sidewalks in new subdivisions and throughout the City.
- The highest need is new owner and renter occupied housing with three and four bedroom units.
- Need more residential options for older adults, both owner and rental (Similar to those on Iris Street.).



■ HOUSING GOALS & ACTION STEPS. ■

The City of Crete provided several opportunities for input from various individuals, organizations, groups and Community leaders, regarding the existing and future housing situation of the City. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in the Community.

The following identifies **housing goals** for the Community of Crete, followed by a series of **action steps** that should be closely followed in achieving these goals. The “**Housing Goals & Action Steps**” were created through a series of Housing Steering Committee meetings and public input.

Goal 1: Community Housing Initiative. The City of Crete should implement a **Housing Initiative** as a primary economic development activity. This Housing Initiative should include the development of up to **314 new housing units by 2024**, including an estimated **184 owner housing units** and **130 new rental units**. The development of up to 314 new housing units would add an estimated \$61 Million to the Crete property tax base. This Housing Initiative would provide current and future residents of the Community with access to a variety of safe, decent and affordable housing types for families and individuals of all age, household size and income sectors.

- **Action Step 1:** Support the efforts of the Crete Economic Development Department and the Crete Housing Authority to encourage and monitor housing development in the City of Crete. The City of Crete should continue to work directly with both public and private sectors to encourage the development of specific housing programs to meet the needs of the Community’s current and future residents, with emphasis on housing for young families, the local workforce, retirees and special populations. **By 2024, the City of Crete will need to develop up to 120 owner units and 85 rental housing units for households, age 18 to 54 years, and 64 owner and 45 rental units for elderly households, 55+ years of age.**

The City of Crete has established memberships and/or working relationships with regional economic and housing development organizations such as Southeast Nebraska Development District and Blue Valley Community Action Partnership. The programs provided by these organizations are vital to the successful implementation of future housing activities in Crete.

Crete Economic Development should take the lead role to design and implement a **Workforce Housing Assistance Program** for local employees and a **Continuum of Residential Retirement Program** for older adults in the City.

- **Action Step 2:** Plan and implement an **Employer's Housing Assistance Program** to encourage major employers in the Crete area to become directly involved with assisting their employees in becoming homeowners in the Community of Crete. Assistance could include, but not be limited to, locating and negotiating the purchase of a house, providing funding assistance, etc. Funding assistance could be, for example, in the form of a \$5,000 to \$10,000 grant and/or low-interest loan to persons and families for closing costs, down payment, etc. These homebuyers could also be a participant in a first-time homebuyers program, funded by either/both the Nebraska Investment Finance Authority and the Nebraska Department of Economic Development.

Two or more major employers should consider forming a limited partnership to develop affordable housing projects in Crete, utilizing available public and private funding sources.

- **Action Step 3:** Initiate a **Continuum of (Housing) Residential Care Program** in the Community of Crete directed at persons and families 55+ years of age. This Program would address several facets of elderly housing needs and development opportunities in Crete, including the increasing need for in-home services and home maintenance, repair and modification of homes occupied by elderly households in the Community and additional affordable housing, both owner and rental, with and without supportive services.

Goal 2: New Housing Developments. New housing developments in the City of Crete should address the needs of both owner- and renter households, of all age and income sectors, of varied price products. **Citizen Survey participants identified housing for low- to moderate income families, existing/new employees and first-time homebuyers, consisting of three+-bedroom, single family housing as a great need for the Community.**

- **Action Step 1:** The City of Crete should identify up to **113.5 acres of land for new residential development** to meet the estimated need for **314 additional housing units by 2024**. The City should develop housing in both new and developed areas of the Community.
- **Action Step 2:** Build an estimated 32 units of owner housing for households of low- to moderate-income, 104 units for moderate income households and an estimated 48 owner units for families and individuals of moderate-to upper income. Special attention should be given the construction of single family housing units for younger households and single family and patio and townhome units for older adults. **New owner housing price products should range between an estimated \$134,000 to \$230,000, depending on the type of housing units and the household income sector being targeted.**

- **Action Step 3:** Build an estimated 70 rental housing units for persons and families of very-low- to moderate-income and an estimated 58 rental units for households of moderate- to upper-income.

The elderly household population should be targeted for both the upper-income and very-low income rental units. Low- to moderate-income rental housing should be constructed for families. **Participants of the Crete Continuum of Care for Elderly Persons Household Survey identified nursing home/long-term care and assisted living housing as a need for the Community.**



Rental using price products in Crete should range in monthly rents from \$545 to \$795, depending on the size, number of bedrooms and the household income sector being served. Rental units of all types should be constructed in Crete, with emphasis on duplex rental units for both the elderly and younger households and single family units for younger, larger families. A rent to purchase option should be made available with single family rental units.

- **Action Step 4:** Additional **rental projects** are recommended for the City of Crete, by 2024, to meet the housing needs of young, single workers in the Community. These projects should be designed and developed in a size and scale suitable for the neighborhood location. **The development of a SRO (Single Room Occupancy) facility of 18 to 20 units should be given consideration to house single persons in the local workforce.**
- **Action Step 5:** The citizen participation process revealed a desire by Crete residents to provide a variety of new retirement and elderly housing types in order to retain these groups in the City. Supporting efforts of Tabitha Living Communities in Crete to construct a new “green house model” nursing facility is an example.
- **Action Step 6:** Future housing development programs in Crete should be concentrated in the eastern portion of City, between Iris Avenue and County Road 2400; south and southeast of the College Heights Golf Course and the Ridge Addition, and north/northeast of the Highway 33/103 corridor generally north of Martell Road (County Road E). Consider new, modern housing development types, such as housing in the Downtown and new subdivisions utilizing New Urbanism planning concepts.

- **Action Step 7:** Several Downtown commercial buildings could be made to be structurally secured and adaptively reused for upper level housing, to diversify the local housing market and emphasize the Downtown as a vibrant commercial and residential center. **A total of 24 rental units, should be developed in Downtown Crete, by 2024.**
- **Action Step 8:** New housing developments in the City of Crete should include the construction of housing that focuses on accessibility and use by persons and families with special needs.
- **Action Step 9:** As needed, the City should establish a policy of condemning and demolishing housing of a dilapidated condition, not cost effective to rehabilitate. **The vacated lots could be set aside as part of a City-Wide Land Trust/Land Bank program to be used for future owner and rental housing development needs.**



Goal 3: Existing Owner and Rental Housing Stock. Housing rehabilitation programs and activities in the City of Crete should strive to protect and preserve the existing housing stock of the Community.

- **Action Step 1:** The Community of Crete should establish a housing rehabilitation program for both owner and rental housing units, with emphasis on meeting the housing rehabilitation needs of the elderly, low income families, college students and housing occupied by persons with special needs. **Owner and renter-occupied housing was identified as “greatly needed” in Crete by participants of the Crete Citizen Survey.**
- **Action Step 2:** The Community of Crete should continue to preserve housing of historical significance. Housing that is architecturally significant or for its association with persons or families who played key roles in the development and growth of the City adds to the character and uniqueness of Crete neighborhoods.



Goal 4: Financing Housing Development. The City of Crete and housing developers should consider both public and private funding sources to both construct new housing and maintain the existing housing stock.

- **Action Step 1:** The City should pursue State and Federal Grants to assist in financing housing rehabilitation, housing purchase, rehabilitate and resale and first-time homebuyers programs. The City and private builders should pursue such funding from the Nebraska Investment Finance Authority and Nebraska Department of Economic Development. **Citizen Survey participants expressed support for the City in using State or Federal grant funds for housing programs, including owner/renter housing rehabilitation, purchase/rehab/resale or re-rent and down payment assistance (home purchase) programs.**
- **Action Step 2:** The City of Crete should utilize Tax Increment Financing (TIF) to assist in the financing of new housing developments, specifically public facility and utility requirements. Recently, the City of Crete approved “Redevelopment Area #1” for the utilization of TIF. This Area, identified with future land uses in the **Illustration on Page 13**, consists of the Downtown, land uses adjacent the Highway 33/103 corridor east of the Downtown and vacant, developable land east of the eastern Corporate Limits.
- **Action Step 3:** Housing developers in Crete should be encouraged to pursue securing any and all available tools of financing assistance in the development of new housing projects in the Community. This assistance is available with the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, USDA-Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development, in the form of grants, tax credits and mortgage insurance.

Goal 5: Impediments to Fair Housing Choice. As a Community, Crete will need to identify, discuss and establish a plan to eliminate all barriers and impediments to fair housing choice in the City. All sectors of the Community, both public and private, should play a role in this process. This would include the involvement of City government, schools, churches and the local business sector.

- **Action Step 1:** Address the following, primary impediments to fair housing choice in Crete, as identified by participants of the **Crete Workforce Housing Needs Survey**. ***For Owner Households – Housing Prices, Excessive Down Payment and Closing Costs and Cost of Insurance. For Renter Households – Lack of Available Decent Rental Units in the Price Range, Excessive Application Fees and/or Rental Deposit and Attitudes of Landlords and Neighbors.***
- **Action Step 2:** The City of Crete should establish and enforce a **Fair Housing Policy**, to insure all current and future residents of the Community do not experience any discrimination in housing choice.

■ HOUSING TARGET DEMAND. ■

Table A identifies the **estimated housing target demand** for the **City of Crete**, by **2024**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing in Crete.

The total estimated **housing target demand** in **Crete**, by **2024**, is **314 housing units, including 184 owner and 130 rental units**, at an estimated development cost of **\$61 Million**. Included in the 314 targeted housing units are a recommended **24 new/improved rental housing units** recommended for the **Crete Downtown**; an estimated cost of \$3.8 Million. An estimated 29,000 square feet of floor space will be needed for rental housing development in the Downtown.

TABLE A
ESTIMATED HOUSING DEMAND -
TARGET DEMAND & REQUIRED BUDGET
CRETE, NEBRASKA
2024 & 2039

	<u>Target Demand*</u> <u>Owner</u>	<u>Renter</u>	<u>Total</u> <u>Demand</u>	<u>Est.</u> <u>Required</u> <u>Budget</u>
2024	184	130	314**	\$61 M
2039	324	264	588	\$119 M

*Based upon **new households**, providing affordable housing for 20%/40% of **cost burdened households**, with housing problems, **replacement** of 20%/40% substandard (HUD) housing stock, absorb **housing vacancy deficiency** by creating 6% vacancy rate consisting of structurally sound housing units, build for **Pent-Up demand** at 2%. **Includes both new construction and purchase-rehab-resale or re-rent.**

**Includes Downtown Housing Target: 24 Rental Units.

Source: Hanna:Keelan Associates, P.C., 2014.

■ HOUSING DEMAND BY INCOME SECTOR. ■

Table B presents the **estimated area median (household) income**, per household size for Saline County.

TABLE B ESTIMATED AREA MEDIAN (HOUSEHOLD) INCOME (AMI) SALINE COUNTY, NEBRASKA 2013								
	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$12,300	\$14,050	\$15,800	\$17,550	\$19,000	\$20,400	\$21,800	\$23,200
50% AMI	\$20,500	\$23,400	\$26,350	\$29,250	\$31,600	\$33,950	\$36,300	\$38,650
60% AMI	\$24,600	\$28,080	\$31,620	\$35,100	\$37,920	\$40,740	\$43,560	\$46,380
80% AMI	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
100%AMI	\$41,000	\$46,800	\$52,700	\$58,500	\$63,200	\$67,900	\$72,600	\$77,300
125%AMI	\$51,250	\$58,500	\$65,875	\$73,125	\$79,000	\$84,875	\$90,750	\$96,625
Source: Hanna:Keelan Associates, P.C., 2013.								

Table C identifies the **estimated housing demand by income sector** for the City of Crete by 2024. New owner units should focus on addressing the needs and demands of individuals and families who have an Area Median Income (AMI) of 61 percent or higher. New rental units should focus on meeting the needs of individuals and families of AMI ranges at all income sectors. A majority of units created in the City of Crete should cater to persons and families at the 81 percent to 125 percent AMI income ranges, persons and families of moderate income.

TABLE C ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR CRETE, NEBRASKA 2024						
	<u>Income Range</u>					
<u>Tenure</u>	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	<u>Totals</u>
Owner	0	0	24	116	44	184
Rental	12	32	30	36	20	130
Source: Hanna:Keelan Associates, P.C., 2014.						

Table D identifies estimated housing **land use projections/per housing type by age sector** in the City of Crete, by 2024. Overall, the City will require an estimated **113.5 acres of land for residential development**. Approximately 61.2 percent of needed, future residential land, or 69.5 acres should be used to develop housing units for households in the 18 to 54 years age group. Single family units should include a Credit- or Lease-To-Own housing program. A portion of the needed rental units (12) should include Downtown housing opportunities for families/individuals.

Approximately 38.8 percent of the residential land needed in Crete, by 2024, or 44 acres, should be used to develop owner and rental units for households at 55+ years of age. A mixture of housing types is identified for older adult populations, including single family, town home, patio home and duplex units. Rental units (12) in the Downtown should be considered for elderly persons, also.

TABLE D HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR CRETE, NEBRASKA 2024			
<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	84 / 16*	47.5
	Patio Home Unit	12 / 10	4.0
	Town Home Unit	16 / 8	8.0
	Duplex/Triplex Unit	0 / 34	9.0
	Apartment - 4+ Units***	0 / 12	1.0
Totals		112 / 70	69.5
55+ Years	Single Family Unit	40 / 0	19.0
	Patio Home Unit	12 / 0	4.0
	Town Home Unit	20 / 8	9.5
	Duplex/Triplex Unit	0 / 40	10.5
	Apartment - 4+ Units***	0 / 12	1.0
Totals		72 / 60	44.0
TOTAL UNITS / ACRES		184 / 130	113.5
*Includes Credit- or Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2014.			

■ HOUSING DEMAND PER POPULATION SECTOR/ PROPOSED TYPES BY PRICE PRODUCTS. ■

Table E, Page 17, identifies the recommended **2024 housing demand** in the **City of Crete** for **target population groups and proposed housing types, by Area Median Income (AMI), by 2024**. Household sector populations include elderly, family and persons with a special need(s).

By 2024, 314 additional housing units are targeted for Crete, including 184 owner and 130 rental units. An estimated 72 owner and 60 rental units should be targeted for elderly households, 55+ years of age, with 112 owner and 70 rental units targeted for non-elderly families and special need populations. An estimated 12 owner and 14 rental housing units in Crete should be built for persons with a special need(s), by 2024. **An estimated 108 owner and 74 rental units will be needed for workforce households in Crete.**

Table F, Page 18, identifies **specific housing types, by price product, by Area Median Income (AMI), for Crete, by 2024**. The owner housing type most needed are three+-bedroom units, priced at or above an average affordable purchase price of \$185,000. The rental unit most needed in Crete, by 2024, will be two- and three-bedroom units, with a monthly rent between \$545 and \$795.

Owner units for the City's workforce population should consist of three-bedroom units and be priced at or above \$126,900. Rental units for the City's workforce population should consist of three-bedroom units with an estimated average monthly rent at or above \$535.



TABLE E
HOUSING DEMAND – TARGET POPULATIONS
CRETE, NEBRASKA
2024

			HOUSEHOLD AREA MEDIAN INCOME (AMI)				Workforce Sector
Owner Units			61%-80%	81%-125%	126%+	Totals	45%+
Elderly (55+)			4	38	30	72	25
Family			12	74	14	100	80
Special							
Populations ¹			8	4	0	12	3
Subtotals			24	116	44	184	108
Rental Units*	0%-30%	31%-60%					
Elderly (55+)	2	12	10	22	14	60	20
Family	4	16	18	12	6	56	50
Special							
Populations ¹	6	4	2	2	0	14	4
Subtotals	12	32	30	36	20	130	74
Totals	12	32	54	152	64	314	182

* Includes Credit- or Lease-to-Own units.

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

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE F
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT
CRETE, NEBRASKA
2024

<u>PRICE – PURCHASE COST (Area Median Income)</u>						
Owner	(61%-80%)	(81%-125%)	(126%+)			Work Force
Units*	<u>\$134,500*</u>	<u>\$180,300*</u>	<u>\$229,900*+</u>	<u>Totals</u>		<u>(45%+ AMI)</u>
2 Bedroom	8	26	8	42		10
3+ Bedroom	16	90	36	142		98
TOTALS	24	116	44	184		108
<u>PRICE – PURCHASE COST (Area Median Income)</u>						
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Work Force
Units**	<u>\$395**</u>	<u>\$545**</u>	<u>\$605**</u>	<u>\$795**</u>	<u>\$895**+</u>	<u>(45%+ AMI)</u>
1 Bedroom ¹	4	4	4	4	0	4
2 Bedroom ¹	6	18	16	18	12	38
3+ Bedroom	2	10	10	14	8	32
Totals	12	32	30	36	20	74

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

Housing Conditions.

A **Housing Structural Condition Survey** was implemented for Crete to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. A total of **1,782 housing structures** were reviewed. Of these structures, 52.3 percent, or 932 were determined to be in a minor or major deteriorating condition, while an additional 24 structures were considered to be dilapidated and not cost-effective for rehabilitation.

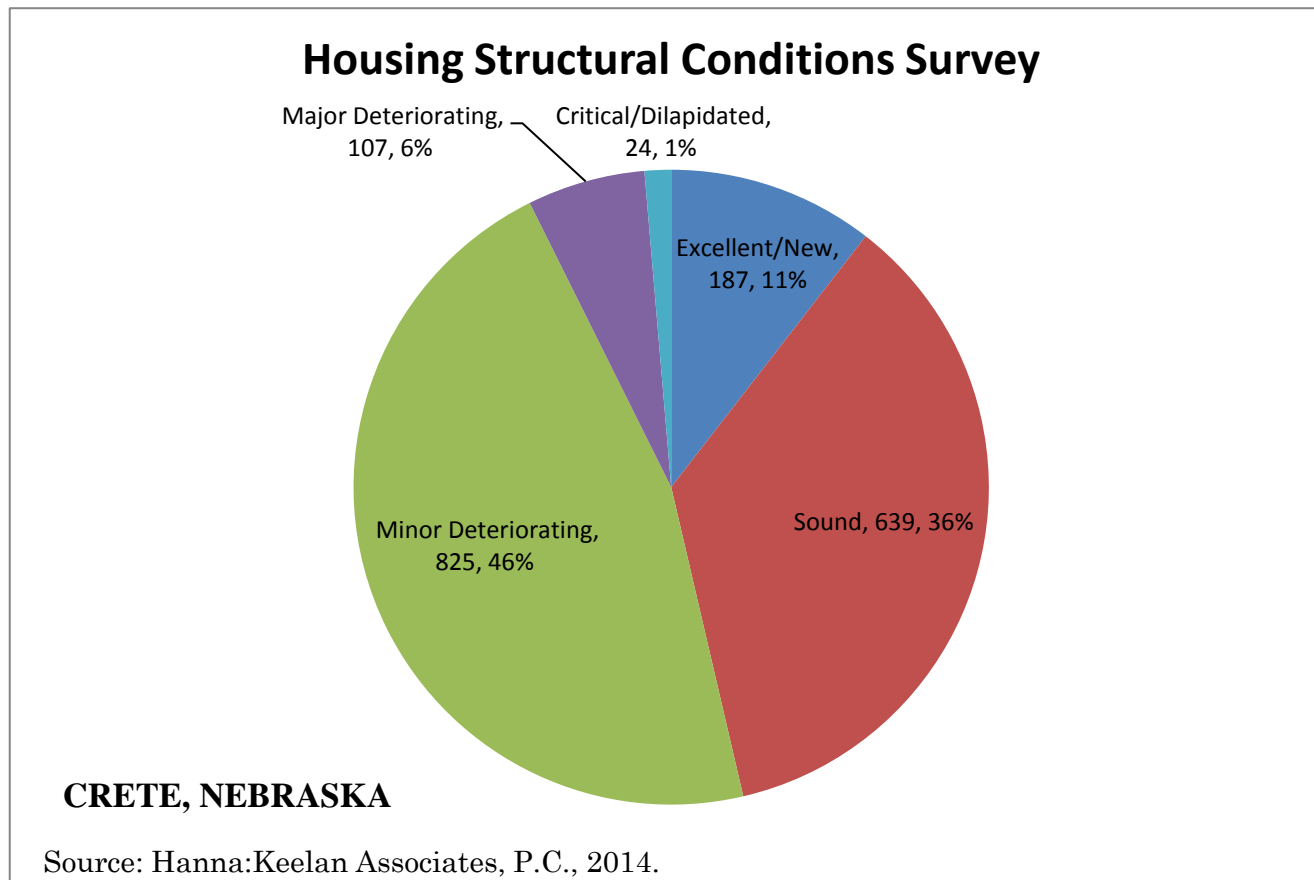


Table G identifies the **target rehabilitation and demolition demand** for the **City of Crete** by **2024**. A total of 461 units should be targeted for rehabilitation. This includes 330 units needing moderate rehabilitation at an estimated cost of \$10.9 Million, and 75 units at an estimated cost of \$3.1 Million, pending appraisal qualification.

An additional 56 units are considered not to be cost effective for rehabilitation and are in need of demolition, by 2024. The estimated cost of demolition ranges from \$1.26 Million to \$3.6 Million, depending on acquisition of the housing unit.

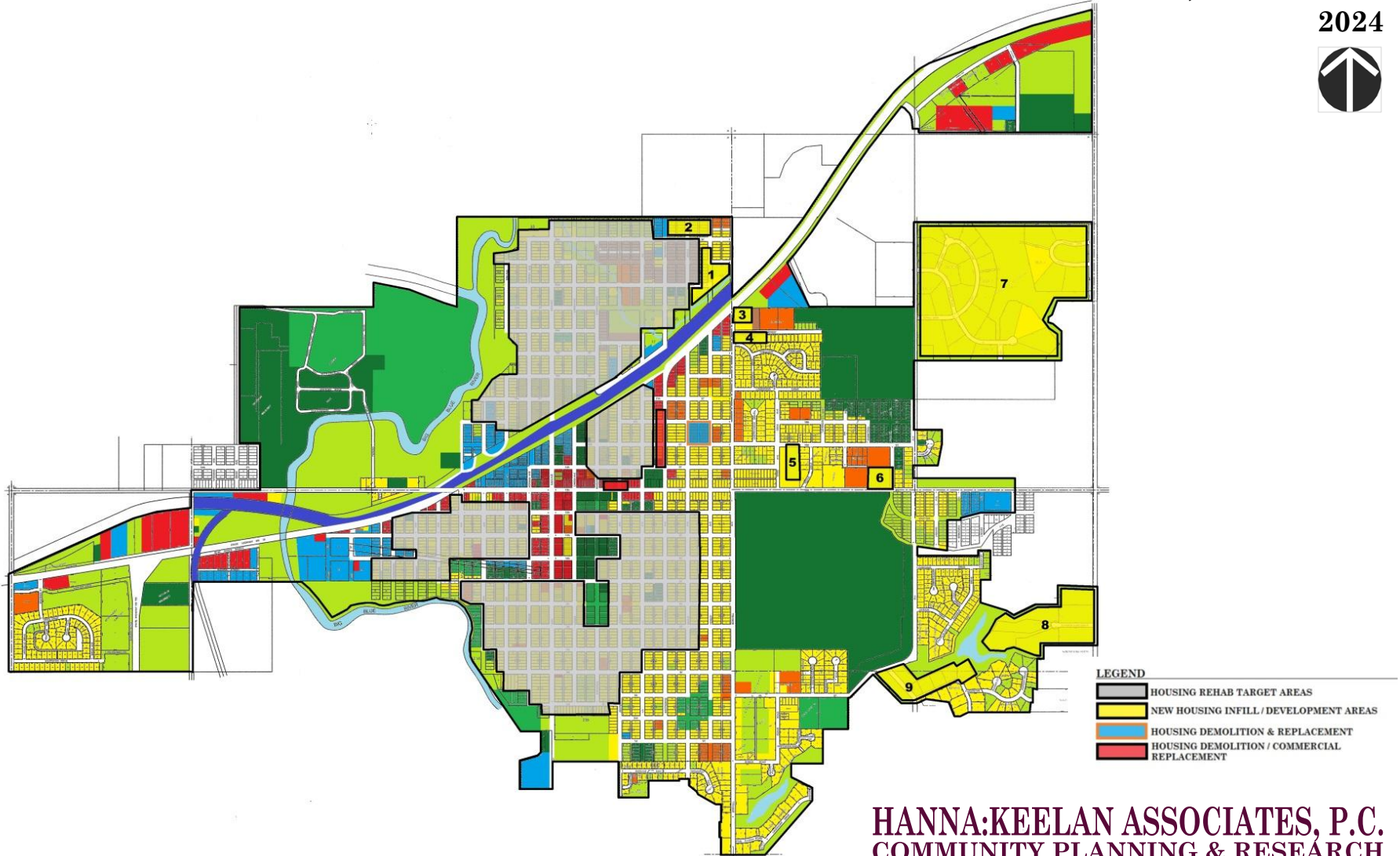
TABLE G TARGET REHABILITATION & DEMOLITION DEMAND & BUDGET CRETE, NEBRASKA 2024	
- Moderate Rehabilitation	330 Units / \$10.9 M
- Substantial Rehabilitation	75 Units* / \$3.1 M
- Demolition	56 Units / \$1.26 M** \$3.6 M***
*Pending Appraisal Qualification. **Estimated Cost without acquisition. ***Estimated Cost with acquisition. Source: Hanna:Keelan Associates, P.C., 2014.	

The following **Illustration** identifies primary areas for **Housing Rehabilitation and New Construction** in the City of Crete.

HOUSING REHABILITATION AND NEW CONSTRUCTION MAP

CRETE, NEBRASKA

2024



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

* Lincoln, Nebraska * 402.464.5383 *

■ CRETE, NEBRASKA 10-YEAR HOUSING ACTION PLAN. ■

The greatest challenge for the City of Crete, during the next 10 years, will be to develop housing units for low- to moderate-income families, the elderly and special population households. Special attention should be given to workforce households. Overall, Crete should strive to build **314 new units; 184 owner units and 130 rental units**, by 2024, and **588 new units; 324 owner units and 264 rental units**, by 2039.

The following **10-Year “Housing Action Plan”** presents short-term **“priority”** housing programs proposed for the City of Crete. Programs include activities associated with the organizational or operational requirements of the Community to insure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the Community housing stock. The Plan defines a purpose, estimated cost and, where relevant, potential partnerships for implementation.



The successful implementation of the **Crete, Nebraska 10-Year Housing Action Plan** will begin with preparation of reasonable, feasible housing projects. Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement. Also important are the creation of a ***Housing Partnership*** comprised of housing stakeholders throughout the Community. ***“The bigger the circle of Partnerships, the better the delivery of housing.” The following partners are most commonly used to create new and preserve existing housing in Nebraska Communities. The list does not include all possible housing partners, such as foundations, private donors and financing available from local municipalities.***

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

RD = Department of Agriculture-Rural Development/Grants/Loan/Mortgage Guarantee.

NIFA = Nebraska Investment Finance Authority.

CED = Crete Economic Development.

CHA = Crete Housing Agency

SEND = Southeast Nebraska Development District.

BVCAP = Blue Valley Community Action Partnership.

AP = Aging Partners.

MHEG = Midwest Housing Equity Group.

PD = Private Developer.

AHP = Federal Home Loan Bank-Affordable Housing Program.

LIHTC = Low Income Housing Tax Credit Program.

HTC = Historic Tax Credits.

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

HOME = HOME Program.

NAHTF = Nebraska Affordable Housing Trust Fund.

OE = Owner Equity.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

TIF = Tax Increment Financing.

<u>Organizational/ Operational Programs, Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>
1. Create a Crete-Community Housing Partnership (C-CHP) , as the lead local group for Community housing capacity building, educational and promotional activities in Crete.	Selected, pertinent local, both public and private housing stakeholders and providers would establish a program of housing, awareness, understanding and promotion, all in an effort to better educate the Community on the cause for new and improved appropriate housing for the residents of Crete. This includes a Homebuyer Education Program. Partnerships might include CED, SENDD, BVCAP, CHA, AP and NIFA.	Estimated Annual Cost: \$12,500.
2. Develop a Crete Workforce Housing Initiative/ Employers Assistance Program.	To encourage major employers of Crete to partner and financially assist the Community in developing housing programs identified in the 10-Year Housing Action Plan, including the City's first-time homebuyer, down payment assistance program and collaboration of major employers to implement needed workforce housing projects. The (#1) C-CHP would play a major role in planning and implementing this Program.	A \$225,000 annual contribution from major employers would be requested.
3. Create a Crete Continuum of (Housing) Residential Care Program.	Housing assistance program to address all facets of elderly housing needs and housing for special populations in Crete, including advocating for the development of all housing types and needed supportive services for the elderly and special populations, new construction and home rehabilitation and modification. The (#1) C-CHP would play a major role in planning and implementing this Program.	A \$60,000 annual contribution from local businesses and housing providers/ stakeholders would be secured.

	<u>Organizational/ Operational Programs, Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>
4.	Create a Crete Land Trust/Land Bank Program.	Secure land for future housing developments in Crete. The Crete-Community Housing Partnership would partner with the City's Community Redevelopment Authority.	Estimated Annual Budget: \$350,000.
5.	Create a Crete Community Housing Investment Club.	The Crete-Community Housing Partnership would organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments.	\$260,000 Annually.
6.	Plan and implement an annual Crete Housing Summit.	The Crete-Community Housing Partnership with the assistance of local funding and housing stakeholders, would conduct an annual presentation of housing accomplishments and opportunities in Crete.	Estimated Annual Cost: \$2,000.

	<u>Housing for Elderly/Senior Populations.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>	<u>Potential Partnerships.</u>
7.	Elderly Rental Housing Program, 48 Units , duplex, triplex and town home units, 2- and 3-bedroom units, standard amenities.	To meet the rental housing needs of low- to moderate- mixed-income elderly households (41%+ AMI).	\$6,480,000.	PD, CED, BVCAP, AP, CHA, MHEG, HUD, RD, LIHTC, HOME, NAHTF, AHP, TIF & CPF.
8.	Elderly Downtown Rental Housing Program, 12, 1-bedroom units , standard amenities.	To provide a Downtown living opportunity for up to 12 elderly person households, 55+ years of age. Target persons and households at 65%+ AMI.	\$1,906,000.	PD, CED, BVCAP, AP, CHA, MHEG, LIHTC, HTC, HOME, NAHTF, AHP, TIF & CPF.
9.	Crete Elderly Homeownership Initiative, target 72 Units , 40 single family, 12 patio homes and 20 town home units, 2 and 3 bedroom units, standard amenities, complete accessibility design.	To meet the needs of Moderate-income elderly households (80%+ AMI).	\$12,744,000.	PD, CED, AP, TIF & CPF.
10.	Housing Rehabilitation/ Modification Program, 36 Units , standard amenities, complete visitability, accessibility design.	To meet the needs of very-low- to moderate-income (0% to 80% AMI), <i>Elderly and Special Population Households</i> , Households with a Person(s) with a Disability.	\$1,510,000.	AP, CED, SENDD, BVCAP, CDBG, HOME, NAHTF, TIF & OE.
11.	Develop up to 30 units of elderly rental housing in a licensed Assisted Living Facility with supportive/specialized services.	Develop a modern Assisted Living Facility/Long-Term Care for near-independent and frail-elderly residents of Crete.	\$4,100,000.	PD, CED, AP, RD, HOME, NAHTF, TIF, TEBF & CPF.

	<u>Housing for Families.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>	<u>Potential Partnerships.</u>
12.	Family Rental, Single Family, CROWN Program, Rent-To-Own, 16 Units , 3+ bedroom houses, standard amenities.	To meet the affordable housing needs of low- to moderate-income households (50% to 80% AMI).	\$2,880,000.	PD, CED, BVCAP, MHEG, AHP, LIHTC, NAHTF, HOME, TIF & CPF.
13.	Rental Housing Program, 42 Units , duplex, triplex and townhome units, 2- and 3-bedroom standard amenities.	To meet the affordable rental housing needs of low- to moderate-income workforce households (50% to 125% AMI).	\$6,805,000.	PD, CED, BVCAP, CHA, MHEG, HUD, RD, LIHTC, HOME, NAHTF, TIF & CPF.
14.	Crete Downtown Housing Initiative, 12 , 1- and 2-bedroom units, standard amenities.	To meet the Downtown housing needs of moderate- and upper-income family households (60%+ AMI).	\$1,900,000.	PD, CED, BVCAP, CHA, MHEG, LIHTC, HTC, HOME, NAHTF, TIF, AHP & CPF.
15.	Single Room Occupancy Housing Program, 20 rooms , 2 buildings.	To meet the needs of low- to moderate-income, single person workforce households (35% to 60% AMI).	\$1,700,000	PD, CED, BVCAP, SENDD, MHEG, RD, CDBG, NAHTF, HOME, LIHTC, AHP, TIF, & CPF. Team with Major Employers.

	<u>Housing for Families.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>	<u>Potential Partnerships.</u>
16.	Crete Family Homeownership Initiative, 66 Units , 52 single family, 6 patio homes and 8 town home units, 3+ bedroom units, standard amenities.	To meet the affordable housing needs of moderate- and upper-income family households (60%+ AMI). The City of Crete would need to establish a Down Payment Assistance Program.	\$13,100,000.	PD, CED, BVCAP, SENDD, MHEG, HUD, RD, CDBG, NAHTF, HOME, TIF & CPF.
17.	Owner/Rental Housing Initiative for Special Populations, 16 Units , 8 owner and 8 rental, 2- and 3-bedroom, standard amenities, complete visitability, accessibility design.	To meet the affordable independent living housing needs of persons with special needs (0% to 125% AMI).	\$2,480,000.	PD, CED, BVCAP, SENDD, MHEG, HUD, RD, CDBG, NAHTF, HOME, LIHTC, TIF & CPF.
18.	Crete Student Housing Initiative, 26 Rental Units , duplex and triplex units, 2- to 4-bedroom units, standard amenities	To provide additional housing choices for the student of Doane College. Partnerships between Doane College and a private housing developer would be needed.	\$3,485,000	PD, CED, HOME, NAHTF, TIF, TEBF, CPF, Doane College.

	<u>Housing Preservation.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>	<u>Potential Partnerships.</u>
19.	Housing Code Inspection Program.	To continue and expand the City's year-round housing inspection and enforcement program, including rental housing.	\$60,000 to \$85,000.	City of Crete & Private Property Owners.
20.	Single Family Owner Housing Rehabilitation Program, 110 Units , moderate rehabilitation at \$32,000 to \$38,000 per unit, by 2024.	To meet the needs of low- to moderate-income households (51%+ AMI).	\$4,180,000.	PD, CED, CENDD, BVCAP, CDBG, NAHTF, HOME, TIF & CPF.
21.	Purchase and Demolition of 42 substandard, dilapidated housing units, by 2024.	Purchase and remove bad housing, coupled with a Land Trust/Land Bank Program.	\$2,870,000.	PD, CED, SENDD, BVCAP, CDBG, NAHTF, HOME, TIF & CPF.
22.	Develop a Purchase-Rehab-Resale/Re-Rent Program, 56 Units , 3+ bedroom houses, standard amenities, by 2024.	To meet the affordable homeowner needs of moderate-income households (55% to 80% AMI).	\$7,840,000.	PD, CED, SENDD, BVCAP, CDBG, NAHTF, HOME, TIF & CPF.

Crete, Nebraska

COMPREHENSIVE PLANNING PROGRAM COMPREHENSIVE PLAN & ZONING & SUBDIVISION REGULATIONS & COMMUNITY HOUSING STUDY.

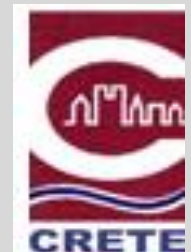
Funded In Partnership By The City of Crete &
Nebraska Investment Finance Authority.

COMMUNITY HOUSING STUDY – 2024.

Prepared By:

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

MAY, 2014



CRETE, NEBRASKA COMMUNITY HOUSING STUDY – 2024

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CITY ADMINISTRATOR
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Max Kathol, Executive Director

CITY OF CRETE PLANNING COMMISSION
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The **Community Housing Study** was funded by the **Nebraska Investment Finance Authority Housing Study Grant Program**, with matching funds from the City of Crete. The **Community Housing Study** was completed with the guidance and direction of the **Crete Planning Commission**.

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COMPREHENSIVE PLANS & ZONING * HOUSING STUDIES *
DOWNTOWN, NEIGHBORHOOD & REDEVELOPMENT PLANNING *
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CRETE, NEBRASKA

SECTION 1

Overview of Research Activities & Expected Outcomes.

OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

■ INTRODUCTION. ■

This **Community Housing Study** provides statistical data and narrative information identifying a **housing profile** and **demand analysis** for the **City of Crete, Nebraska**. The **Study** describes the past, present and 10- and 25-year projected demographics, economic and housing conditions in the Community, as well as a **10-Year “Housing Action Plan,”** identifying recommended housing projects for the near future.

This **Community Housing Study** was conducted for the **City of Crete** by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. The **Crete Planning Commission**, local elected officials, an organized “**Planning Steering Committee**” and the **Citizens of Crete**, all provided invaluable information.

Funding for the **Community Housing Study** was provided by the **City of Crete** and a Housing Study Grant awarded by the **NEBRASKA INVESTMENT FINANCE AUTHORITY**. This **Housing Study** was completed in conjunction with the preparation of a new **Crete Comprehensive Plan**.

■ RESEARCH APPROACH. ■

This **Community Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the City of Crete was derived from the U.S. Census and the 2007-2011 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and other pertinent data sources.

To facilitate effective both short- and long-range planning and implementation activities, housing demand projections were developed for a 10- and 25-year period. The implementation period for this Housing Study will be 10 years; May, 2014 to May, 2024.



■ PURPOSE OF STUDY. ■

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

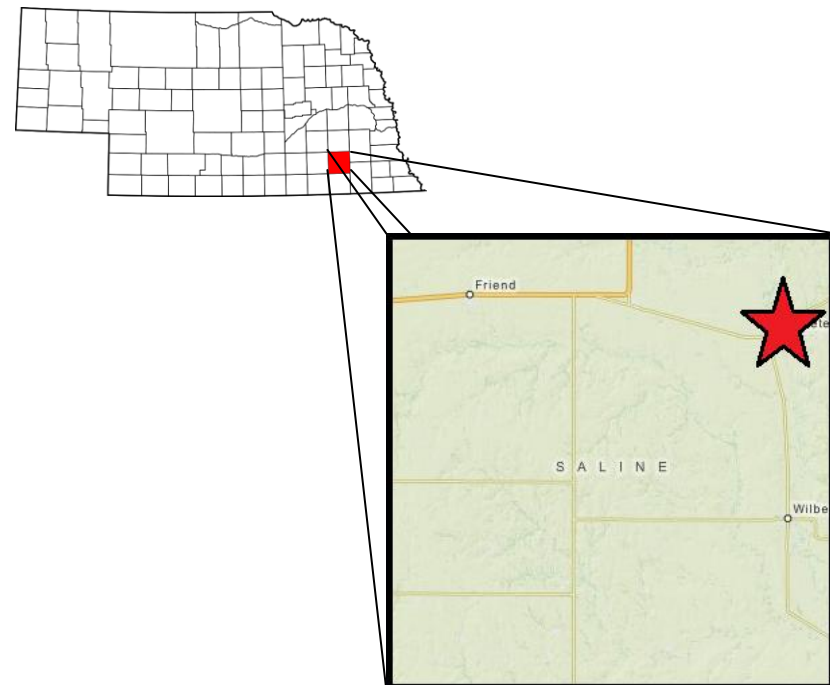
The **objectives** of this **Community Housing Study** are threefold: (1) **analyze** the recent **past and present housing situation** in **Crete**, with emphasis on the need for workforce, elderly and both rental and owner housing options; (2) **identify** the future **target housing needs** of the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

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative** activities included a comprehensive Community citizen participation program consisting of the implementation of housing Surveys, Community Open Houses and meetings with an organized Planning Steering Committee that identified the issues and needs of the Community. **Quantitative** research activities included the collection of statistical and field data. The analysis of this data allowed for the projection of the Crete population and household base, income capacity and housing profile and demand.

■ SUMMARY. ■

The City of Crete is the largest Community in Saline County. Crete has a long history of being an economic staple in southwest Nebraska, having large public and private employers, regional and national commercial businesses and a variety of industrial employment opportunities.

Based on the 2000 and 2010 Censuses, the population of Crete increased by 15.5 percent, from 6,028 to 6,960. The 2014 population is estimated to be 7,196. The largest contributor to this population increase comes from an influx of employment opportunities, a large Hispanic population base, and the Community’s location within the Lincoln, Nebraska Metropolitan Area.



The City of Crete will have an estimated “medium” population of 7,959 by 2024, and 8,797 by 2039. These populations will represent increases of 763 persons by 2024 and 1,601 persons by 2039. Any positive economic boost in the City of Crete during the next 10 and 25 years, could produce a population increase by 2039, to 9,045.

To meet the housing needs of its current and future residents, Crete should strive to develop up to **314 new housing units by 2024 and 588 by 2039**. In the next 10 years, approximately 184 housing units should be provided for owner households, consisting of a blend of entry-level to upper income single family units. Special attention should be directed at meeting the housing needs of younger households, including members of the local workforce. Up to 130 rental units should be built or rehabilitated, by 2024, to accommodate the housing needs of families, elderly and special population households, as well as the housing needs of local workforce families. **An estimated 113.5 acres of land will be needed for residential development in Crete, during the next 10 years, including an estimated 69.5 acres for housing development for young families and an estimated 44 acres for elderly housing development.**

A demand exists for housing units to be developed in Downtown Crete. An estimated 24 units, all rental, should be considered for the upper floors of commercial buildings. An estimated 29,000 square feet could be utilized for rental housing in the Downtown.

Future housing units built outside the current Corporate Limits of Crete, but within the City’s Two-Mile Planning Jurisdiction should be constructed in a planned rural subdivision with the appropriate development specifications to allow these units to eventually be annexed into the City.

The most critical housing issues in Crete are to promote the development of housing for the local workforce population, affordable at all salary income levels. Other priority housing needs in Crete include providing housing opportunities for the elderly, first-time homebuyers and low- to upper-income persons and families, including new housing units of various types and styles, having three+-bedrooms. Future population and household growth in Crete will be driven by new and expanded economic development and public service activities, not only in Crete but throughout Saline County and southeast Nebraska.



CRETE, NEBRASKA

SECTION 2

Crete Community Profile.

CRETE COMMUNITY PROFILE.

■ INTRODUCTION. ■

This **Section** of the **Crete, Nebraska Community Housing Study** provides a **Community Profile** of **Crete** and the **City's Effective (Housing) Market Area (EMA)**, addressing the topics of **population, income, the local economy and housing**. Presented are both trend data and projections. Emphasis is placed on 10- and 25-year projections of change.

Population, income, economic and housing projections are critical in the determination of both housing demand and need in Crete. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing Crete with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables in Crete, included both a 10- and 25-year period. These planning periods provide a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

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

■ POPULATION PROFILE. ■

The population of the previous two Decennial Censuses (2000 and 2010) recorded an increase in population for the City of Crete. The City's population increased from 6,028 in 2000, to 6,960 in 2010, an increase of 932, or 15.5 percent.

Population.

The current (2014) estimated population for Crete is 7,196. The “medium” population projection for Crete is projected to increase by 763, or 10.6 percent, to 7,959 by 2024, and by 1,601, or 22.2 percent, to 8,797 by 2039. **The City of Crete has the potential to experience a population increase of 1,849, or 25.7 percent to 9,045 by increasing housing planning and development activities.**

The **Crete EMA**, identified on **page 2.3**, has also increased in population from 2000 to 2010. The 2014 EMA population is an estimated 13,859. This represents an increase of 1,105, or 8.7 percent from the 2010 estimated population of 12,754. The EMA population is also projected to increase during the next 10 years with a population of 17,809 by 2024, and a population of 22,400 by 2039.

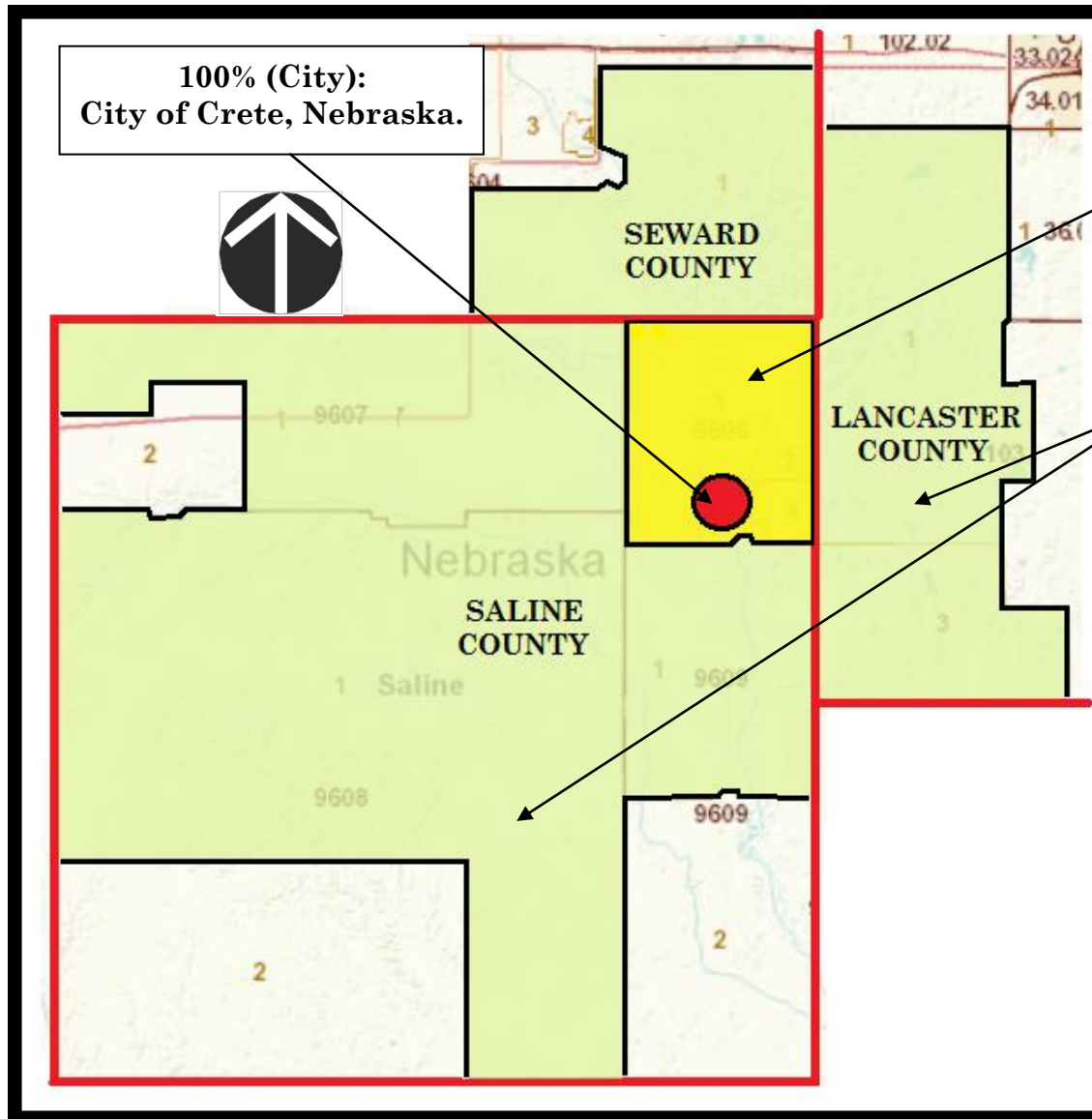
Age.

The “19 and under” age group experienced the largest increase in population from 2000 to 2010, increasing by 452, or from 1,853 to 2,305. This age group is projected to experience the largest increase in population by 2039, 581 persons, or 24 percent.

The Crete population groups representing 55+ years of age are projected to increase by 2039. This includes elderly and frail elderly populations. The “20-34” and “35-54” age groups are also projected to experience a population increase by 2039, due, primarily, to expanding employment opportunities.

The current median age in Crete is an estimated 28.3 years, a decrease from the 2010 median age of 28.5. The trend of a decreasing median age is projected to continue through 2039, decreasing to 26.1 years.

EFFECTIVE (HOUSING) MARKET AREA CRETE, NEBRASKA



95% Pull
(Primary Market Area – Yellow):
2010 Census Tract 9606
(2000 Census Tract 9906)
Saline County, Nebraska

75% Pull
(Secondary Market Area – Light Green):

Saline County:

2010 Census Tracts 9607 (Block Grp 1), 9608 (Block Grp 1) & 9609 (Block Grp 1).
(2000 Census Tracts 9907 (Block Grp 1), 9908 (Block Grp 1) & 9909 (Block Grp 1)).

Lancaster County:

2000 & 2010 Census Tract 103
(Block Grps 1 & 3).

Seward County:

2010 Census Tract 9604 (Block Grp. 1).
(2000 Census Tract 9904 (Block Grp. 1)).

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Persons Per Household.

The current number of persons per household in Crete is approximately 2.81 and is projected to increase to 2.87 by 2024, and 2.9 by 2039. Persons per Household in the Crete EMA, estimated to be 2.55, are also projected to experience an increase by 2039. The increase in persons per households is likely attributed to large families of both White and Hispanic decent in the Community.

Hispanic Origin.

Persons of Hispanic origin comprised an estimated 13.5 percent, or 814 of the total 6,028 persons living in Crete in 2000. The Hispanic population increased from 2000 to 2010 and comprised an estimated 35.7 percent of the Crete population, or 2,484 of the total 6,960 residents. This trend is likely to continue due to several employment opportunities in the Community.



■ INCOME PROFILE. ■

Household incomes in Crete have increased in recent years and are projected to continue this trend through 2024 and 2039. From 2000 to 2011, median income in Crete increased from \$34,098 to \$38,750, or 13.6 percent. **The median income is projected to increase by 2024 from the current estimated amount of \$40,042 to \$49,651, an increase of 27.4 percent.** The number of households in Crete having an annual income at or above \$35,000 is expected to increase during the next 10 years. Households having incomes at or above \$50,000 experiencing the greatest increase.

As household incomes in Crete continue to increase, so will per capita income. This trend in the Community reflects that of Saline County. Current per capita income in Saline County is an estimated \$39,377. By 2024, per capita income in the County is projected to increase by an estimated 22.7 percent to \$48,316. An additional 26.7 percent change is projected for Saline County by 2039.

Cost Burdened/Housing Problems.

A number of households in Crete are considered to be “**Cost Burdened**” and/or have various “**Housing Problems**”. A cost burdened household is any household paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

An estimated 148 owner and 311 renter households in Crete are currently cost burdened and/or have housing problems. Households experiencing cost burden and/or housing problems are projected to decrease by 2039, when an estimated 95 owner and 260 renter cost burden households are projected to exist in Crete.

An estimated 112 of the cost-burdened 311 renter households are considered elderly, or 62+ years of age. By 2039, the number of cost-burdened elderly renter households is projected to decrease to 84.

Substandard Housing.

Substandard Housing, as defined by the U.S. Department of Housing and Urban Development, considers housing units that are experiencing overcrowded conditions (1.01+ persons per room) or homes without complete plumbing. **The 2007-2011 American Community Survey found no homes in Crete lacking complete plumbing, but 61 homes are experiencing overcrowded conditions.**

■ ECONOMIC PROFILE. ■

Primary economic information is only available on the County level. The economic trends and projections identified for Saline County are strongly represented in the City of Crete.

The unemployment rate in Saline County ranged from 2.6 percent to 4 percent, between 2002 and 2012. During this period, the number of employed persons increased by 400 in the County. Currently, an estimated 8,390 employed persons exist in Saline County with an estimated unemployment rate of 3.8 percent. By 2039, the number of employed persons is projected to increase by 1,512, or 15.3 percent, to 9,106.

Overall, non-farm employment (wage and salary) in Saline County remained stable, between 2010 and 2012. The largest increase occurred in the Other Services, while the largest decrease occurred in the Professional & Business.

Crete is the commercial and employment center of Saline County, as well as the largest City. Crete also has a very diverse commercial and industrial setting in southeast Nebraska. The major employers in the City of Crete include Nestle Purina, Farmland Foods, Bunge Milling, Doane College and Crete Public Schools.



■ HOUSING PROFILE. ■

Households.

An increase in the number of households was recorded in Crete from 2000 to 2010. Households increased from 2,078 in 2000 to 2,199 in 2010; an increase of 121 households. Currently, Crete consists of an estimated 2,258 households, including 1,289 owner and 969 renter households.

An estimated 2,453 households are projected to exist in Crete by 2024. This will equal an estimated 1,388 owner and 1,065 renter households. By 2039, an estimated 1,507 owner and 1,175 renter households are projected to reside in the Community.

Currently (2014), an estimated 851 persons reside in **group quarters**. By 2024 and 2039, an estimated 918 and 1,020 persons, respectively, will receive services in a group quarter facility. Group quarters consist of dormitories, correctional facilities and nursing/care centers and are not considered a household.

Housing Units.

An estimated 2,527 housing units currently exist in Crete. Of these units, approximately 269 are vacant, resulting in an estimated overall **housing vacancy rate of 10.6 percent**. The estimated overall owner housing vacancy rate in Crete is 7.2 percent, while the overall rental housing vacancy rate is 14.8 percent.

The **“adjusted” vacancy rate** in Crete is an estimated **5.6 percent**. This includes, only, vacant housing units of sound and modern condition, available year-round for either purchase or rent. **The City of Crete has an adjusted owner housing vacancy rate of 4.7 percent.** This represents a **“vacancy deficiency”** in year-round, permanent owner housing units.

Housing Conditions.

A **Housing Structural Condition Survey** was implemented for Crete to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. A total of **1,782 housing structures** were reviewed. Of these structures, 52.3 percent, or 932 were determined to be in a minor or major deteriorating condition, while an additional 24 structures were considered to be dilapidated and not cost-effective for rehabilitation.

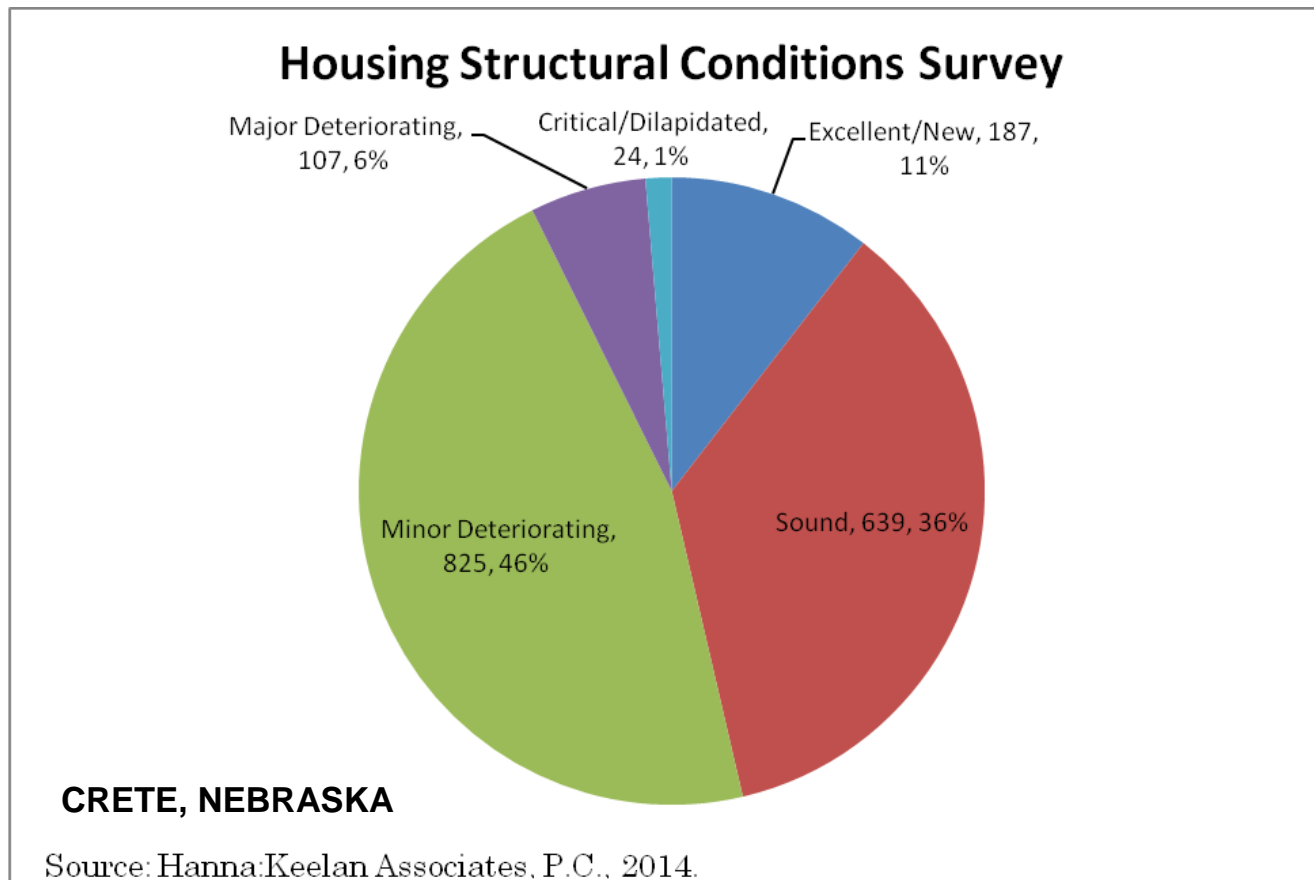


Table 2.1 identifies a **survey of rental properties** for Saline County, from 2003 to 2013, and for the City of Crete, in 2012 and 2013, conducted by the Nebraska Investment Finance Authority. A total of 27 rental housing programs in the County (14 in Crete) participated in the 2013 Survey. Combined results identified a 7.4 percent rental housing vacancy rate in 2013 in the County, and 7.9 percent vacancy rate for the City of Crete.

Rental units in the County, for 2013, took an average of 46.3 days to become occupied, an increase from 2012, where the absorption rate was 20.1 days, demonstrating that rental units in Saline County are taking a longer time to become occupied. Vacant rental housing units in the City of Crete became occupied in an average of 35 days in 2013.

TABLE 2.1
SURVEY OF RENTAL PROPERTIES
SALINE COUNTY/CRETE, NEBRASKA
2002-2013

	<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
Saline County:	2003	7	333	42.	30.4
	2004	7	363	4.4	14.5
	2005	12	412	6.6	43.9
	2006	13	294	3.7	37.2
	2007	13	482	3.3	20.3
	2008	19	758	3.7	30.1
	2009	22	654	6.0	31.3
	2010	20	544	4.4	27.5
	2011	26	723	3.5	26.6
	2012	22	586	9.0	20.1
	2013	27	715	7.4	46.3
Crete:	2012	13	507	10.1	9.3
	2013	14	623	7.9	35.0

Source: Nebraska Investment Finance Authority, 2014.

Table 2.2 identifies the **rental vacancy rate by unit type**, for the City of Crete, in 2012. Of the total 266 managed units surveyed, only eight units were available, creating a rental housing vacancy rate of 3 percent.

TABLE 2.2
RENTAL VACANCY RATES BY UNIT TYPE
CRETE, NEBRASKA
2013

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate</u>
Single Family Units	111	0	0.0%
Apartments	512	49	9.6%
Mobile Homes	0	0	0.0%
Not Sure of Type	<u>0</u>	<u>0</u>	<u>0.0%</u>
Total Units	623	49	7.9%

Source: Nebraska Investment Finance Authority, 2014.

Housing Values.

Housing values have steadily increased in Crete since 2000. Currently, the estimated **median value for owner occupied homes** is \$108,800, an increase of 9.6 percent from the 2011 estimated median value of \$99,200 and a 39.7 percent increase from the 2000 estimated median value of \$77,900. By 2039, the median value of owner homes is projected to increase an estimated 31 percent, to \$142,600.

Gross rent in Crete has also increased steadily since 2000. The median rent increased by \$194, or 41.6 percent between 2000 and 2011. The current median rent in Crete is an estimated \$694. Median rent is projected to increase to \$858, or 23.6 percent by 2024, and to \$1,092, or 57.3 percent by 2039.

Existing Houses Listed for Sale.

Realtors and the Multiple Listing Service for the City of Crete indicated a total of 25 homes, all located inside the Corporate Limits, were listed for sale as of April 15, 2014. The advertised price for these houses ranged from \$38,000 to \$429,000. The oldest of the 25 houses was constructed in 1890, while the most recently constructed home was built in 2013. **A total of 49 homes were listed in “pre-closure”.**

The listing service also included an additional 156 houses that have been sold, as of April, 2011. The average advertised price of these homes was an estimated \$80,000.

Vacant Lots Listed for Sale.

As of April 15, 2014, a total of 17 individual vacant, residential parcels were listed for sale on the Multiple Listing Service. Several of these lots, located within developing subdivisions, were priced at an estimated \$45,900.

Available, Affordable Rental Housing Stock.

A total of five affordable rental housing options in Crete, containing 196 units were reviewed. These housing options consist of one-, two- and three-bedroom units with monthly rent ranging from 30 percent of a tenant’s monthly income to \$755. **Currently, all five rental housing programs have a sustained occupancy near or above 90 percent.**

With the population and number of households projected to increase in the City of Crete through 2024 and 2039, it is important that an appropriate, affordable rental housing stock of various types be available in the Community for both new and existing families, through the continued utilization of housing programs offered by the Blue Valley Community Action Partnership. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families.

Existing residents should also take a proactive approach in maintaining their dwelling to meet City code and enhance the appearance of their home. The Community should also prepare for an increase in elderly population and number of households. This should include the development of additional senior independent living options.

The Community has a variety of housing options available for residents of all income types and needs, but many are experiencing high occupancy rates. It is important for the Community to continue to develop housing for families of all income ranges and needs to prevent housing vacancy deficiency issues. Demand for rental housing exists in the Community, especially for workforce persons and families and in the Downtown.

Housing Demand Situation.

Some of the housing needs expressed in Crete include **rehabilitation of owner- and renter-occupied housing and housing choices for middle-income families consisting of two+-bedrooms**. Survey respondents stressed a need for safe, decent and affordable housing options and the need to rehabilitate or demolish distressed housing structures.





CRETE, NEBRASKA

SECTION 3

Community Citizen Participation Program.

COMMUNITY CITIZEN PARTICIPATION PROGRAM.

■ INTRODUCTION. ■

The **Crete Community Housing Study** included a **Community Citizen Participation Program** to gather the opinions of the Crete citizenry regarding housing issues, needs and wants. *Planning for a Community's future is accurate and most effective when it includes opinions from as many community citizens as possible.*

The methods used to obtain information from the citizens of Crete included meetings with a Planning Steering Committee, including a Housing & Neighborhood Development Sub-Committee, comprised of local leadership; and three important Community Surveys: (1) a “**Citizen Survey**” which allowed Crete residents to voice their opinion on various aspects of community and economic development, including housing, (2) a “**Workforce Housing Needs Survey**” designed to identify barriers to, and demand for affordable housing among the Community's workforce, and (3) a “**Continuum of Care for Elderly Persons Household Survey**,” identifying gaps in Community services and housing for the City's elderly population. A series of “Leadership Focus Group meetings and a Community Housing “Listening Session” were also conducted, allowing Crete residents the opportunity to meet with local elected officials and Hanna:Keelan representatives to discuss area housing opportunities.

These three **Surveys** were implemented in the Community during the months of January through April, 2014. Results of each Survey are included in **Appendix II**.



■ HOUSING & REDEVELOPMENT SUB-COMMITTEE. ■

This **Community Housing Study** involved the opinions of a “**Housing & Redevelopment Sub-Committee**,” comprised of local elected officials, business owners and Crete residents. The Sub-Committee provided invaluable information pertaining to housing issues in the Community, including the cost and condition of housing, an overall lack of suitable, affordable housing and its effect on Community growth and needed housing types. A list of identified housing issues and ideas identified by the Sub-Committee, are highlighted below.

- The City of Crete lacks entry-level homes for purchase, as well as very few move-up options. Rental units in the Community are between \$600 and \$700, which participants identified as being too high for the condition they are in. Some rental units, contained within four to 12 unit complexes/buildings, are vacant due to being unable to meet the needs of young families (maintenance, size of unit, etc.).
- Participants expressed a need for first-time homebuyer/entry-level housing units, preferably priced between \$60,000 and \$120,000. This price range was cited as being ideal for young families in and around the City.
- Persons employed in Crete are more likely to build homes in Lincoln, due to the availability of land and nearby amenities.
- Doane College is aiming to keep their on-campus dormitories at full occupancy. Only juniors and seniors are allowed to live off campus. The College plans to construct as many as 100 additional dorm room units during the next six to 10 years.
- Crete has a variety of elderly housing options, including duplexes, townhomes, an independent living retirement community and an assisted living facility, but more will be needed.
- Participants stated modular homes may not be a viable affordable housing option for Crete.
- Neighborhoods in Crete have too many homes that are considered deteriorating or dilapidated with poor property conditions. Participants also cited an increase in the number of foreclosure properties in the City. A housing rehabilitation program would be ideal for the Community.
- Participants believe a change in floodplain insurance will have a significant impact on existing and future homes in Crete, potentially making homeownership costs much higher.
- Many participants of the Housing & Redevelopment Sub-Committee and leadership focus group meetings agreed that upper-level housing options were needed in Downtown Crete.

- Sidewalks in many residential neighborhoods need to be replaced.
- **The City needs to promote the development of additional Subdivisions similar to Lothrop Heights, but with the inclusion of neighborhood parks.**
- “Newer” subdivisions need to maintain and add additional street trees and other amenities to keep Neighborhoods family friendly.
- **Crete needs more townhouses comprised of two, three and four bedrooms.**
- The development of new affordable housing will be difficult due to the lack of available land.
- **Housing development efforts should also focus on the infill of vacant lots and the condemnation and demolition of dilapidated houses to make lots available in the central portion of the Community.**
- Crete needs to establish pedestrian and bike trails to develop safe connections between the neighborhoods of the City and its parks, schools etc.
- The City needs to enforce the requirement of sidewalks in new subdivisions and throughout the City.
- The highest need is new owner and renter occupied housing with three and four bedroom units.
- Need more residential options for older adults, both owner and rental (Similar to those on Iris Street.).



■ CRETE CITIZEN SURVEY. ■

The **Crete Citizen Survey** was made available at the Crete City Hall and Public Library, Doane College Library and on select local websites. A total of **316 Surveys** were returned. A portion of this Survey asked participants to provide their opinion about needed housing types, housing condition and favorable locations of future housing development. The following summarizes the results of the housing portion of the Survey. The complete results of the Survey, along with results and comments of other specific Community needs are available in **Appendix II** of this Housing Study.

- Survey respondents included 180 owner households and 61 renter households. Of these respondents, 114 identified their housing unit as being in “excellent” condition, while 37 cited a need for “minor or major repairs”.
- 40 Survey respondents indicated that they were not satisfied with their current housing situation. Reasons included housing being too small, too expensive, lack of neighborhood property upkeep, traffic, needing extensive rehabilitation or being located in a floodplain.
- A total of 120 participants identified eastern Crete as being the most ideal location for future residential growth and development.
- 69 percent of Survey respondents favored the City of Crete using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 57 percent of the Survey respondents supported the City of Crete using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **83 percent of the Survey respondents favored the City of Crete establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.**
- **80 percent of the Survey respondents supported the City of Crete using grant dollars to purchase, rehabilitate and resell vacant housing in the Community.**
- 71 percent of the Survey respondents favored the City of Crete using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

■ WORKFORCE HOUSING NEEDS SURVEY. ■

The City of Crete Planning Commission, in cooperation with major employers in the Crete area, conducted a **Workforce Housing Needs Survey**, to determine the specific renter and owner housing needs of the Community's workforce. A total of **69 Surveys** were returned.

Survey participants were asked to supply information on Community housing issues, including barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or renter. "**Highlights**" of the Survey results are as follows.

- The following major employers participated in the Survey; Crete Public Schools, Crete Area Medical Center, Doane College and Farmland.
- Of the 69 employees completing a Survey, 52 were homeowners and 17 renters. **A total of 30 Survey participants were not a resident of Crete. Of this total, six Survey participants indicate a desire to live in Crete.**
- **A total of 15 participants were not satisfied with their current housing situation.** Reasons included the participants home being too small, rent being too expensive, home needing moderate or substantial rehabilitation, or being too far away from their place of employment.
- The majority of respondents could afford a home consisting of three+-bedrooms, priced between \$75,000 and \$175,000 and afford a monthly payment between \$350 and \$850. Respondents also stated they could afford a rental unit with a monthly payment of \$350+.

Survey participants were asked to address the issues or barriers they experience in obtaining affordable owner or renter housing. The most common barriers faced when obtaining affordable **owner housing** included **housing prices, lack of adequate public transportation and a lack of sufficient homes for sale.** The most common barriers faced when obtaining affordable **rental housing** included **the cost of rent, a lack of decent rental units in an affordable price range and the cost of utilities.**

■ CONTINUUM OF CARE FOR ELDERLY PERSONS HOUSEHOLD SURVEY. ■

A “Continuum of Care for Elderly Persons Household Survey” was made available in Crete to assist in determining the specific short- and long-term housing and Community service needs of the City’s elderly population. A total of **30 Surveys** were returned.

Survey participants were asked to supply information on subjects concerning the quality of Community services, types of housing needed for senior citizens, and the quality of various support services provided by Community organizations.

- Survey participants identified 13 males and 17 females, several of which were 75 to 84 years of age and currently retired.
- Most Survey participants were satisfied with their current housing situation.
- The Survey identified all Community services to senior citizens as “Excellent” or “Good” in quality.
- **Participants identified needing either assisted living housing or nursing home/long-term care to satisfy their housing needs within the next 10 years. A majority of participants felt living in a Retirement Housing Campus was “somewhat appealing”.**
- Volunteer opportunities, law enforcement and the local food/meals-on-wheels program were identified as “Excellent” or “Good” support services in the Community.



■ COMMUNITY HOUSING “LISTENING SESSION”. ■

The Community Citizen Participation Program included a **Community Housing “Listening Session”** at the Community Building in Downtown Crete. Attendees provided input on local planning and development issues and offered solutions to alleviate weaknesses or threats to the quality of life in Crete. The following highlights the priority housing issues or needs for the City of Crete, as expressed by those in attendance.

- Participants, along with City officials, discussed the 13th Street rehabilitation project. The repaving of 13th Street included the removal of parking along the Street, removal of trees in the right-of-way, and narrowing the street width as a means to calm speeding traffic. The opinions of property owners were included in the repaving project.
- Doane College encourages Crete residents to attend the performing arts, athletic and continuing education events that are held on campus, in an effort to contribute to the community quality of life.
- Connections between the Campus and Downtown Crete need to be enhanced. This could include rehabilitating existing streets and sidewalks with landscaping and way-finding signage.
- Doane College is considering the development of a “Downtown Campus” focusing on adult and continuing education courses. A Downtown Campus building would further strengthen the College’s connection to the Community of Crete and create an increase in pedestrian traffic and shoppers to Downtown businesses.
- Connections to the Big Blue River, through nature trails and conservation areas, could enhance the natural beauty of the Community. Participants also discussed the, overall, “good” condition of existing City parks.
- Participants stressed the importance of youth activities in the Community and expressed interest in the development of a youth activity center, along with other family-style activities (bowling alley, sports courts, etc.).
- Important attributes to the Community were highlighted as being the Crete Area Medical Center, Doane College, Crete Public Schools, proximity to the City of Lincoln and the potential for an extensive trail system.
- Public Library improvements, including the construction of a brand new library facility, were discussed. A majority of participants would like to see an expanded public library with new amenities and accessibility features.
- Participants discussed the safety of pedestrians along 13th Street. Designated crossings and traffic calming measures were discussed as methods to improve pedestrian safety.
- Cultural events were highlighted as an important activity to the Community, as a means to engage the Hispanic community in various public opportunities. Church groups and chamber of commerce members were encourage to continue developing methods of bringing Community residents of all backgrounds together for Crete-centered activities.

■ LEADERSHIP FOCUS GROUP MEETINGS. ■

A series of four meetings were conducted involving local leadership in Crete. These meetings included local contractors, bankers, realtors, local major employers, representatives of public services and facilities and the Hispanic businesses of the Community. These meetings offered a business professional's and Community stakeholder's perspective on current trends and issues in Crete, as well as solutions to how these businesses and organizations can be involved in economic development and community betterment activities. The following highlights comments made at each Focus Group Meeting.

Contractors, Bankers and Realtors:

- Houses listed for sale in Crete range from \$45,000 to \$225,000. The most desired market range is the \$150,000 to \$180,000 homes, but very few are available.
- Several business professionals are looking for housing priced in the \$300,000+ range, but none are available in the City of Crete.
- High end home buyers are typically looking for associated amenities such as lakefront property, adjacent golf course, mature trees and views of parks, hills, valleys or open countryside.
- The City needs to be more consistent in support of developers. Public/private partnerships to fund the cost of water, sewer, streets and sidewalks should be known upfront.
- The cost of a vacant lot in Crete, with access to all infrastructure systems, ranges from \$36,000 to \$60,000. Lots at the higher end are generally associated with "specials" such as lake front property.
- The Downtown commercial market has been weakened by allowing smaller sized commercial businesses in highway commercial settings.
- A majority of workforce families choose to live in other communities, such as Lincoln, and commute to Crete. Other regional towns such as Seward and Hickman attract many families that commute to Lincoln for employment.
- Crete is close enough in proximity to the City of Lincoln that retail businesses, such as clothing and shoe stores, choose to locate in Lincoln. Crete needs to establish itself in the regional market place through marketing available storefronts to bring new businesses to Downtown Crete. **LB840 funding should be utilized to assist in developing public facilities, business expansion and business recruitment.**

- Ethnic diversity is viewed as a positive in Crete. The City should establish/continue multi-cultural events to celebrate its diversity. These events would also attract visitors from other Communities.
- Participants identified expanded access to funding assistance for property owners needing to make repairs to their buildings.
- Participants would like to see more activity from Doane College students in Downtown Crete through the expansion of specialty stores and restaurants.
- A Community/Wellness Center was identified as a great need in Crete.
- The cost of home construction is limiting housing development and sales in Crete. Five years ago, spec homes could be built and sold at a profit. Today, home buyers are looking to purchase houses below the cost of construction.
- Older homes are being purchased as rental and investment property.
- Several older homes are located within the 100-year floodplain. A recent example involves a house that was sold for \$50,000, but the buyer discovered that they would also have a \$4,500 annual flood insurance payment required by the lending institution and backed out of the purchase.

Major Employers.

- Farmland has approximately 40 to 50 percent of its employees commuting from Lincoln and other surrounding communities.
- Long-term, upper management employees tend to purchase homes in the City of Lincoln.
- Industrial businesses in Crete generate over 500 semi-truck trips per day along the Highway 33 and 103 corridors.
- Several businesses have an interest in the development of a truck wash facility in the Crete area.
- The new Senior High School is viewed as a much needed improvement to the school system and its facilities.
- Farmland has approximately 2,100 employees, Nestle 450 and Doane College has approximately 1,100 students and faculty.
- Houses in the \$150,000+ range are needed in Crete. Too many of the employees of major employers are moving to Lincoln, due to houses in this price range not being available in Crete.

Public Facilities and Organizations.

- Policies that encourage employees to live in the City of Crete should be developed and implemented.
- Crete is losing skilled employees in plumbing and contractor trades.
- Doane College, along with Southeast Community College and Concordia University are working together to develop opportunities for vocational education.
- Local organizations, such as Crete Area Medical Center and Doane College are expanding their presence on the internet.
- Downtown Crete needs a social entertainment anchor to generate more foot traffic, including a family style “sit-down” restaurant, sports bar, etc.
- Major employers should develop housing assistance programs for their employees.
- Crete lacks available vacant lots for housing construction. Homes advertised for sale in the \$150,000 to \$250,000 price range are also lacking.
- A majority of homes for rent consist of one- and two-bedrooms, with minimal amenities. Larger rental homes are hard to find due to college students who also desire this housing type.
- Crete Housing Authority has 25 Section 8 vouchers. The vouchers are typically underutilized because renters are not able to find a vacant rental that meets HUD standards for condition and amenities. Finding decent rental properties in Crete is also difficult for workforce families because they are in direct competition with college students.
- The average one bedroom rent in Crete is \$525/Month, plus utilities.
- Doane College has approximately 800 students that live on campus and an additional 300 to 400 that live off-campus.
- A local group of investors/major employers have created a 503 (b) non-profit organization to determine the feasibility of constructing a Community/Recreation Center. They have been in contact with Doane College, Crete Public Schools and the Crete Area Medical Center to see if a multi-functioning center could be developed. City of Crete is also examining the potential of a new City Library.

Hispanic Businesses.

- Participants stated that the Hispanic populations of Crete should be welcomed into the Community. This could be accomplished through the advertisement of Hispanic-themed festivals and cultural events, as well as the continuation/improvement of existing Community services.
- Several Hispanic-oriented businesses are visited by all facets of the population of Crete. A majority of these businesses are located within the Downtown.
- Large employers in Crete, including Farmland and Nestle Purina, have high numbers of Hispanic employees.
- Many Hispanic families live in the Crete mobile home parks. Participants stated that incomes are not high enough to afford a single family home and rental housing is scarce.
- A large portion of the student enrollment at Crete Public and Parochial Schools are of Hispanic origin. Participants identified the importance of providing bilingual assistance to students in an effort to invite Hispanic students to participate in school functions.

■ HOUSING GOALS & ACTION STEPS. ■

The City of Crete provided several opportunities for input from various individuals, organizations, groups and Community leaders, regarding the existing and future housing situation of the City. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in the Community.

The following identifies **housing goals** for the Community of Crete, followed by a series of **action steps** that should be closely followed in achieving these goals. The “**Housing Goals & Action Steps**” were created through a series of Housing Steering Committee meetings and public input.

Goal 1: Community Housing Initiative. The City of Crete should implement a **Housing Initiative** as a primary economic development activity. This Housing Initiative should include the development of up to **314 new housing units by 2024**, including an estimated **184 owner housing units** and **130 new rental units**. The development of up to 314 new housing units would add an estimated \$61 Million to the Crete property tax base. This Housing Initiative would provide current and future residents of the Community with access to a variety of safe, decent and affordable housing types for families and individuals of all age, household size and income sectors.

- **Action Step 1:** Support the efforts of the Crete Economic Development Department and the Crete Housing Authority to encourage and monitor housing development in the City of Crete. The City of Crete should continue to work directly with both public and private sectors to encourage the development of specific housing programs to meet the needs of the Community’s current and future residents, with emphasis on housing for young families, the local workforce, retirees and special populations. **By 2024, the City of Crete will need to develop up to 120 owner units and 85 rental housing units for households, age 18 to 54 years, and 64 owner and 45 rental units for elderly households, 55+ years of age.**

The City of Crete has established memberships and/or working relationships with regional economic and housing development organizations such as Southeast Nebraska Development District and Blue Valley Community Action Partnership. The programs provided by these organizations are vital to the successful implementation of future housing activities in Crete.

Crete Economic Development should take the lead role to design and implement a **Workforce Housing Assistance Program** for local employees and a **Continuum of Residential Retirement Program** for older adults in the City.

- **Action Step 2:** Plan and implement an **Employer's Housing Assistance Program** to encourage major employers in the Crete area to become directly involved with assisting their employees in becoming homeowners in the Community of Crete. Assistance could include, but not be limited to, locating and negotiating the purchase of a house, providing funding assistance, etc. Funding assistance could be, for example, in the form of a \$5,000 to \$10,000 grant and/or low-interest loan to persons and families for closing costs, down payment, etc. These homebuyers could also be a participant in a first-time homebuyers program, funded by either/both the Nebraska Investment Finance Authority and the Nebraska Department of Economic Development.

Two or more major employers should consider forming a limited partnership to develop affordable housing projects in Crete, utilizing available public and private funding sources.

- **Action Step 3:** Initiate a **Continuum of (Housing) Residential Care Program** in the Community of Crete directed at persons and families 55+ years of age. This Program would address several facets of elderly housing needs and development opportunities in Crete, including the increasing need for in-home services and home maintenance, repair and modification of homes occupied by elderly households in the Community and additional affordable housing, both owner and rental, with and without supportive services.

Goal 2: New Housing Developments. New housing developments in the City of Crete should address the needs of both owner- and renter households, of all age and income sectors, of varied price products. **Citizen Survey participants identified housing for low- to moderate income families, existing/new employees and first-time homebuyers, consisting of three+-bedroom, single family housing as a great need for the Community.**

- **Action Step 1:** The City of Crete should identify up to **113.5 acres of land for new residential development** to meet the estimated need for **314 additional housing units by 2024**. The City should develop housing in both new and developed areas of the Community.
- **Action Step 2:** Build an estimated 32 units of owner housing for households of low- to moderate-income, 104 units for moderate income households and an estimated 48 owner units for families and individuals of moderate- to upper income. Special attention should be given the construction of single family housing units for younger households and single family and patio and townhome units for older adults. **New owner housing price products should range between an estimated \$134,000 to \$230,000, depending on the type of housing units and the household income sector being targeted.**

- **Action Step 3:** Build an estimated 70 rental housing units for persons and families of very-low- to moderate-income and an estimated 58 rental units for households of moderate- to upper-income.

The elderly household population should be targeted for both the upper-income and very-low income rental units. Low- to moderate-income rental housing should be constructed for families. **Participants of the Crete Continuum of Care for Elderly Persons Household Survey identified nursing home/long-term care and assisted living housing as a need for the Community.**



Rental using price products in Crete should range in monthly rents from \$545 to \$795, depending on the size, number of bedrooms and the household income sector being served. Rental units of all types should be constructed in Crete, with emphasis on duplex rental units for both the elderly and younger households and single family units for younger, larger families. A rent to purchase option should be made available with single family rental units.

- **Action Step 4:** Additional **rental projects** are recommended for the City of Crete, by 2024, to meet the housing needs of young, single workers in the Community. These projects should be designed and developed in a size and scale suitable for the neighborhood location. **The development of a SRO (Single Room Occupancy) facility of 18 to 20 units should be given consideration to house single persons in the local workforce.**
- **Action Step 5:** The citizen participation process revealed a desire by Crete residents to provide a variety of new retirement and elderly housing types in order to retain these groups in the City. Supporting efforts of Tabitha Living Communities in Crete to construct a new “green house model” nursing facility is an example.
- **Action Step 6:** Future housing development programs in Crete should be concentrated in the eastern portion of City, between Iris Avenue and County Road 2400; south and southeast of the College Heights Golf Course and the Ridge Addition, and north/northeast of the Highway 33/103 corridor generally north of Martell Road (County Road E). Consider new, modern housing development types, such as housing in the Downtown and new subdivisions utilizing New Urbanism planning concepts.

- **Action Step 7:** Several Downtown commercial buildings could be made to be structurally secured and adaptively reused for upper level housing, to diversify the local housing market and emphasize the Downtown as a vibrant commercial and residential center. **A total of 24 rental units, should be developed in Downtown Crete, by 2024.**
- **Action Step 8:** New housing developments in the City of Crete should include the construction of housing that focuses on accessibility and use by persons and families with special needs.
- **Action Step 9:** As needed, the City should establish a policy of condemning and demolishing housing of a dilapidated condition, not cost effective to rehabilitate. **The vacated lots could be set aside as part of a City-Wide Land Trust/Land Bank program to be used for future owner and rental housing development needs.**



Goal 3: Existing Owner and Rental Housing Stock. Housing rehabilitation programs and activities in the City of Crete should strive to protect and preserve the existing housing stock of the Community.

- **Action Step 1:** The Community of Crete should establish a housing rehabilitation program for both owner and rental housing units, with emphasis on meeting the housing rehabilitation needs of the elderly, low income families, college students and housing occupied by persons with special needs. **Owner and renter-occupied housing was identified as “greatly needed” in Crete by participants of the Crete Citizen Survey.**
- **Action Step 2:** The Community of Crete should continue to preserve housing of historical significance. Housing that is architecturally significant or for its association with persons or families who played key roles in the development and growth of the City adds to the character and uniqueness of Crete neighborhoods.



Goal 4: Financing Housing Development. The City of Crete and housing developers should consider both public and private funding sources to both construct new housing and maintain the existing housing stock.

- **Action Step 1:** The City should pursue State and Federal Grants to assist in financing housing rehabilitation, housing purchase, rehabilitate and resale and first-time homebuyers programs. The City and private builders should pursue such funding from the Nebraska Investment Finance Authority and Nebraska Department of Economic Development. **Citizen Survey participants expressed support for the City in using State or Federal grant funds for housing programs, including owner/renter housing rehabilitation, purchase/rehab/resale or re-rent and down payment assistance (home purchase) programs.**
- **Action Step 2:** The City of Crete should utilize Tax Increment Financing (TIF) to assist in the financing of new housing developments, specifically public facility and utility requirements. Recently, the City of Crete approved “Redevelopment Area #1” for the utilization of TIF. This Area, identified with future land uses in the **Illustration on Page 13**, consists of the Downtown, land uses adjacent the Highway 33/103 corridor east of the Downtown and vacant, developable land east of the eastern Corporate Limits.
- **Action Step 3:** Housing developers in Crete should be encouraged to pursue securing any and all available tools of financing assistance in the development of new housing projects in the Community. This assistance is available with the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, USDA-Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development, in the form of grants, tax credits and mortgage insurance.

Goal 5: Impediments to Fair Housing Choice. As a Community, Crete will need to identify, discuss and establish a plan to eliminate all barriers and impediments to fair housing choice in the City. All sectors of the Community, both public and private, should play a role in this process. This would include the involvement of City government, schools, churches and the local business sector.

- **Action Step 1:** Address the following, primary impediments to fair housing choice in Crete, as identified by participants of the **Crete Workforce Housing Needs Survey**. ***For Owner Households – Housing Prices, Excessive Down Payment and Closing Costs and Cost of Insurance. For Renter Households – Lack of Available Decent Rental Units in the Price Range, Excessive Application Fees and/or Rental Deposit and Attitudes of Landlords and Neighbors.***
- **Action Step 2:** The City of Crete should establish and enforce a **Fair Housing Policy**, to insure all current and future residents of the Community do not experience any discrimination in housing choice.



CRETE, NEBRASKA

SECTION 4

Crete Housing Demand/Needs Analysis.

CRETE HOUSING DEMAND/NEEDS ANALYSIS.

■ INTRODUCTION. ■

This **Section** of the **Crete, Nebraska Community Housing Study** provides a **housing demand/needs analysis for the City of Crete**. The demand analysis provides a specific target housing demand, for all age and income sectors and household sizes. Also included is the identification of targeted housing rehabilitation needs in Crete.

■ HOUSING DEMAND POTENTIAL. ■

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

(1) HOUSING DEMAND-NEW HOUSEHOLDS, REPLACEMENT & AFFORDABLE DEMAND.

New households, the replacement of substandard housing and the assistance that can be provided to maintain affordable housing, for both its present and future households, are important considerations in the determination of a housing demand potential for any particular neighborhood or community.

New Households

The Community of Crete is projected to increase in population during the next 10 and 25 years, an estimated 763 residents by 2024 and an estimated 1,601 residents by 2039. This will include an estimated increase of 195 households from 2014 to 2024 and an increase of 424 households by 2039.

- Owner households are projected to increase by an estimated 99, in Crete, **by 2024**, for a total of **1,388 owner households**. An estimated **1,065 renter households** are projected to exist in Crete by 2024 and 1,175 by 2039. An estimated 43.8 percent of all households in Crete are projected to be renters by 2039.

Substandard Units/Overcrowded Conditions.

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. The 2000 Census, 2007-2011 American Community Survey and the field work completed by Hanna:Keelan in Crete produced data identifying substandard housing units and housing units having overcrowded conditions.

- The housing structural conditions survey completed for the Community, conducted by Hanna:Keelan Associates, identified **24 dilapidated housing structures** and **107 structures with major deteriorating conditions**. During the next 10 years, these structures should be targeted for substantial rehabilitation or demolition. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units.
- Currently, 61 units in Crete have overcrowded conditions and all units have complete plumbing. By 2024 and 2039, this number of overcrowded housing units could increase if action is not taken to build housing units with more bedrooms and baths to accommodate larger families.

Cost Burdened Households.

Owner or renter households experiencing cost burden are paying more than 30 percent of their income towards housing costs. Currently, an estimated **20 percent of all households in Crete are considered cost burden**. This equals an estimated **459 total households, including 148 owner and 311 renter households**. By 2039, these numbers are projected to decline, slightly. Action should be taken to create more affordable housing units in Crete.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, available, code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 5 to 6 percent is the minimum rate recommended for Crete, to have sufficient housing available for both new and existing residents. The determination of housing vacancy deficiency in the Community considered a 6 percent vacancy of the current year-round vacant housing stock, in good or fair condition, meeting today's housing code standards.

An **adjusted housing vacancy rate** considers, only, available, year-round vacant housing units meeting the standards of local codes and containing modern amenities. **Currently, the adjusted vacancy rate for Crete is 5.6 percent. The Community has a major vacancy deficiency for the adjusted vacancy rate of owner housing units, an estimated 4.7 percent.**

(3) "PENT-UP" HOUSING DEMAND.

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

■ HOUSING TARGET DEMAND. ■

Table 4.1 identifies the **estimated housing target demand** for the **City of Crete**, by **2024**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing in Crete.

The total estimated **housing target demand** in **Crete**, by **2024**, is **314 housing units, including 184 owner and 130 rental units**, at an estimated development cost of **\$61 Million**. Included in the 314 targeted housing units are a recommended **24 new/improved rental housing units** recommended for the **Crete Downtown**; an estimated cost of \$3.8 Million. An estimated 29,000 square feet of floor space will be needed for rental housing development in the Downtown.

TABLE 4.1
ESTIMATED HOUSING DEMAND -
TARGET DEMAND & REQUIRED BUDGET
CRETE, NEBRASKA
2024 & 2039

	Target Demand*		Total	Est.
	<u>Owner</u>	<u>Renter</u>	<u>Demand</u>	<u>Required Budget</u>
2024	184	130	314**	\$61 M
2039	324	264	588	\$119 M

*Based upon **new households**, providing affordable housing for 20%/40% of **cost burdened households**, with housing problems, **replacement** of 20%/40% substandard (HUD) housing stock, absorb **housing vacancy deficiency** by creating 6% vacancy rate consisting of structurally sound housing units, build for **Pent-Up demand** at 2%. **Includes both new construction and purchase-rehab-resale or re-rent.**

**Includes Downtown Housing Target: 24 Rental Units.

Source: Hanna:Keelan Associates, P.C., 2014.

■ HOUSING DEMAND BY INCOME SECTOR. ■

Table 4.2 presents the estimated area median (household) income, per household size for Saline County.

TABLE 4.2 ESTIMATED AREA MEDIAN (HOUSEHOLD) INCOME (AMI) SALINE COUNTY, NEBRASKA 2013								
	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$12,300	\$14,050	\$15,800	\$17,550	\$19,000	\$20,400	\$21,800	\$23,200
50% AMI	\$20,500	\$23,400	\$26,350	\$29,250	\$31,600	\$33,950	\$36,300	\$38,650
60% AMI	\$24,600	\$28,080	\$31,620	\$35,100	\$37,920	\$40,740	\$43,560	\$46,380
80% AMI	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
100%AMI	\$41,000	\$46,800	\$52,700	\$58,500	\$63,200	\$67,900	\$72,600	\$77,300
125%AMI	\$51,250	\$58,500	\$65,875	\$73,125	\$79,000	\$84,875	\$90,750	\$96,625
Source: Hanna:Keelan Associates, P.C., 2013.								

Table 4.3 identifies the estimated housing demand by income sector for the City of Crete by 2024. New owner units should focus on addressing the needs and demands of individuals and families who have an Area Median Income (AMI) of 61 percent or higher. New rental units should focus on meeting the needs of individuals and families of AMI ranges at all income sectors. A majority of units created in the City of Crete should cater to persons and families at the 81 percent to 125 percent AMI income ranges, persons and families of moderate income.

TABLE 4.3 ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR CRETE, NEBRASKA 2024						
	<u>Income Range</u>					
<u>Tenure</u>	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>Totals</u>
<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner	0	0	24	116	44	184
Rental	12	32	30	36	20	130
Source: Hanna:Keelan Associates, P.C., 2014.						

Table 4.4 identifies estimated housing **land use projections/per housing type by age sector** in the City of Crete, by 2024. Overall, the City will require an estimated **113.5 acres of land for residential development**. Approximately 61.2 percent of needed, future residential land, or 69.5 acres should be used to develop housing units for households in the 18 to 54 years age group. Single family units should include a Credit- or Lease-To-Own housing program. A portion of the needed rental units (12) should include Downtown housing opportunities for families/individuals.

Approximately 38.8 percent of the residential land needed in Crete, by 2024, or 44 acres, should be used to develop owner and rental units for households at 55+ years of age. A mixture of housing types is identified for older adult populations, including single family, town home, patio home and duplex units. Rental units (12) in the Downtown should be considered for elderly persons, also.

TABLE 4.4 HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR CRETE, NEBRASKA 2024			
<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	84 / 16*	47.5
	Patio Home Unit	12 / 10	4.0
	Town Home Unit	16 / 8	8.0
	Duplex/Triplex Unit	0 / 34	9.0
	Apartment - 4+ Units***	0 / 12	1.0
Totals		112 / 70	69.5
55+ Years	Single Family Unit	40 / 0	19.0
	Patio Home Unit	12 / 0	4.0
	Town Home Unit	20 / 8	9.5
	Duplex/Triplex Unit	0 / 40	10.5
	Apartment - 4+ Units***	0 / 12	1.0
Totals		72 / 60	44.0
TOTAL UNITS / ACRES		184 / 130	113.5
*Includes Credit- or Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2014.			

■ HOUSING DEMAND PER POPULATION SECTOR/ PROPOSED TYPES BY PRICE PRODUCTS. ■

Table 4.5, Page 4.8, identifies the recommended 2024 housing demand in the City of Crete for target population groups and proposed housing types, by Area Median Income (AMI), by 2024. Household sector populations include elderly, family and persons with a special need(s).

By 2024, 314 additional housing units are targeted for Crete, including 184 owner and 130 rental units. An estimated 72 owner and 60 rental units should be targeted for elderly households, 55+ years of age, with 112 owner and 70 rental units targeted for non-elderly families and special need populations. An estimated 12 owner and 14 rental housing units in Crete should be built for persons with a special need(s), by 2024. **An estimated 108 owner and 74 rental units will be needed for workforce households in Crete.**

Table 4.6, Page 4.9, identifies specific housing types, by price product, by Area Median Income (AMI), for Crete, by 2024. The owner housing type most needed are three+-bedroom units, priced at or above an average affordable purchase price of \$185,000. The rental unit most needed in Crete, by 2024, will be two- and three-bedroom units, with a monthly rent between \$545 and \$795.

Owner units for the City's workforce population should consist of three-bedroom units and be priced at or above \$126,900. Rental units for the City's workforce population should consist of three-bedroom units with an estimated average monthly rent at or above \$535.



TABLE 4.5
HOUSING DEMAND – TARGET POPULATIONS
CRETE, NEBRASKA
2024

		HOUSEHOLD AREA MEDIAN INCOME (AMI)				Workforce Sector	
Owner Units		61%-80%	81%-125%	126%+	Totals	45%+	
Elderly (55+)		4	38	30	72	25	
Family		12	74	14	100	80	
Special Populations ¹		8	4	0	12	3	
Subtotals		24	116	44	184	108	
Rental Units*	0%-30%	31%-60%					
Elderly (55+)	2	12	10	22	14	60	20
Family	4	16	18	12	6	56	50
Special Populations ¹	6	4	2	2	0	14	4
Subtotals	12	32	30	36	20	130	74
Totals	12	32	54	152	64	314	182

* Includes Credit- or Lease-to-Own units.

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

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 4.6
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT
CRETE, NEBRASKA
2024

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Owner	(61%-80%)	(81%-125%)	(126%+)				Work Force
Units*	<u>\$134,500*</u>	<u>\$180,300*</u>	<u>\$229,900*+</u>	<u>Totals</u>			(45%+ AMI)
2 Bedroom	8	26	8	42			10
3+ Bedroom	<u>16</u>	<u>90</u>	<u>36</u>	<u>142</u>			<u>98</u>
TOTALS	24	116	44	184			108
<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units**	<u>\$395**</u>	<u>\$545**</u>	<u>\$605**</u>	<u>\$795**</u>	<u>\$895**+</u>	<u>Totals</u>	(45%+ AMI)
1 Bedroom ¹	4	4	4	4	0	16	4
2 Bedroom ¹	6	18	16	18	12	70	38
3+ Bedroom	<u>2</u>	<u>10</u>	<u>10</u>	<u>14</u>	<u>8</u>	<u>44</u>	<u>32</u>
Totals	12	32	30	36	20	130	74

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

■ HOUSING REHABILITATION & DEMOLITION DEMAND ■

Table 4.7 identifies the **target rehabilitation and demolition demand** for the **City of Crete** by **2024**. A total of 461 units should be targeted for rehabilitation. This includes 330 units needing moderate rehabilitation at an estimated cost of \$10.9 Million, and 75 units at an estimated cost of \$3.1 Million, pending appraisal qualification.

An additional 56 units are considered not to be cost effective for rehabilitation and are in need of demolition, by 2024. The estimated cost of demolition ranges from \$1.26 Million to \$3.6 Million, depending on acquisition of the housing unit.

TABLE 4.7
TARGET REHABILITATION & DEMOLITION
DEMAND & BUDGET
CRETE, NEBRASKA
2024

- Moderate Rehabilitation	330 Units / \$10.9 M
- Substantial Rehabilitation	75 Units* / \$3.1 M
- Demolition	56 Units / \$1.26 M**
	\$3.6 M***

*Pending Appraisal Qualification.

**Estimated Cost without acquisition.

***Estimated Cost with acquisition.

Source: Hanna:Keelan Associates, P.C., 2014.

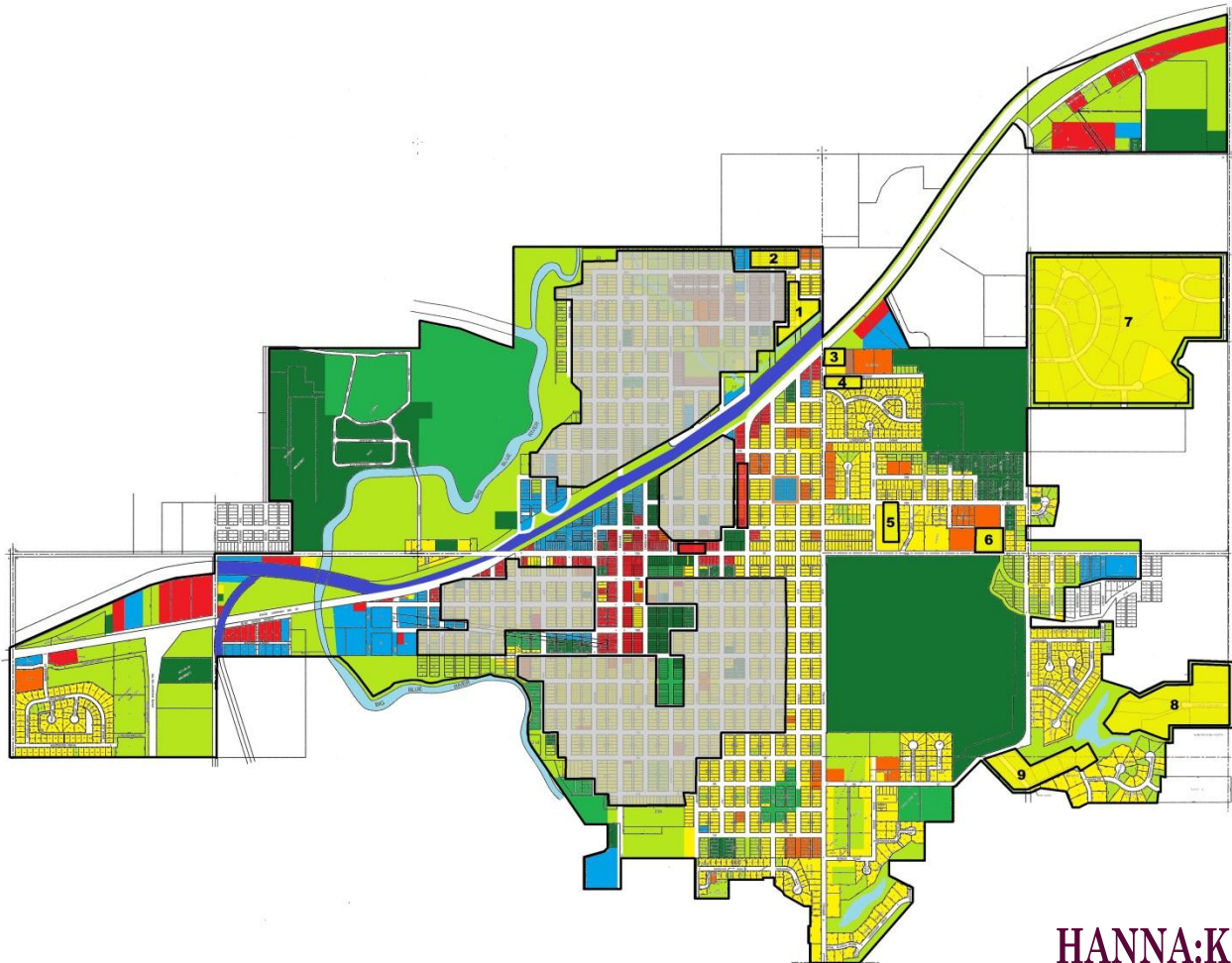
■ HOUSING DEVELOPMENT, REDEVELOPMENT & REHABILITATION AREAS ■

Illustration 4.1 on **Page 4.12** identifies areas of the City of Crete where infill development, redevelopment and/or rehabilitation of housing should occur during the next 10 to 25 years. The designated areas for each housing activity were determined through field work observations and meetings with local leadership.

New Housing Development – City of Crete.

The construction of new housing units within the Corporate Limits is recommended to first infill vacant lots in existing residential neighborhoods. Vacant lots are scattered throughout the identified rehabilitation areas, although vacant lots located within the 100-year floodplains of the Big Blue River and its tributaries are recommended to remain vacant or adhere to FEMA construction standards in elevating dwellings above the base flood elevation (**Illustration 4.1**). These flood prone areas are concentrated in north Crete, to the north of the Burlington Northern Santa Fe Railroad corridor, as well as to the west and southwest of Downtown Crete. Vacant lots within these existing residential areas have direct access to water, sewer and streets to facilitate cost effective development of new housing. Concentrations of vacant lots are identified on **Illustration 4.1** in areas to the east and northeast of the Downtown; areas #1 through #6. These areas could potentially support a variety of town homes, duplexes and apartments, in addition to single family dwellings.

Three platted residential subdivisions have larger vacant tracts within the Corporate Limits, including the Farrington Acres (#7), Lothrop Lake Estates (#8) and the Country Club Estates Additions (#9) (**Illustration 4.1**). The undeveloped portions of these residential subdivisions are suited for single family residential development. The Farrington Acres subdivision contains lots ranging in size for two to six acres that may require replatting into smaller sized lots that are more attractive to home builders.

HOUSING REHABILITATION AND NEW CONSTRUCTION MAP**CRETE, NEBRASKA****2024****LEGEND**





-  HOUSING REHAB TARGET AREAS
-  NEW HOUSING INFILL / DEVELOPMENT AREAS
-  HOUSING DEMOLITION & REPLACEMENT
-  HOUSING DEMOLITION / COMMERCIAL REPLACEMENT

ILLUSTRATION 4.1**HANNA:KEELAN ASSOCIATES, P.C.
COMMUNITY PLANNING & RESEARCH***** Lincoln, Nebraska * 402.464.5383 ***

Housing Rehabilitation.

Three primary areas within the central portion of Crete have been identified for housing rehabilitation, including areas in close proximity to Downtown Crete and lands to north of the Burlington Northern Santa Fe Railroad, as identified on **Illustration 4.1**. These areas have a concentration of dwellings that are generally 60 to 100+ years of age. Several houses within these areas, due to a lack of adequate maintenance and upkeep, have substantially deteriorated and are in need of restoration, or are dilapidated and in need of demolition and replacement.

The northern Crete neighborhood and the two areas adjacent Downtown Crete, one to the west, generally between Norman and Thornwood Avenues and a second that extends around the east and south portions of the Downtown, from Linden Avenue to the east and from Ninth Street to the south, were identified as having many dwellings that are in need of minor to substantial rehabilitation. These older residential neighborhoods are vital to the character of the Community and need expanded access to incentives for housing rehabilitation. Pockets exist in each of these three neighborhoods where dwellings have deteriorated to the extent that they are not cost effective for rehabilitation and should be designated for replacement dwellings that are compatible with surrounding single family dwellings.

Housing Redevelopment and Replacement.

Specific areas of Crete are identified on **Illustration 4.1**, highlighting a concentration of housing in need of redevelopment and replacement. Housing located throughout the block bound by 15th and 16th Streets between Grove and Forest Avenues; the former Crete Hospital, currently occupied by Tabitha Nursing Center has deteriorated to the point of not being cost effective for rehabilitation. The replacement of housing in this block will greatly enhance adjacent residential areas and provide building sites for new housing construction in areas with close proximity to public services.

Replacement of Housing with New Land Uses.

A concentration of dilapidated dwellings along the west side of Hawthorne Avenue (Highway 33/103) generally between 14th and 17th Streets and a second area along the north side of 13th Street (Highway 33/103) between Ivy and Kingwood Avenues, remain in a portion of the Community that is planned and zoned for future highway commercial development. These areas also serves as the eastern “gateway entrance” to Downtown Crete that should present a welcoming and attractive appearance for visitors. Existing housing along the corridor is substantially deteriorated or dilapidated and not cost effective to rehabilitate. This land should be redeveloped for new highway commercial uses that are consistent with existing zoning regulations. Design standards should also be in place to guide the development of new businesses and property to achieve an attractive entry to the City.

The extent of dilapidated housing conditions in both locations is severe enough to warrant demolition and replacement with appropriate commercial uses.



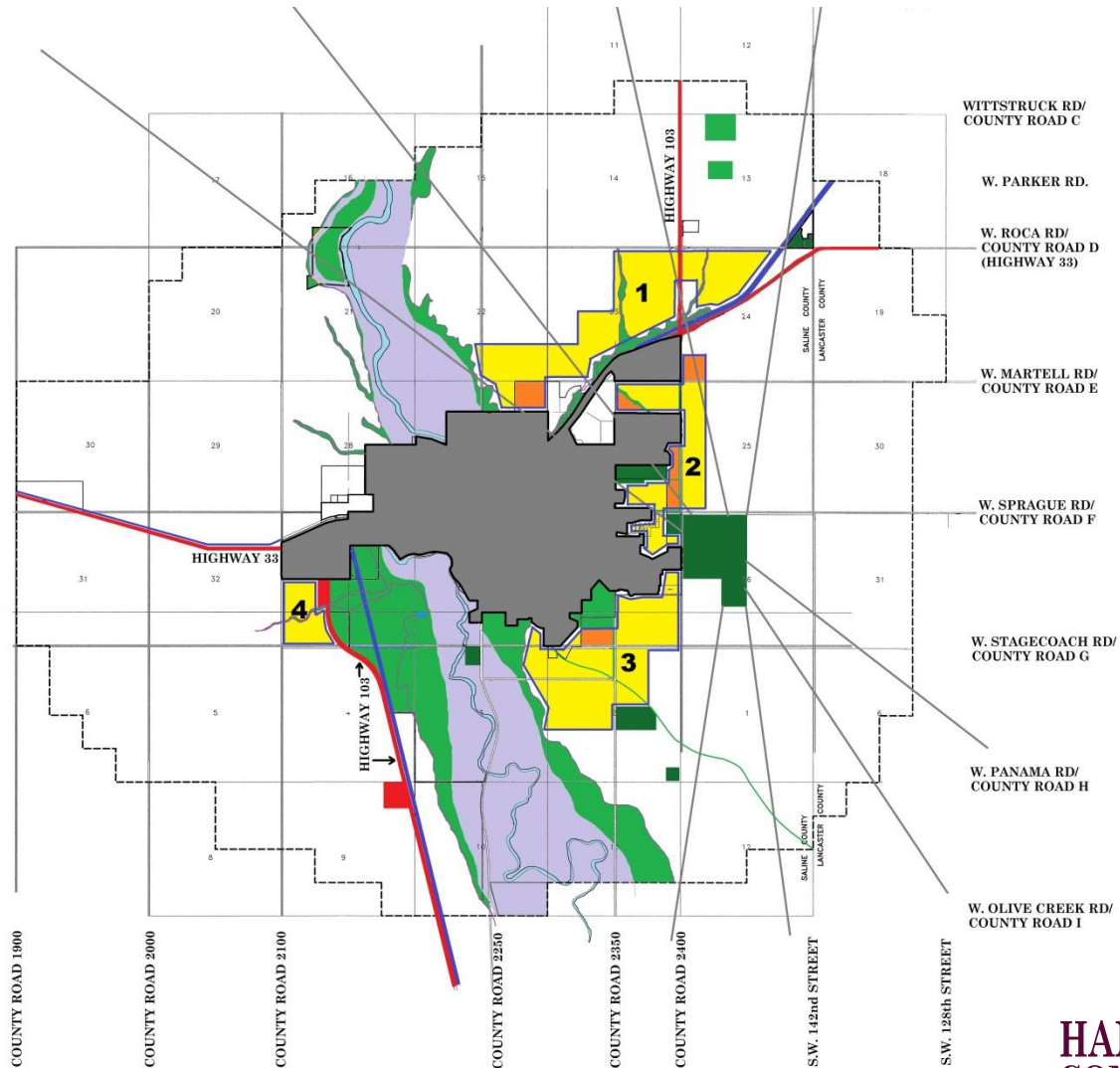
New Housing Development – Two-Mile Planning Jurisdiction.

A new **Comprehensive Plan** for the City of Crete will be completed in 2014. The Plan will include an updated Land Use Plan. The new Comprehensive Plan will identify residential growth areas to the northeast, east, southeast and west of the City. Vacant lands to the east of the City were identified by the majority of respondents to the Citizen's Survey, the Planning Steering Committee and the Crete Planning Commission as being the primary direction for residential growth during the next 10 to 25 years.

The following **Growth Areas** are identified below and highlighted on **Illustration 4.2, Page 4.16**.

- The **Northeast Growth Area**, Area “1”, provides for residential development on lands located above the Big Blue River floodplains with primary arterials such as Boswell Avenue, Highway 33 and 103 providing access to these “level to gently rolling hills”. The Growth Area would be separated from the rest of the Community by the Burlington Northern and Santa Fe Railroad and Highway corridor, but views to the Big River Valley and close access to the Highways make this Area suited for residential development. All necessary utilities would need to be extended from the existing developed areas of north Crete.
- The **Eastern Growth Area**, Area “2”, includes large agricultural tracts of lands in areas adjacent the current Corporate Limits, between Iris Avenue and County Road 2400. This Area is ideally suited for a mixture of single family dwellings, duplexes and town homes. Existing and developing public facilities including the Crete Area Medical Center, Middle School and the site for the new Senior High School and Doane College will all attract development interest to this Growth Area.

The initial development of the Eastern Growth Area would be facilitated by existing water and sewer mains along Iris Avenue, 13th Street and in existing subdivisions that could be extended into the vacant tracts of land. As growth would progress towards County Road 2400, primary water mains would need to be “looped” around the eastern portions of the Growth Area. A sanitary sewer main line would also need to be extended, connecting to the existing and future residential subdivisions.

RESIDENTIAL GROWTH AREAS MAP**CRETE, NEBRASKA****2024****LEGEND**

- 3 RESIDENTIAL GROWTH AREA
- SINGLE FAMILY RESIDENTIAL DEVELOPMENT
- MULTIFAMILY RESIDENTIAL DEVELOPMENT
- PARKS/RECREATION & OPEN SPACE
- PUBLIC/QUASI-PUBLIC

ILLUSTRATION 4.2

HANNA:KEELAN ASSOCIATES, P.C.
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- The **Southeast Growth Area**, Area “3,” of the City of Crete is generally located to the south and east of the College Heights Golf Course and adjacent subdivisions including the Lothrop Lake and Country Club Estates neighborhoods. This region extends beyond the southern Corporate Limits, generally between Boswell Avenue and County Road 2400. This Area is recommended for a variety of multifamily and single family housing types. Primary water and sewer mains would need to be extended from existing subdivisions to the new areas in support of residential development. A trunk sewer main would also need to be extended from Boswell Avenue to the southeast as development would extend south beyond approximately Stagecoach Road, connecting to the existing and future residential subdivisions.
- The **West Growth Area**, Area “4”, is located to the south of Westwood Estates Subdivision at the western edge of the City. The Area is proposed to be concentrated to the west of the Highway 104 corridor with highway commercial uses buffering the Area from the highway traffic. Sanitary sewer and water mains to service this Area would need to be extended from the Westwood Addition into the Growth Area. The cost of developing individual Subdivisions would be greatly reduced by these existing connections.

Downtown Housing Opportunities.

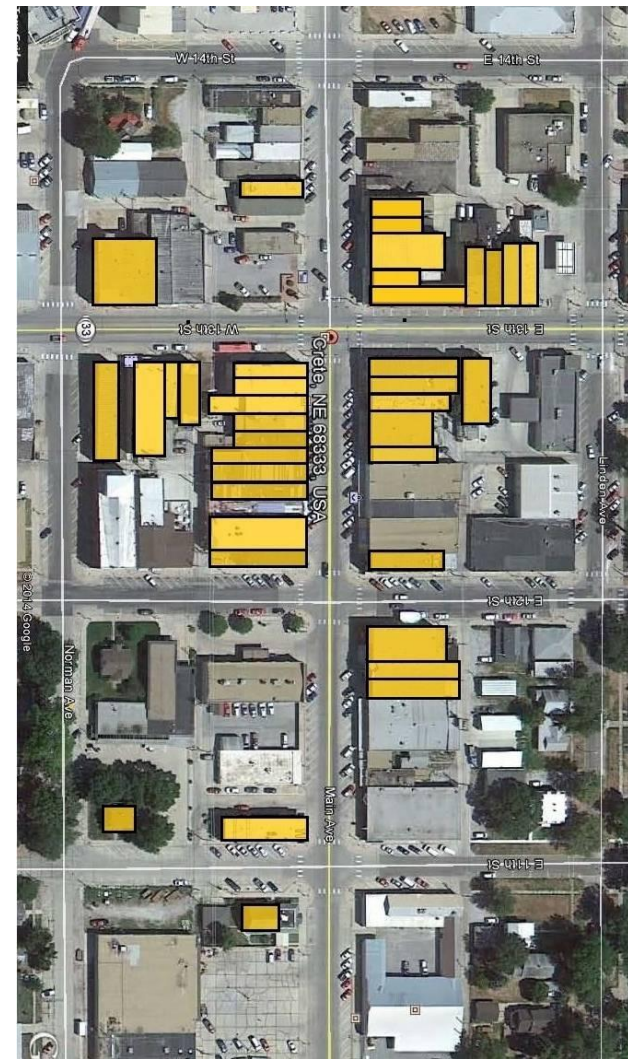
This Community Housing Study identifies a targeted housing demand for **24 new rental housing units in Downtown Crete, including 12 units marketed to persons between 18 to 54 years of age and 12 units designated for persons 55+ years of age.** These rental units are proposed to include 16 one- bedroom units and eight two- bedroom units. The 24 new housing units represent an estimated total of an additional 29,000 square feet at an approximate cost of \$6 Million.

Additional housing units in the Downtown will create an economic impact for the Community, including retail, restaurants and local entertainment opportunities. Downtown Crete is located in a designated “Redevelopment Area,” where Tax Increment Financing could play a role in financing the rehabilitation and creation of new housing units.



The **Illustration** at the right identifies Downtown housing opportunities in the City of Crete. Several buildings along both sides of Main Avenue are identified for the potential of new upper level housing, as well as a few structures fronting on the 13th Street (Highway 33/103) corridor. The Housing & Redevelopment Sub-Committee and a majority of the respondents to the Citizen's Survey suggested that young singles and couples, in need of professional workforce housing, were ideally suited for housing options in Downtown Crete.

The General Redevelopment Plan for Redevelopment Area #1, in Crete, identifies "senior living housing" for targeted areas adjacent the Downtown. Apartments consisting of four to six units and townhome style apartment buildings are recommended by the Plan. Concentrations of deteriorating and dilapidated housing, deemed not cost effective for rehabilitation to the east, south and west of Downtown should be designated for retirement housing options. These locations would provide elderly housing within walking distance of the Downtown.



LEGEND

STRUCTURES WITH SECOND LEVELS

■ RESIDENTIAL SITE ANALYSIS ■

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

Physical capabilities, age and household structure establish the priority for particular amenities. The services/amenities of households for the elderly and physically or mentally disabled differ from those needed by young and middle-aged families. Facilities are prioritized into categories: Primary and Secondary Services.

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

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

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

Family Housing

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

Notes: Wkg = Within Walking Distance M = Miles



CRETE, NEBRASKA

SECTION 5

Crete Housing Action Plan.

CRETE HOUSING ACTION PLAN.

■ INTRODUCTION ■

The greatest challenge for the City of Crete, during the next 10 years, will be to develop housing units for low- to moderate-income families, the elderly and special population households. Special attention should be given to workforce households. Overall, Crete should strive to build **314 new units; 184 owner units and 130 rental units**, by 2024, and **588 new units; 324 owner units and 264 rental units**, by 2039.

The following **10-Year “Housing Action Plan”** presents short-term “**priority**” housing programs proposed for the City of Crete. Programs include activities associated with the organizational or operational requirements of the Community to insure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the Community housing stock. The Plan defines a purpose, estimated cost and, where relevant, potential partnerships for implementation.



The successful implementation of the **Crete, Nebraska 10-Year Housing Action Plan** will begin with preparation of reasonable, feasible housing projects. Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement. Also important are the creation of a ***Housing Partnership*** comprised of housing stakeholders throughout the Community. ***“The bigger the circle of Partnerships, the better the delivery of housing.” The following partners are most commonly used to create new and preserve existing housing in Nebraska Communities. The list does not include all possible housing partners, such as foundations, private donors and financing available from local municipalities.***

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

RD = Department of Agriculture-Rural Development/Grants/Loan/Mortgage Guarantee.

NIFA = Nebraska Investment Finance Authority.

CED = Crete Economic Development.

CHA = Crete Housing Agency

SEND = Southeast Nebraska Development District.

BVCAP = Blue Valley Community Action Partnership.

AP = Aging Partners.

MHEG = Midwest Housing Equity Group.

PD = Private Developer.

AHP = Federal Home Loan Bank-Affordable Housing Program.

LIHTC = Low Income Housing Tax Credit Program.

HTC = Historic Tax Credits.

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

HOME = HOME Program.

NAHTF = Nebraska Affordable Housing Trust Fund.

OE = Owner Equity.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

TIF = Tax Increment Financing.

■ CRETE, NEBRASKA 10-YEAR HOUSING ACTION PLAN. ■

<u>Organizational/ Operational Programs, Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>
1. Create a Crete-Community Housing Partnership (C-CHP) , as the lead local group for Community housing capacity building, educational and promotional activities in Crete.	Selected, pertinent local, both public and private housing stakeholders and providers would establish a program of housing, awareness, understanding and promotion, all in an effort to better educate the Community on the cause for new and improved appropriate housing for the residents of Crete. This includes a Homebuyer Education Program. Partnerships might include CED, SENDD, BVCAP, CHA, AP and NIFA.	Estimated Annual Cost: \$12,500.
2. Develop a Crete Workforce Housing Initiative/ Employers Assistance Program.	To encourage major employers of Crete to partner and financially assist the Community in developing housing programs identified in the 10-Year Housing Action Plan, including the City's first-time homebuyer, down payment assistance program and collaboration of major employers to implement needed workforce housing projects. The (#1) C-CHP would play a major role in planning and implementing this Program.	A \$225,000 annual contribution from major employers would be requested.
3. Create a Crete Continuum of (Housing) Residential Care Program.	Housing assistance program to address all facets of elderly housing needs and housing for special populations in Crete, including advocating for the development of all housing types and needed supportive services for the elderly and special populations, new construction and home rehabilitation and modification. The (#1) C-CHP would play a major role in planning and implementing this Program.	A \$60,000 annual contribution from local businesses and housing providers/ stakeholders would be secured.

	<u>Organizational/ Operational Programs, Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>
4.	Create a Crete Land Trust/Land Bank Program.	Secure land for future housing developments in Crete. The Crete-Community Housing Partnership would partner with the City's Community Redevelopment Authority.	Estimated Annual Budget: \$350,000.
5.	Create a Crete Community Housing Investment Club.	The Crete-Community Housing Partnership would organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments.	\$260,000 Annually.
6.	Plan and implement an annual Crete Housing Summit.	The Crete-Community Housing Partnership with the assistance of local funding and housing stakeholders, would conduct an annual presentation of housing accomplishments and opportunities in Crete.	Estimated Annual Cost: \$2,000.

	<u>Housing for Elderly/Senior Populations.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>	<u>Potential Partnerships.</u>
7.	Elderly Rental Housing Program, 48 Units , duplex, triplex and town home units, 2- and 3-bedroom units, standard amenities.	To meet the rental housing needs of low- to moderate- mixed-income elderly households (41%+ AMI).	\$6,480,000.	PD, CED, BVCAP, AP, CHA, MHEG, HUD, RD, LIHTC, HOME, NAHTF, AHP, TIF & CPF.
8.	Elderly Downtown Rental Housing Program, 12 , 1-bedroom units, standard amenities.	To provide a Downtown living opportunity for up to 12 elderly person households, 55+ years of age. Target persons and households at 65%+ AMI.	\$1,900,000.	PD, CED, BVCAP, AP, CHA, MHEG, LIHTC, HTC, HOME, NAHTF, AHP, TIF & CPF.
9.	Crete Elderly Homeownership Initiative, target 72 Units , 40 single family, 12 patio homes and 20 town home units, 2 and 3 bedroom units, standard amenities, complete accessibility design.	To meet the needs of Moderate-income elderly households (80%+ AMI).	\$12,744,000.	PD, CED, AP, TIF & CPF.
10.	Housing Rehabilitation/ Modification Program, 36 Units , standard amenities, complete visitability, accessibility design.	To meet the needs of very-low- to moderate-income (0% to 80% AMI), <i>Elderly and Special Population Households</i> , Households with a Person(s) with a Disability.	\$1,510,000.	AP, CED, SENDD, BVCAP, CDBG, HOME, NAHTF, TIF & OE.
11.	Develop up to 30 units of elderly rental housing in a licensed Assisted Living Facility with supportive/specialized services.	Develop a modern Assisted Living Facility/Long-Term Care for near-independent and frail-elderly residents of Crete.	\$4,100,000.	PD, CED, AP, RD, HOME, NAHTF, TIF, TEBF & CPF.

	<u>Housing for Families.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>	<u>Potential Partnerships.</u>
12.	Family Rental, Single Family, CROWN Program, Rent-To-Own, 16 Units, 3+ bedroom houses, standard amenities.	To meet the affordable housing needs of low- to moderate-income households (50% to 80% AMI).	\$2,880,000.	PD, CED, BVCAP, MHEG, AHP, LIHTC, NAHTF, HOME, TIF & CPF.
13.	Rental Housing Program, 42 Units, duplex, triplex and townhome units, 2- and 3-bedroom standard amenities.	To meet the affordable rental housing needs of low- to moderate-income workforce households (50% to 125% AMI).	\$6,805,000.	PD, CED, BVCAP, CHA, MHEG, HUD, RD, LIHTC, HOME, NAHTF, TIF & CPF.
14.	Crete Downtown Housing Initiative, 12, 1- and 2-bedroom units, standard amenities.	To meet the Downtown housing needs of moderate- and upper-income family households (60%+ AMI).	\$1,900,000.	PD, CED, BVCAP, CHA, MHEG, LIHTC, HTC, HOME, NAHTF, TIF, AHP & CPF.
15.	Single Room Occupancy Housing Program, 20 rooms, 2 buildings.	To meet the needs of low- to moderate-income, single person workforce households (35% to 60% AMI).	\$1,700,000	PD, CED, BVCAP, SENDD, MHEG, RD, CDBG, NAHTF, HOME, LIHTC, AHP, TIF, & CPF. Team with Major Employers.

	<u>Housing for Families.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>	<u>Potential Partnerships.</u>
16.	Crete Family Homeownership Initiative, 66 Units, 52 single family, 6 patio homes and 8 town home units, 3+ bedroom units, standard amenities.	To meet the affordable housing needs of moderate- and upper-income family households (60%+ AMI). The City of Crete would need to establish a Down Payment Assistance Program.	\$13,100,000.	PD, CED, BVCAP, SENDD, MHEG, HUD, RD, CDBG, NAHTF, HOME, TIF & CPF.
17.	Owner/Rental Housing Initiative for Special Populations, 16 Units, 8 owner and 8 rental, 2- and 3-bedroom, standard amenities, complete visitability, accessibility design.	To meet the affordable independent living housing needs of persons with special needs (0% to 125% AMI).	\$2,480,000.	PD, CED, BVCAP, SENDD, MHEG, HUD, RD, CDBG, NAHTF, HOME, LIHTC, TIF & CPF.
18.	Crete Student Housing Initiative, 26 Rental Units, duplex and triplex units, 2- to 4-bedroom units, standard amenities	To provide additional housing choices for the student of Doane College. Partnerships between Doane College and a private housing developer would be needed.	\$3,485,000	PD, CED, HOME, NAHTF, TIF, TEBF, CPF, Doane College.

	<u>Housing Preservation.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>	<u>Potential Partnerships.</u>
19.	Housing Code Inspection Program.	To continue and expand the City's year-round housing inspection and enforcement program, including rental housing.	\$60,000 to \$85,000.	City of Crete & Private Property Owners.
20.	Single Family Owner Housing Rehabilitation Program, 110 Units , moderate rehabilitation at \$32,000 to \$38,000 per unit, by 2024.	To meet the needs of low- to moderate-income households (51%+ AMI).	\$4,180,000.	PD, CED, CENDD, BVCAP, CDBG, NAHTF, HOME, TIF & CPF.
21.	Purchase and Demolition of 42 substandard, dilapidated housing units, by 2024.	Purchase and remove bad housing, coupled with a Land Trust/Land Bank Program.	\$2,870,000.	PD, CED, SENDD, BVCAP, CDBG, NAHTF, HOME, TIF & CPF.
22.	Develop a Purchase-Rehab-Resale/Re-Rent Program, 56 Units , 3+ bedroom houses, standard amenities, by 2024.	To meet the affordable homeowner needs of moderate-income households (55% to 80% AMI).	\$7,840,000.	PD, CED, SENDD, BVCAP, CDBG, NAHTF, HOME, TIF & CPF.



CRETE, NEBRASKA

SECTION 6

Housing Concepts & Housing Funding Sources.

HOUSING CONCEPTS & HOUSING FUNDING SOURCES.

■ INTRODUCTION. ■

Section 6 of this **Community Housing Study** provides a discussion of **site analysis and affordable housing concepts and local, State and Federal funding sources** for Crete, Nebraska. As housing programs are implemented in the Community, potential sites for future housing developments will need to be identified. Proper site selection will greatly enhance the marketability of housing in Crete.

Also included is a presentation and discussion of various affordable housing development options and available funding sources, successfully being implemented in Nebraska. Crete should consider these and other successful affordable housing models in the development of needed housing.



■ AFFORDABLE HOUSING DEVELOPMENT OPTIONS & RESIDENTIAL LAND NEEDS. ■

The City of Crete has been targeted for **314 new housing units, by 2024, and 588 housing units by 2039**. Vacant land will need to be made available in Crete for the suitable development of various, needed housing types. Identifying locations of new housing development is important for the Community. Crete has unique restrictions on where new development can take place, such as river beds, flood plains and topographic issues. The City of Crete should consider the development of vacant lots in the eastern portions of the Community, while planning new residential subdivisions in the northern and eastern portions of the City's Two-Mile Planning Jurisdiction. Highway corridors and unique Community amenities possess an advantage towards residential subdivision development by allowing quick access to services and facilities from Crete to surrounding Counties and Communities.

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

Approximately 113.5 acres of land will be needed to accommodate the projected housing target demand for Crete, all to be situated within the Corporate Limits. Additionally, new owner units could be built outside the City, but within the Two-Mile Planning Jurisdiction. These units should be planned for and built in a rural subdivision, having all modern infrastructure, including water, sewer and road systems appropriate for future annexation.

Crete has an estimated 932 housing structures needing moderate- to substantial rehabilitation and an estimated 24 housing structures for demolition. The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in a **Community Land Trust/Land Bank Program**.

■ HOUSING CONCEPTS. ■

The following affordable housing development options are provided as a courtesy by Mesner Development Company and Dana Point Development Corporation, along with their respective architectural design teams.

Single family homes are presented as examples of **Credit-**, or **Lease-To-Own**, affordable housing options. This development concept has been successfully implemented in several Nebraska Communities, including Auburn, Nebraska City, O'Neill and York. This housing option is typically funded with Low-Income Housing Tax Credits, awarded by the Nebraska Investment Finance Authority, with the CROWN or Credit-To-Own Program, HOME Funds and/or Nebraska Affordable Housing Trust Funds, available through the Nebraska Department of Economic Development (NDED) and/or Affordable Housing Program funds, provided by the Federal Home Loan Bank. Also included in funding affordable single family homes is conventional financing and Tax Increment Financing.

Although reasonably modest by design, all in an effort to maximize the use of tax dollars, the single family home examples provide all necessary living space for a family of up to five- to six persons. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in the basement, one bath, on the upper level, with the potential for another in the lower level, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,100 to 1,300 square feet. These homes are usually constructed on lots of 8,000 to 10,000 square feet, allowing for ample yard space.

Nebraska Bar-None, or Prairie Gold Homes are available to be used with a CROWN Program. Photos of a CROWN Credit-To-Own housing development in O'Neill, Nebraska, are provided as an example of a housing type the City can develop over the next five years.

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

INDEPENDENT DUPLEX APARTMENT EXAMPLE

The need for additional independent family and/or elderly duplex apartments was discussed at the Crete Steering Committee meetings, leadership focus group meetings and Open House. Mesner Development Company of Central City, Nebraska, recently completed a new 18 unit residential development in Holdrege, Nebraska, **Sunrise Lane, LLC**, designated for retirees and the elderly. The Subdivision has nine separate duplexes. Exteriors are constructed entirely of vinyl siding and brick. Sunrise Lane, LLC, is a terrific model of independent living elderly housing for low- to moderate-income households. Duplexes and townhomes of similar construction are also suitable for families of low- to moderate-income.



Waverly, Nebraska CROWN Homes
Courtesy: Dana Point Development Corporation.



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

Duplex/triplex rental housing is a popular affordable housing program in Nebraska for both, older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from \$350 to \$575, depending upon the local housing economics of the subject community.

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

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

■ IMPLEMENTING THE CRETE HOUSING ACTION PLAN. ■

The successful implementation of the **Crete Housing Action Plan** depends on a firm understanding of the local housing industry and available housing funding resources. Solutions to housing opportunities in Crete can be achieved with a pro-active approach via collective partnerships among housing developers and funders, non-profit organizations, local elected officials and Crete citizenry.

The development of Affordable housing in Crete will require the strategic application of a variety of both public and private funding sources. Typical private funding is secured from Banks and Credit Unions, Foundations, Major Employers and individuals with a passion for funding housing and sustaining the livability of a neighborhood.

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

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

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

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

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

■ HOUSING FUNDING SOURCES. ■

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

LOCAL FUNDING OPTIONS

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

Local Tax Base

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

A City or Village with a CRA or CDA has the authority to use TIF for commercial, industrial and residential redevelopment activities. The CRA/CDA can utilize TIF for public improvements and gain the revenue associated with these improvements. The tax increment is the difference between the taxes generated on an existing piece of property and the taxes generated after the redevelopment occurs. One hundred percent (100%) of the increment can be captured for up to 15 years, by the CRA, and used for public improvements in a designated Redevelopment Area. Every Community in Nebraska is eligible to utilize TIF, after a CRA or CDA has been established and a Blight and Substandard Determination Study has been completed by the Community. TIF may be used for infrastructure improvements, public façade improvements in the Downtown and to purchase land for commercial or industrial development. **The City of Crete has one designated “Redevelopment Area,” which includes the Downtown and residential and commercial properties along the Highway 33/103 corridor, east of Downtown.**

Other Local Options

Local Housing Authority – Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects. **The Crete Housing Agency manages and maintains a total of 40 public housing and elderly units and a Section 8 Voucher program.**

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

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

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

These funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of City or County-wide housing programs.

STATE PROGRAMS

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

Nebraska Department of Economic Development (NDED)

The proposed **2014 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$10 Million Community Development Block Grant
\$2.7 Million HOME Investment Partnership Fund
\$669,000 Emergency Solutions Grant Program
\$2.6 Million Homeless Shelter Assistance Trust Funds
\$7.7 Million Nebraska Affordable Housing Trust Fund
\$328,000 Housing Opportunities for Persons with AIDS

The NDED also administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to local Community and County municipalities for financing housing, planning and public works projects. All Nebraska Counties and Communities are an eligible applicant for CDBG funds. Lincoln and Omaha receive an annual allocation of CDBG funds, from the Department of Housing and Urban Development, as entitlement communities. The remaining Nebraska Communities are classified as non-entitlement Communities and compete annually for CDBG funds for various community and economic development programs, including housing. Seven Nebraska Communities, each with a population of 20,000 to 49,999 are eligible for multi-year CDBG funding from the Comprehensive Revitalization Category of funding.

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

Nebraska Affordable Housing Trust Fund (NAHTF) – The NAHTF is available to assist in funding affordable housing programs. The Trust Fund is administered by the NDED and is used to match with Low-Income Housing Tax Credit allocations, for new affordable rental housing, funding of non-profit operating assistance, financing distressed rental properties and the acquisition/rehabilitation of existing rental programs.

Nebraska Investment Finance Authority (NIFA)

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

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

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

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

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

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

Midwest Housing Equity Group (MHEG)

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

MHEG provides equity financing for the federal low income housing tax credit program, as defined in Section 42 of the Internal Revenue Code. In addition to tax credit syndication, MHEG staff provides technical assistance to developers, owners and management companies on the development and management of tax credit properties.

CHDOs & Community Action Agencies/Partnerships

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

The CHDO/Community Action Partnership serving the Community of Crete is Blue Valley Community Action Partnership. Grant administration is provided by Southeast Nebraska Development District.

Nebraska Energy Office (NEO)

Low-Income Weatherization Assistance Program – This Federally funded program assists people with low-incomes by making energy improvements to their homes. The program is a State-wide effort carried out primarily by Nebraska Community Action Partnerships.

The weatherization program concentrates on energy improvements which have the greatest impact on making recipient's homes more energy efficient, thereby lowering their energy consumption. Eligible weatherization measures include caulking, weather stripping, ceiling, wall and floor insulation and furnace repair.

Nebraska Department of Health and Human Services (NDHHS)

NDHHS administers the **Nebraska Homeless Shelter Assistance Trust Fund** and **Emergency Shelter Grant** to assist local or regional based groups in the provision of housing improvements for homeless and "at risk of homeless" persons and families.

REGIONAL FUNDING

Federal Home Loan Bank

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

FEDERAL FUNDING

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

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

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **HUD Section 811 Program** – Provides funding to state housing organizations for development of housing for persons with a disability(ies). The Program provides 100 percent financing with an operational subsidy.
- **Mortgage Insurance** – The HUD 221(d)(3) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

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

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. A **Section 538 Mortgage Insurance Program** is also available to assist in funding multifamily rental projects.
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.
- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for “special populations.”

- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**
- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Rural Local Initiatives Support Corporation (Rural LISC)

Rural LISC works with local Community Development Corporations on assisting neighborhoods and residents in revitalizing distressed neighborhoods by creating sustainable, healthy living environments. This is achieved through the collaboration of local governments, corporations and persons interested in investing in community growth. Rural LISC can be utilized towards the investment of housing and real estate improvements in a given community.

Other Federal Funding

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



CRETE, NEBRASKA

APPENDIX I

Crete Table Profile.

TABLE 1
POPULATION TRENDS & PROJECTIONS
CRETE / EMA / SALINE COUNTY, NEBRASKA
2000-2039 / 10- & 25-YEAR PROJECTIONS

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
Crete:	2000	6,028	--	--	--	--
	2010	6,960	+932	+15.5%	+93.2	+1.5%
	2014	7,196	+236	+3.4%	+78.7	+1.1%
	Low 2024	7,527	+331	+4.6%	+33.1	+0.46%
	Medium 2024	7,959	+763	+10.6%	+76.3	+1.06%
	High 2024	8,261	+1,065	+14.8%	+106.5	+1.48%
	Low 2039	7,753	+557	+7.7%	+22.3	+0.34%
	Medium 2039	8,797	+1,601	+22.2%	+64.0	+0.88%
	High 2039	9,045	+1,849	+25.7%	+74.0	+1.03%
Effective Market Area:	2000	8,281	--	--	--	--
	2010	12,754	+4,473	+54.0%	+447.3	+5.4%
	2014	13,859	+1,105	+8.7%	+368.3	+3.0%
	2024	17,809*	+3,950	+28.5%	+395.0	+2.9%
	2039	22,400*	+8,541	+61.6%	+341.6	+2.4%
Saline County:	2000	13,843	--	--	--	--
	2010	14,200	+357	+2.6%	+35.7	+0.3%
	2014	14,588	+388	+2.7%	+129.3	+0.9%
	2024	15,161*	+573	+3.9%	+57.3	+0.4%
	2039	15,218*	+630	+4.3%	+25.2	+0.2%

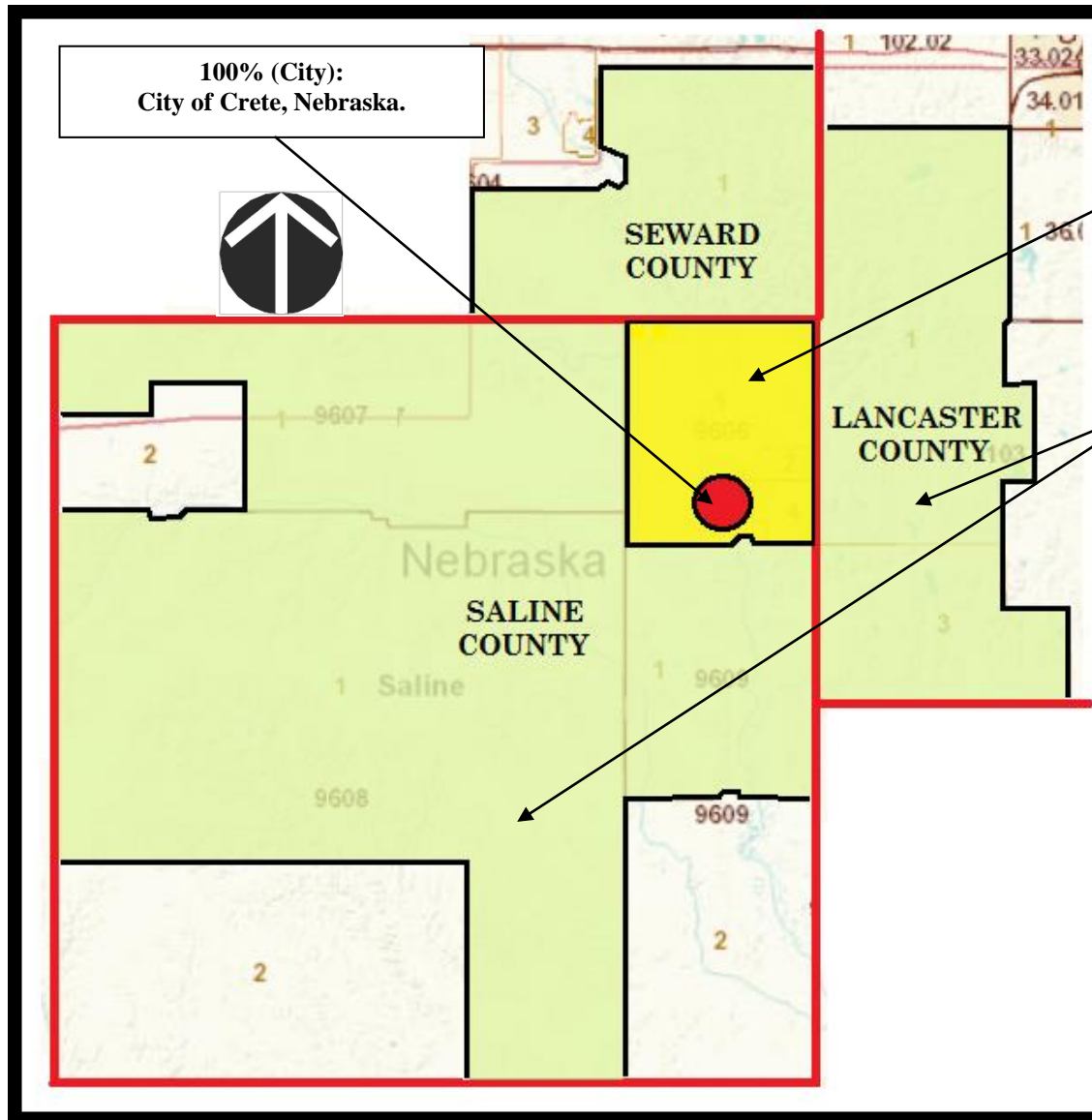
NOTE: 2012 Census Estimates: Crete, 7,174; Saline County, 14,557

*Includes "Medium" Population Projections for the City of Crete.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2014.

EFFECTIVE (HOUSING) MARKET AREA CRETE, NEBRASKA



95% Pull
(Primary Market Area – Yellow):
2010 Census Tract 9606
(2000 Census Tract 9906)
Saline County, Nebraska

75% Pull
(Secondary Market Area – Light Green):

Saline County:

2010 Census Tracts 9607 (Block Grp 1), 9608 (Block Grp 1) & 9609 (Block Grp 1).
(2000 Census Tracts 9907 (Block Grp 1), 9908 (Block Grp 1) & 9909 (Block Grp 1)).

Lancaster County:

2000 & 2010 Census Tract 103
(Block Grps 1 & 3).

Seward County:

2010 Census Tract 9604 (Block Grp. 1).
(2000 Census Tract 9904 (Block Grp. 1)).

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

Lincoln, Nebraska* 402.464.5383

TABLE 2
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
CRETE, NEBRASKA
2000-2039

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2014</u>	<u>2024</u>	<u>2039</u>	<u>2014-2039</u> <u>Change</u>
19 and Under	1,853	2,305	+452	2,411	2,737	2,992	+581
20-34	1,484	1,736	+252	1,803	1,992	2,233	+430
35-54	1,416	1,571	+155	1,612	1,709	1,856	+244
55-64	397	587	+190	640	768	893	+253
65-74	331	319	-12	317	323	358	+41
75-84	348	262	-86	239	249	265	+26
85+	199	180	-19	174	181	200	+26
Totals	6,028	6,960	+932	7,196	7,959	8,797	+1,601
Median Age	30.3	28.5	-1.8	28.3	27.3	26.1	-2.2

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2014.

TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
CRETE, NEBRASKA
2000-2039

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Crete:	2000	6,028	759	5,269	2,078	2.54
	2010	6,960	833	6,127	2,199	2.78
	2014	7,196	851	6,345	2,258	2.81
	2024	7,959	918	7,041	2,453	2.87
	2039	8,797	1,020	7,777	2,682	2.90
Effective Market Area:	2000	8,281	869	7,142	4,236	1.68
	2010	12,754	1,059	11,695	4,636	2.52
	2014	13,859	1,093	12,766	5,006	2.55
	2024	17,809	1,278	16,531	6,309	2.62
	2039	22,400	1,461	20,939	7,726	2.71

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2014.

TABLE 4
TENURE BY HOUSEHOLD
CRETE, NEBRASKA
2000-2039

	<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Crete:	2000	2,078	1,224	58.9%	854	41.1%
	2010	2,199	1,257	57.2%	942	42.8%
	2014	2,258	1,289	57.1%	969	42.9%
	2024	2,453	1,388	56.6%	1,065	43.4%
	2039	2,682	1,507	56.2%	1,175	43.8%
Effective Market Area:	2000	4,236	2,983	70.4%	1,253	29.6%
	2010	4,636	3,330	71.8%	1,306	28.2%
	2014	5,006	3,619	72.3%	1,387	27.7%
	2024	6,309	4,612	73.1%	1,697	26.9%
	2039	7,726	5,717	74.0%	2,009	26.0%

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2014.

TABLE 5
HOUSEHOLDS BY HOUSEHOLD SIZE
CRETE, NEBRASKA
2010

<u>1 Person</u>	<u>2 Persons</u>	<u>3 Persons</u>	<u>4 Persons</u>	<u>5 Persons</u>	<u>6 Persons</u>	<u>7+ Persons</u>
599	618	334	288	188	83	89

Source: 2010 Census.

Hanna:Keelan Associates, P.C., 2014.

TABLE 6
HOUSEHOLDS BY INCOME GROUP
CRETE, NEBRASKA
2011 ESTIMATE*

Household Income	All Households		Renter Households		Elderly (65+) Households	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Less than \$10,000	308	13.5%	138	13.2%	78	14.2%
\$10,000-\$19,999	140	6.1%	62	6.0%	129	23.4%
\$20,000-\$34,999	680	29.7%	448	43.0%	163	29.5%
\$35,000-\$49,999	285	12.5%	128	12.3%	45	8.1%
<u>\$50,000 or More</u>	<u>873</u>	<u>38.2%</u>	<u>266</u>	<u>25.5%</u>	<u>137</u>	<u>24.8%</u>
Totals	2,286	100.0%	1,042	100.0%	552	100.0%
Median Income	\$35,750		\$30,747		\$26,349	

* Specified Data Used; subject to margin of error.

Source: 2007-2011 American Community Survey.

Hanna:Keelan Associates, P.C., 2014.

TABLE 7
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
CRETE, NEBRASKA
2000-2039

<u>Income Group</u>	<u>2000*</u>	<u>2011 Est.*</u>	<u>2014</u>	<u>2024</u>	<u>2039</u>	<u>% Change 2014-2039</u>
<u>All Households</u>						
Less than \$10,000	289	308	212	147	101	-52.3%
\$10,000-\$19,999	319	140	101	86	66	-23.2%
\$20,000-\$34,999	476	680	691	699	733	+4.9%
\$35,000-\$49,999	390	285	289	346	398	+15.0%
<u>\$50,000 or More</u>	<u>637</u>	<u>873</u>	<u>932</u>	<u>1,175</u>	<u>1,384</u>	<u>+17.8%</u>
Totals	2,111	2,286	2,225	2,453	2,682	+9.3%
Median Income	\$34,098	\$38,750	\$40,042	\$49,651	\$63,274	+27.4%
<u>Households 65+ Yrs.</u>						
Less than \$10,000	103	78	70	43	24	-65.7%
\$10,000-\$19,999	199	129	118	98	70	-40.7%
\$20,000-\$34,999	130	163	168	179	194	+8.3%
\$35,000-\$49,999	68	45	48	55	67	+39.6%
<u>\$50,000 or More</u>	<u>72</u>	<u>137</u>	<u>152</u>	<u>203</u>	<u>251</u>	<u>+65.1%</u>
Totals	572	552	556	578	606	+9.0%
Median Income	\$19,195	\$26,349	\$28,348	\$35,997	\$44,873	+58.3%

* Specified Data Used. 2011 Estimate subject to margin of error.

Source: 2000 Census, 2007-2011 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2014.

TABLE 8
PERSONS RECEIVING SOCIAL SECURITY INCOME
SALINE COUNTY, NEBRASKA
2011

<u>Social Security Income-2011</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	1,720
Wives & Husbands	100
Children	25
<u>Survivor Benefits</u>	
Widows & Widowers	230
Children	70
<u>Disability Benefits</u>	
Disabled Persons	330
Wives & Husbands	5
<u>Children</u>	<u>60</u>
Total	2,540
<u>Aged 65 & Older</u>	
Men	825
<u>Women</u>	<u>1,085</u>
Total	1,910
<u>Supplemental Security Income-2011</u>	<u>Number of Beneficiaries</u>
Aged	N/A
<u>Blind and Disabled</u>	<u>N/A</u>
Total	N/A

N/A=Not Available.

Source: Department of Health and Human Services,
 Social Security Administration, 2014.
 Hanna:Keelan Associates, P.C., 2014.

TABLE 9
PER CAPITA INCOME
SALINE COUNTY, NEBRASKA / STATE OF NEBRASKA
2002-2024

	Saline County		State of Nebraska	
<u>Year</u>	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2002	\$23,945	--	\$28,598	--
2003	\$25,842	+7.9%	\$29,902	+4.6%
2004	\$27,343	+5.8%	\$30,314	+1.4%
2005	\$27,591	+0.9%	\$32,126	+6.0%
2006	\$27,620	+0.1%	\$33,265	+3.5%
2007	\$30,657	+11.0%	\$34,318	+3.2%
2008	\$34,649	+13.0%	\$35,679	+4.0%
2009	\$32,667	-5.7%	\$38,177	+7.0%
2010	\$32,839	+0.5%	\$40,163	+5.2%
2011	\$36,735	+11.9%	\$39,332	-2.1%
2014	\$39,377	+7.1%	\$41,282	+5.0%
2002-2014	\$23,945-\$39,377	+64.4%	\$28,598-\$41,282	+44.3%
2014-2024	\$39,377-\$48,316	+22.7%	\$41,282-\$52,087	+26.2%
2024-2039	\$48,316-\$61,201	+26.7%	\$52,087-\$66,865	+28.3%

Source: Bureau of Economic Analysis, Regional Economic Information System, 2014.
 Nebraska Department of Economic Development, 2014.
 Hanna:Keelan Associates, P.C., 2014.

TABLE 10
RACE AND HISPANIC ORIGIN
CRETE, NEBRASKA
2000 & 2010

<u>Race</u>	<u>2000</u>		<u>2010</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	5,213	86.5%	4,915	70.7%
Black	46	0.8%	72	1.0%
Native American	44	0.7%	34	0.4%
Asian	197	3.2%	174	2.5%
<u>Other</u>	<u>528</u>	<u>8.8%</u>	<u>1,765</u>	<u>25.4%</u>
Totals	6,028	100.0%	6,960	100.0%
Hispanic Origin	814	13.5%	2,484	35.7%

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2014.

TABLE 11
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CRETE, NEBRASKA
2000-2039

<u>Income Range</u>	<u>2000*</u>	<u>2010*</u>	<u>2014</u>	<u>2024</u>	<u>2039</u>
	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0%-30% AMI	79 / 59	80 / 50	80 / 48	82 / 40	86 / 32
31%-50% AMI	79 / 30	82 / 26	83 / 25	86 / 20	90 / 15
51%-80% AMI	235 / 35	244 / 30	249 / 29	290 / 23	320 / 16
<u>81%+ AMI</u>	<u>815 / 55</u>	<u>851 / 47</u>	<u>877 / 46</u>	<u>930 / 39</u>	<u>1,011 / 32</u>
Totals	1,208 / 179	1,257 / 153	1,289 / 148	1,388 / 122	1,507 / 95

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

*Specified Data Used.

Source: 2000 CHAS Data.

Hanna:Keelan Associates, P.C., 2014.

TABLE 12
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CRETE, NEBRASKA
2000-2039

	2000*	2010*	2014	2024	2039
<u>Income Range</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0%-30% AMI	172 / 108	186 / 103	188 / 100	198 / 94	211 / 88
31%-50% AMI	148 / 108	161 / 105	164 / 103	176 / 98	197 / 93
51%-80% AMI	146 / 74	158 / 72	161 / 71	195 / 67	211 / 60
<u>81%+ AMI</u>	<u>402 / 49</u>	<u>437 / 40</u>	<u>456 / 37</u>	<u>496 / 27</u>	<u>556 / 19</u>
Totals	868 / 339	942 / 320	969 / 311	1,065 / 286	1,175 / 260

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

*Specified Data Used.

Source: 2000 CHAS Data.

Hanna:Keelan Associates, P.C., 2014.

TABLE 13
ESTIMATED ELDERLY (62+) RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CRETE, NEBRASKA
2000-2039

	2000*	2010*	2014	2024	2039
<u>Income Range</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0%-30% AMI	60 / 35	50 / 33	48 / 32	42 / 29	34 / 24
31%-50% AMI	58 / 48	55 / 44	54 / 43	50 / 40	45 / 36
51%-80% AMI	39 / 25	45 / 23	46 / 23	53 / 20	60 / 17
<u>81%+ AMI</u>	<u>68 / 20</u>	<u>79 / 15</u>	<u>82 / 14</u>	<u>97 / 11</u>	<u>119 / 7</u>
Totals	225 / 128	229 / 115	230 / 112	242 / 100	258 / 84

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

*Specified Data Used.

Source: 2000 CHAS Data.

Hanna:Keelan Associates, P.C., 2014.

TABLE 14
EMPLOYMENT DATA TRENDS AND PROJECTIONS
SALINE COUNTY, NEBRASKA
2002-2039

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2002	7,891	--	3.0%
2003	7,994	+103	3.3%
2004	8,015	+21	3.4%
2005	8,040	+25	3.4%
2006	7,973	-67	2.7%
2007	8,119	+146	2.6%
2008	8,242	+123	3.4%
2009	7,890	-352	4.6%
2010	7,915	+25	4.0%
2011	8,198	+283	3.3%
2012	8,291	+93	3.6%
2014	8,390	+99	3.8%
2024	8,742	+352	3.9%
2039	9,106	+364	3.9%
2000-2039	7,891-9,106	+1,215	3.0%-3.9%

Source: Nebraska Department of Labor, Labor Market Information, 2014.

Hanna:Keelan Associates, P.C., 2014.

TABLE 15
TRAVEL TIME TO WORK
CRETE, NEBRASKA
2011 ESTIMATE*

<u>9 Minutes or Less</u>	<u>10-19 Minutes</u>	<u>20-29 Minutes</u>	<u>30-39 Minutes</u>	<u>40 Minutes or More</u>
1,302	735	110	199	289

2011 Estimate subject to margin of error.

Source: 2007-2011 American Community Survey.

Hanna:Keelan Associates, P.C., 2014.

TABLE 16
WORKFORCE EMPLOYMENT BY TYPE
SALINE COUNTY, NEBRASKA
2010-2012

<u>Workforce</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>% Change</u> <u>2010-2012</u>
Non-Farm Employment	6,765	7,074	6,775	+0.1%
(Wage & Salary)				
Goods-Producing	2,675	2,858	2,724	+1.8%
Manufacturing	*	*	*	*
Nat. Res. & Const.**	65	45	47	-27.7%
Service-Providing	4,091	4,216	4,051	-1.0%
Trade, Trans, Ware, Util***	*	*	*	*
Total Trade	746	730	695	-6.8%
Wholesale Trade	173	163	157	-9.2%
Retail Trade	573	567	538	-6.1%
Information	*	*	*	*
Financial Activities	204	197	192	-5.9%
Professional & Business	293	97	84	-71.3%
Education & Health	703	656	627	-10.8%
Leisure & Hospitality	369	371	418	+13.3%
Other Services	140	265	250	+78.6%
Total Government	1,330	1,485	1,420	+6.8%
Federal	65	55	54	-16.9%
State	28	23	22	-21.4%
Local	1,237	1,407	1,344	+8.6%

N/A = Not Available.

*Data not available due to disclosure suppression.

**Natural Resources & Construction.

*** Trade, Transportation, Warehousing & Utilities.

Source: Nebraska Department of Labor, Labor Market Information, 2014.

Hanna:Keelan Associates, P.C., 2014.

TABLE 17
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
CRETE, NEBRASKA
2000 & 2011 ESTIMATE

<u>Year</u>	<u>Number of Units</u>				<u>Total</u>
	<u>1 Unit</u>	<u>2-9 Units</u>	<u>10+ Units</u>	<u>Other*</u>	
2000	1,534	293	187	148	2,162
2011**	1,575	598	236	176	2,585

*Includes mobile home or trailer.

**Specified Data Used, subject to margin of error.

Source: 2000 Census, 2007-2011 American Community Survey.

Hanna:Keelan Associates, P.C., 2014.

TABLE 18
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
CRETE, NEBRASKA
2000 & 2011 ESTIMATE

	<u>Complete Plumbing</u>			<u>Lack of Complete Plumbing</u>		<u>Units with 1.01+ Persons per Room</u>	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
2000	2,081	2,057	98.8%	24	1.2%	72	3.5%
2011*	2,286	2,286	100.0%	0	0.0%	61	2.7%

*Specified Data Used, subject to margin of error.

Source: 2000 Census, 2007-2011 American Community Survey.

Hanna:Keelan Associates, P.C., 2014.

TABLE 19
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
CRETE, NEBRASKA
2014

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Wait List</u>
Blue Terrace CROWN 1035 East 20 th Street (800) 613-5070	2002	3-Bd: 16	LIHTC	\$440-\$493	94% Yes (8)
Centennial Terrace 1600 Grove Avenue (402) 826-2678	1965	38 = 1 2 = 2	HUD Section 8	30% of Income Avg: \$276	100% Yes (42*)
Crete Apartments 2245 Heather (402) 826-2568	1991	1-Bd: 2 2-Bd: 31 3-Bd: 3	LIHTC USDA-RD	30% Income 1-Bd: \$0-\$654 2-Bd: \$0-\$721 3-Bd: \$0-\$755	94% Yes (N/A)
Crete Manor 830 East 1 st Street (402) 826-4325	1960s	NF: 104	Proprietary Multi-facility Owner	N/A	N/A
East Meadows 2489 Boswell Avenue (800) 613-5070	1995	2-Bd: 4 3-Bd: 4	LIHTC	2-Bd: \$355 3-Bd: \$385	88% Yes (30)*
Goldenrod Village, LLC 540 Goldenrod Lane (888) 708-2763	2007	1-Bd: 16 2-Bd: 8	LIHTC USDA-RD	30% Income 1-Bd: \$532 2-Bd: \$601	100% Yes (15)

CONTINUED:

TABLE 19 (CONTINUED)
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
CRETE, NEBRASKA
2014

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Wait List</u>
Tabitha Garden Square Asst. Liv. 1405 Hickory Avenue (402) 826-4221	N/A	AL: 59	Non-Profit Independent Owner	N/A	N/A
Tabitha Nursing Center at Crete 1540 Grove Street (402) 826-6800	N/A	NF: 44	Non-Profit Independent Owner	N/A	N/A
West Meadows 2490 Forest Avenue (800) 613-5070	1996	2-Bd: 4 3-Bd: 4	LIHTC	2-Bd: \$355 3-Bd: \$385	100% Yes (30)*

***Public housing and elderly housing wait list.**

AL = Assisted Living Beds.

NF = Nursing Facility Beds.

N/A = Not Available.

Source: Project Developers & Property Management Agencies, 2014.
Hanna:Keelan Associates, P.C., 2014.

TABLE 20
ESTIMATED YEAR STRUCTURE BUILT
CRETE, NEBRASKA
2014

<u>Year</u>	<u>Housing Units</u>
2012 to Present	36
2005 to 2011*	192
2000 to 2004*	147
1999 to 2000	98
1995 to 1998	136
1990 to 1994	70
1980 to 1989	162
1970 to 1979	413
1960 to 1969	230
1950 to 1959	236
1940 to 1949	145
<u>1939 or Before</u>	<u>672</u>
Subtotal	2,537
<u>Units Lost (2011 to Present)</u>	<u>(10)</u>
Total Est. Units – 2014	2,527
% 1939 or Before	26.2%
% 1959 or Before	41.3%

*Specified Data Used; subject to margin of error.

Source: City of Crete, 2014; 2000 Census,
 2007-2011 American Community Survey.
 Hanna:Keelan Associates, P.C., 2014.

TABLE 21
HOUSING STOCK OCCUPANCY / VACANCY STATUS
CRETE, NEBRASKA
2000, 2010 & 2014

	<u>2000</u>	<u>2010</u>	<u>2014</u>
a) Housing Stock	2,188 (O=1,287; R=901)	2,389 (O=1,333; R=1,056)	2,527 (O=1,389; R=1,138)
b) Vacant Housing Stock	110	190	269
c) Occupied Housing Stock	2,078	2,199	2,258
Owner Occupied	1,224	1,257	1,289
Renter Occupied	854	942	969
d) Housing Vacancy Rate	5.0% (110)	7.9% (190)	10.6% (269)
Owner Vacancy	4.9% (63)	5.7% (76)	7.2% (100)
Renter Vacancy	5.2% (47)	10.8% (114)	14.8% (169)
e) Adjusted Vacancy Rate*	2.6% (58)	4.5% (108)	5.6% (141)
Adjusted Owner Vacancy*	2.7% (35)	3.3% (44)	4.7% (65)
Adjusted Renter Vacancy*	2.6% (23)	6.0% (64)	6.7% (76)

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

Source: 2000, 2010 Census; City of Crete, 2014.
2007-2011 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2014.

TABLE 22
OWNER OCCUPIED HOUSING VALUE
CRETE, NEBRASKA
2000-2024

	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Totals
2000*	230	544	195	41	37	1,047
Median Value	\$77,900					
2011*	148	481	372	153	90	1,244
Median Value	\$99,200					
2014	\$108,800					
2024	\$121,300					
2039	\$142,600					

* Specified Data Used. 2011 estimate subject to margin of error.
Source: 2000 Census, 2007-2011 American Community Survey.
Hanna:Keelan Associates, P.C., 2014.

TABLE 23
GROSS RENT
CRETE, NEBRASKA
2000-2024

	Less than \$200	\$200 to \$299	\$300 to \$399	\$400 to \$599	\$600 or More	Totals
2000*	95	87	124	399	159	864
Median Rent	\$466					
2011*	70	23	14	263	672	1,042
Median Rent	\$660					
2014	\$694					
2024	\$858					
2039	\$1,092					

* Specified Data Used. 2011 estimate subject to margin of error.
Source: 2000 Census, 2007-2011 American Community Survey.
Hanna:Keelan Associates, P.C., 2014.

TABLE 24
ESTIMATED HOUSING DEMAND -
TARGET DEMAND & REQUIRED BUDGET
CRETE, NEBRASKA
2024 & 2039

	Target Demand*		Total	Est.
	<u>Owner</u>	<u>Renter</u>	<u>Demand</u>	<u>Required</u>
				<u>Budget</u>
2024	184	130	314**	\$61 M
2039	324	264	588	\$119 M

*Based upon **new households**, providing affordable housing for 20%/40% of **cost burdened households**, with housing problems, **replacement** of 20%/40% substandard (HUD) housing stock, absorb **housing vacancy deficiency** by creating 6% vacancy rate consisting of structurally sound housing units, build for **Pent-Up demand** at 2%. **Includes both new construction and purchase-rehab-resale or re-rent**

**Includes Downtown Housing Target: 24 Rental Units.

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 25
AREA HOUSEHOLD INCOME (AMI)
SALINE COUNTY, NEBRASKA
2014

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$12,300	\$14,050	\$15,800	\$17,550	\$19,000	\$20,400	\$21,800	\$23,200
50% AMI	\$20,500	\$23,400	\$26,350	\$29,250	\$31,600	\$33,950	\$36,300	\$38,650
60% AMI	\$24,600	\$28,080	\$31,620	\$35,100	\$37,920	\$40,740	\$43,560	\$46,380
80% AMI	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
100%AMI	\$41,000	\$46,800	\$52,700	\$58,500	\$63,200	\$67,900	\$72,600	\$77,300
125%AMI	\$51,250	\$58,500	\$65,875	\$73,125	\$79,000	\$84,875	\$90,750	\$96,625

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 26
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
CRETE, NEBRASKA
2024

	<u>Income Range</u>					
<u>Tenure</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>Totals</u>
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner	0	0	24	116	44	184
Rental	12	32	30	36	20	130

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 27
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
CRETE, NEBRASKA
2024

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	84 / 16*	47.5
	Patio Home Unit	12 / 10	4.0
	Town Home Unit	16 / 8	8.0
	Duplex/Triplex Unit	0 / 34	9.0
	Apartment - 4+ Units***	0 / 12	1.0
Totals		112 / 70	69.5
55+ Years	Single Family Unit	40 / 0	19.0
	Patio Home Unit	12 / 0	4.0
	Town Home Unit	20 / 8	9.5
	Duplex/Triplex Unit	0 / 40	10.5
	Apartment - 4+ Units***	0 / 12	1.0
Totals		72 / 60	44.0
TOTAL UNITS / ACRES		184 / 130	113.5
*Includes Credit- or Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2014.			

TABLE 28
HOUSING DEMAND – TARGET POPULATIONS
CRETE, NEBRASKA
2024

HOUSEHOLD AREA MEDIAN INCOME (AMI)							Workforce
Owner						Sector	
Units			61%-80%	81%-125%	126%+	Totals	45%+
Elderly (55+)			4	38	30	72	25
Family			12	74	14	100	80
Special							
Populations ¹			8	4	0	12	3
Subtotals			24	116	44	184	108
Rental							
Units*	0%-30%	31%-60%					
Elderly (55+)	2	12	10	22	14	60	20
Family	4	16	18	12	6	56	50
Special							
Populations ¹	6	4	2	2	0	14	4
Subtotals	12	32	30	36	20	130	74
Totals	12	32	54	152	64	314	182

* Includes Credit- or Lease-to-Own units.

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

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 29
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT
CRETE, NEBRASKA
2024

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Owner	(61%-80%)	(81%-125%)	(126%+)				Work Force
Units*	<u>\$134,500*</u>	<u>\$180,300*</u>	<u>\$229,900*+</u>	<u>Totals</u>			(45%+ AMI)
2 Bedroom	8	26	8	42			10
3+ Bedroom	16	90	36	142			98
TOTALS	24	116	44	184			108
<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units**	<u>\$395**</u>	<u>\$545**</u>	<u>\$605**</u>	<u>\$795**</u>	<u>\$895**+</u>	<u>Totals</u>	(45%+ AMI)
1 Bedroom ¹	4	4	4	4	0	16	4
2 Bedroom ¹	6	18	16	18	12	70	38
3+ Bedroom	2	10	10	14	8	44	32
Totals	12	32	30	36	20	130	74

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 30
HOUSING CONDITIONS SURVEY
CRETE, NEBRASKA
2014

Rating 1 – Excellent, New	187
Rating 2 – Sound	639
Rating 3 – Minor Deteriorating	825
Rating 4 – Major Deteriorating	107
<u>Rating 5 – Critical/ Dilapidated</u>	<u>24</u>
Total	1,782

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 31
TARGET REHABILITATION & DEMOLITION
DEMAND & BUDGET
CRETE, NEBRASKA
2024

- Moderate Rehabilitation	330 Units / \$10.9 M
- Substantial Rehabilitation	75 Units* / \$3.1 M
- Demolition	56 Units / \$1.26 M**
	\$3.6 M***

*Pending Appraisal Qualification.

**Estimated Cost without acquisition.

***Estimated Cost with acquisition.

Source: Hanna:Keelan Associates, P.C., 2014.

CRETE, NEBRASKA HOUSING CONDITIONS SURVEY FIELD OBSERVATION SHEET

PRIMARY STRUCTURAL COMPONENTS OBSERVED					
	1. Excellent, New	2. Sound	3. Minor Deteriorating	4. Major Deteriorating	5. Critical/ Dilapidated
Roof					
Wall Foundation					
Building Foundation					

SECONDARY STRUCTURAL COMPONENTS OBSERVED					
	1. Excellent, New	2. Sound	3. Minor Deteriorating	4. Major Deteriorating	5. Critical/ Dilapidated
Roof Surface					
Chimney					
Gutters/Downspouts					
Wall Surface					
Paint/Coating					
Doors					
Windows					
Porches/Steps					
Driveway/Side Cond.					

OVERALL PROPERTY OBSERVATIONS					
	1. Excellent, New	2. Sound	3. Minor Deteriorating	4. Major Deteriorating	5. Critical/ Dilapidated
Street Condition					
Sidewalk Condition					
Pkg./Driveway Cond.					

FINAL RATING					
	1. Excellent, New	2. Sound	3. Minor Deteriorating	4. Major Deteriorating	5. Critical/ Dilapidated

**COMMUNITY OF CRETE, NEBRASKA
DOWNTOWN HOUSING & REDEVELOPMENT INITIATIVE.**

A. Housing Units - 2014:

City-Wide:

2,527 Total Housing Units:

(Owner = 1,389; Rental = 1,138)

2,258 Total Occupied Units (Households); (269 Total Vacant Units):

(Owner = 1,289; Renter = 969)

2014 Housing Vacancy Rate = 10.6%, Adjusted = 5.6%.

Downtown:

48 Total Housing Units:

(Owner = 5; Rental = 43)

37 Total Occupied Units (Households); (11 Total Vacant Units):

(Owner = 5; Renter = 32)

2014 Vacancy Rate = 23.0%, Adjusted = 10.8%.

B. Housing Target Demand - 2019:

City-Wide – 314 Units (Owner = 184; Rental = 130).

Downtown – 24 Rental Units (18% of City Rental Demand).

C. Downtown Housing Target Demand = 136 Units:

Estimated Square Feet = 29,000.

Estimated Development Cost = \$6,000,000.

Estimated Additional Real Estate Tax Requirement, or Increment = \$146,500 (Mid 15yr Term).

Housing Tax Increment Financing Opportunity:

\$1,575,000 (\$42,200 @ 15yrs @ 4.5%).

D. Economic Impact of Housing, i.e. Retail, Services, Food, Entertainment, etc.:

Estimated Square Feet = 9,150.

Estimated Development Cost = \$1,825,000.

Estimated Added Real Estate Tax Requirement, or Increment = \$42,200 (Mid 15yr Term).

Economic Impact Tax Increment Financing Opportunity:

\$455,000 (\$42,200 @ 15yrs @ 4.5%).

E. Total Estimated Costs & Funds Required for the Crete Downtown Housing & Redevelopment Initiative = \$7,825,000.

\$2,030,000 (TIF/Assessment Loan 25.9%).

\$3,090,875 (Other Local, State, Federal Funding* 39.5%) &

\$2,729,125 (Private Financing 34.6%).

*Additional TIF; Area Bucket, CRA Assessment; CDBG, HOME, LIHTC, etc.

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

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

**Lincoln, Nebraska* 402.464.5383 **

** Becky Hanna, Tim Keelan, Lonnie Dickson, AICP, Keith Carl **



CRETE, NEBRASKA

APPENDIX II

Crete Survey Results.

Crete, Nebraska Comprehensive Planning Program

CITIZEN SURVEY

The City of Crete Planning Commission is currently conducting a Comprehensive Planning Program, to determine both the present and future needs of the Community for the next 10- and 25 years. An important activity of this Planning Program is to ask you about the needs and wants of the Community. Please take a few minutes to complete and return the following Citizen Survey to City Hall by WEDNESDAY, MARCH 19TH.

POPULATION CHARACTERISTICS

TOTAL SURVEYS: 316

1. How long have you lived in Crete?

- | | |
|--|--|
| <input type="checkbox"/> Less than 1 Year (14) | <input type="checkbox"/> 11 to 20 Years (63) |
| <input type="checkbox"/> 1 to 5 Years (49) | <input checked="" type="checkbox"/> 21+ Years (108) |
| <input type="checkbox"/> 6 to 10 Years (35) | <input type="checkbox"/> I do not live in Crete (28) |

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

- | | |
|---|---|
| <input type="checkbox"/> One (28) | <input type="checkbox"/> Four (67) |
| <input checked="" type="checkbox"/> Two (86) | <input type="checkbox"/> Five (35) |
| <input type="checkbox"/> Three (48) | <input type="checkbox"/> Six or More (32) |

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

225 Less than 18 Years	___101___ 45 to 54 Years
___116___ 18 to 24 Years	___95___ 55 to 64 Years
___108___ 25 to 34 Years	___59___ 65 to 74 Years
___117___ 35 to 44 Years	___40___ 75+ Years

EDUCATION

4. Check all that apply.

- ☐ I am a graduate of Crete Public/Parochial Schools. (97)
☐ **I have children attending Crete Public/Parochial Schools. (104)**
☐ Crete Public/Parochial Schools were a factor in my decision to locate in Crete. (43)

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

- ☐ **Yes (153)** ☐ No (100)

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

Top Responses: improvements to sidewalks, improved street crossings & traffic congestion reduction.

6. Would you recommend Crete Public/Parochial Schools to parents?

- ☐ **Yes (230)** ☐ No (42)

PUBLIC FACILITIES & COMMUNITY & ECONOMIC DEVELOPMENT

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

Top Responses: YMCA/Wellness Center, biking/hiking trails, improved parks, sporting facilities, bowling alley and new library.

8. Is there a need for a Community-owned recreational facility in Crete?

- ☐ **Yes (200)** ☐ No (48)

9. What three new businesses would you like to see in Crete?

Top Responses: fast food and sit-down restaurants, grocery store, clothing/fabric store, YMCA, conference center, coffee shops and retail department stores.

10. What three services would you like to see offered in the City of Crete that are currently not available?

Top Responses: Youth activities, health and wellness programs “Trade” services (plumbing, sewing, vehicle repair, etc.) and recycling program.

11. Please rate the quality of the following Community Services & Public Facilities in your Town. (1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor).

1.58_Church	_2.31_Discount/Variety Store	_2.33_Repair Services
_2.12_Grocery Store	_2.75_Downtown Businesses	_2.98_Entertainment
1.62_Pharmacy	_2.63_Senior Center	_1.94_Library
_1.59_Fire Protection	_1.86_Post Office	_1.68_Medical Clinic
1.77_City Offices	_2.78_Restaurant/Cafe	1.77_Police Protection
_2.26_Parks/Recreation	_2.08_Convenience Store	_1.56_Bank
_2.89_Wellness/Fitness Center	_2.72_Streets/Sidewalks	1.77_Schools
_1.97_Garbage Collection	_2.06_Utilities	_2.12_Child Care Opportunities
_2.07_Local Government	_2.54_Retail Goods/Services	_____ Other _____
_2.40_Cable TV	_2.69_Employment Opportunity	

12. Please rate the most important business/industry sectors to the City of Crete.

182_Farming/Agriculture	_170_Health	_94_Financial Activities
156_Manufacturing	_73_Leisure/Hospitality/Tourism	_106_Professional & Business
_74_Wholesale Trade	_109_Government	202_Education
_94_Retail Trade	178_Medical/Emergency	_51_Home-Based Businesses
_111_Utilities	_79_Automotive	_149_Law Enforcement/Protection
_72_Railroad	_106_Retail	153_Fire Protection
_96_Information	_84_Entertainment	_____ Other _____

TRANSPORTATION

	Greatly Needed	Somewhat Needed	Not Needed	Comments
13. Which Transportation items need to be addressed in Crete?				
▪ Traffic Safety Improvements	72	111	40	
▪ Pedestrian/Trails Connections	150	55	25	
▪ School Traffic Circulation	135	70	18	
▪ Improved Traffic Control	69	105	41	
▪ Improved Truck Routes	99	67	49	
▪ Highway Corridor Enhancement	95	71	44	
▪ Access Management Improvement	31	96	51	
▪ Reduce Railroad/City Conflicts	61	96	50	
▪ More Parking	65	76	58	
▪ Control Storm Water Run-off	54	102	47	
▪ Congestion Reduction	40	92	64	

COMMUNITY GROWTH/LAND USE/ZONING

	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
14. The appearance of the City of Crete can be improved with...					
▪ Street & Pedestrian Lighting.	92	92	41	7	4
▪ Special Sales, Events and Welcome Banners.	54	103	46	11	4
▪ Crosswalk Enhancements.	96	85	27	8	5
▪ Street Trees, Benches & Landscaping.	92	78	38	17	4
▪ Pedestrian Seating Areas and Sidewalk Cafes.	80	85	39	16	4
▪ Vehicular Traffic Safety.	49	93	61	12	4
▪ Coordinated Traffic Control Lighting.	57	84	66	15	3
▪ Directional Signage.	66	90	65	15	4
▪ Restoration/Preservation of Historic Buildings.	85	90	36	6	6
▪ Gateway Entrance Signage and Advertising.	61	83	53	15	6
▪ Design Guidelines for Facades, Awnings, etc.	85	75	48	7	5
▪ Safer Railroad Crossings.	55	88	55	11	7
▪ Other (Specify):					

15. The sustainability of the City of Crete can be improved with...					
▪ Water, Sewer & Utility Replacement.	68	94	43	3	6
▪ Improved Streets, Sidewalks & Alleys.	99	97	25	2	2
▪ Additional Pedestrian Safety Measures.	65	88	56	3	4
▪ Additional Parking for Businesses/in Downtown.	46	79	57	27	4
▪ Burying Overhead Utility Lines.	47	75	66	12	3
▪ Business Retention, Recruitment & Expansion.	113	56	30	2	3
▪ Marketing of Sales & Festivals.	68	104	26	11	4
▪ Coordinated Business Hours.	39	85	65	13	5
▪ Designation of "Historic Districts."	46	68	64	14	7
▪ Increased Marketing of Vacant Buildings.	82	78	34	5	5
▪ Development of an Incubator Business Program.	36	74	82	6	5
▪ Reducing utility costs w/ alternative energy sources.	91	76	36	7	6
▪ Other (Specify):					

16. Where should future residential growth in Crete take place?

☐ North (37)

☐ **East (120)**

☐ South (48)

☐ West (38)

17. Should the role of Downtown Crete be expanded with new commercial and entertainment facilities?

☐ **Yes (198)**

☐ No (30)

Should new commercial and entertainment facilities be expanded along Highway Corridors?

☐ **Yes (190)**

☐ No (31)

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

Top Responses: South along Boswell Street, South of Highway 33 along Iris Street and East/West of Crete along Highway 103/33.

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

- ☐ **Yes (202)** ☐ No (30)

HOUSING & RESIDENTIAL DEVELOPMENT

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

- ☐ **Own (180)** ☐ Rent (61)

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

- ☐ **House (196)** ☐ Apartment (28)
☐ Mobile Home (11) ☐ Town Home/Duplex (6)

21. Are you satisfied with your current housing situation?

- ☐ **Yes (201)** ☐ No (40)

If No, why not?

Top Responses: Neighbors not keeping up with property maintenance, traffic, slum landlords and excessive vehicle parking on lawns.

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

- ☐ **Excellent (114)** ☐ Fair – Needs Minor Repair (32)
☐ Good (87) ☐ Poor – Needs Major Repair (5)

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

Top Responses: Foundation repair, cosmetic improvements and tree trimming,

23. Which of the following housing types are needed in Crete?

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Not Needed</u>
▪ Housing For:	-----	-----	-----
1. Lower-Income Families	91	71	47
2. Middle-Income Families	125	73	16
3. Upper-Income Families	59	82	50
4. Single Parent Families	66	103	21
5. Existing / New Employees	90	82	16
▪ Single Family Housing	108	78	12
▪ Rental Housing (General)	72	87	40
▪ Manufactured Homes	21	86	83
▪ Mobile Homes	15	34	138
▪ Condominiums/Townhomes	40	110	42
▪ Duplex Housing	45	109	36
▪ Apartment Complexes (3 to 12 Units per Complex)	36	81	70
▪ Rehabilitation of Owner-occupied Housing	86	83	18
▪ Rehabilitation of Renter-occupied Housing	90	77	22
▪ Housing Choices for First-Time Homebuyers	104	71	17
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	43	106	30
2. Long-Term 6 to 15 Years	56	90	32
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	33	96	44
2. Long-Term 6 to 15 Years	43	82	47
▪ One Bedroom (Apartment or House)	25	77	73
▪ Two Bedroom (Apartment or House)	58	90	100
▪ Three Bedroom (Apartment or House)	86	74	24
▪ Independent Living Housing for Persons with a Mental/Physical Disability	60	92	33
▪ Group Home Housing for Persons with a Mental/Physical Disability	48	95	35
▪ Housing in Downtown	28	69	83
▪ Retirement Housing – Rental	52	95	35
▪ Retirement Housing – Purchase (Owner occupant)	54	95	28

Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	76	82	30
2. Middle-income Elderly Persons	73	83	24
3. Upper-income Elderly Persons	47	77	47
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	60	82	26
▪ Single-Room-Occupancy Housing (Boarding Homes)	17	58	94
▪ Short-Term Emergency Shelters – 30 Days or Less	36	86	49
▪ Long-Term Shelters – 90 Days or Less	43	63	67
▪ Transitional Housing (3-12 month temporary housing)	44	87	48
▪ Other (specify):			
▪ Other (specify):			

24. Would you support Crete using State or Federal grant funds to conduct:

... an owner housing rehabilitation program? **166__ Yes** __73__ No
... a renter housing rehabilitation program? **136__ Yes** __102__ No

25. Would you support Crete establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house?

199__ Yes __42__ No

26. Would you support Crete using grant dollars to purchase, rehabilitate and resale vacant housing in the Community?

193__ Yes __48__ No

27. Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers?

169__ Yes __70__ No

28. Please provide any additional comments regarding the future of Crete:

Workforce Housing Needs Survey

The **City of Crete Planning Commission**, in cooperation with major employers in the Crete Area, is conducting the following Survey to determine the specific renter and owner housing needs of the Area's workforce. This Survey is part of a Community Housing Study, funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the City. We would appreciate you completing and returning the Survey to your HR Department, or to City Hall (Attn: Max Kathol, Director of Economic Development, City of Crete) by **MONDAY, JANUARY 27TH**.

If you give us your Name, Telephone Number and E-mail Address, you will be eligible for a \$25 CHAMBER BUCKS DRAWING! We will only contact you if you win the drawing. You must complete the survey to be eligible for the drawing.
Thank you!

Place of Employment? _____(See Comments)_____ **TOTAL SURVEYS: 69**

Do you currently live in Crete? **39 Yes** ___30___No

If No, where and why? _____(See Comments)_____

If No, are you interested in moving to Crete? ___6___Yes **25 No**

Number of Persons in your household? ___1= 9 **2 = 24** 3 = 14 4 = 13 5+ = 7

Do you rent or are you a homeowner? ___17___Rent **52 Own**

Are you satisfied with your current housing situation? **54 Yes** ___15___No

If No, why? _____(See Comments)_____

What is your current annual total household income?

_4_Less than \$25K _17_\$25K-\$50K _17_\$50K-\$70K _10_\$70K-\$80K **20 \$80K+**

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

For Renters		For Owners	
0	Lack of handicap accessible housing	2	Lack of handicap accessible housing
2	Lack of adequate public transportation	8	Lack of adequate public transportation
3	Lack of knowledge of fair housing rights	3	Lack of knowledge of fair housing rights
10	Cost of rent	12	Housing prices
0	Restrictive zoning/building codes	1	Restrictive zoning/building codes
2	Job status	7	Job status
4	Attitudes of landlords & neighbors	7	Attitudes of immediate neighbors
10	Lack of availability of decent rental units in your price range	4	Mortgage lending application requirements
0	Use of background checks	7	Excessive down payment/closing costs
1	Excessive application fees and/or rental deposits	6	Cost of utilities
6	Cost of utilities	3	Lack of educational resources about homeowner responsibilities
1	Lack of educational resources about tenant responsibilities	3	Cost of homeowners insurance
	Other: _____	8	Lack of sufficient homes for sale
	Other: _____		Other: _____

OVER

If you are currently a RENTER and would like to become a HOMEOWNER in Crete, within the next 10 years, or if you are currently a HOMEOWNER and desire to upgrade or change housing in Crete, within the next 10 years, please complete the following questions. If not, please return your survey to your employer.

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

27 **Single Family** __4__ Attached Townhouse Or Duplex Type Unit
__0__ Mobile Home __1__ Patio Home __0__ Other? _____

How many bedrooms would your family need?

__0__ One __7__ Two **17** **Three** __9__ Four +

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

__2__ Less than \$50K __3__ \$50K-\$75K **7** **\$75K-\$100K** __6__ \$100K-\$150K
__6__ \$150K-\$175K __3__ \$175K-\$200K __4__ \$200K+

What can you afford for a monthly house payment, not including house insurance and property taxes?

__3__ Under \$350 **8** **\$350 to \$650** __7__ \$650 to \$850
__5__ \$850 to \$1,000 **8** **\$1,000+**

If you are currently a **RENTER**, but would like or need a different or alternative rental situation in Crete, within the next 10 years, please complete the following questions. If not please return your survey to your employer.

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

6 **Single Family** ____2__ Attached Townhouse or Duplex Type Unit
 ____0__ Mobile Home ____1__ Standard Apartment Unit
 ____1__ Other? _____

How many bedrooms would your family need?

____1__ One ____3__ Two **6** **Three** ____0__ Four +

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

____0__ Under \$350 ____2__ \$350-\$450 ____1__ \$451-\$550 **4** **\$551-\$650** ____3__ \$650+

Please return completed surveys to
your employer, or to:

Crete City Hall
Attn: Max Kathol,
Director of Economic Development
City of Crete, Nebraska

Thank You For Your Participation!

**Please enter your Name and Telephone Number for a
\$25 DRAWING!!!**

(SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING).

Name _____ Telephone Number _____

E-Mail _____

**CRETE, NEBRASKA
WORKFORCE HOUSING NEEDS SURVEY - COMMENTS**

Place of Employment.

- Crete Area Medical Center = 13
- Crete Public Schools = 22
- Doane College = 22
- Farmland = 12
- Other/No Response = 1

Do you currently live in Crete? If No, where and why not?

- Firth – 2
- Lincoln – 11
- Rural County – 2
- Wilber – 5
- ONE EACH: Clatonia, Friend, Hallam, Kramer, Martell, Roca, Seward.

- Close to friends/relatives. (2)
- Lived there my whole life/grew up here. (5)
- Prefer to commute/live in the City. (2)
- Live on a farm/acreage in the country. (5)
- Already own a home here.
- Closer to School/College.
- Spouse's employment. (6)
- More housing options.
- More entertainment opportunities.
- Rent is cheaper.

Are you satisfied with your current housing situation? If No, why?

- Too small. (2)
- Rent is too high. (2)
- Needs updating.
- Want to become an owner.
- Need a garage.
- Need more storage.
- Neighborhood is deteriorating.
- Vacant housing next door affects my home's value.
- Not enough housing available in Crete.
- Need more energy efficient incentives.
- Would like to move to the country.

Barriers to Affordable Housing

- I cannot afford my rental due to expensive health issues.
- Gravel roads create dust in our house.

Continuum of Care for Elderly Persons Household Survey Crete, Nebraska

The City of Crete is currently conducting a Community Housing Study, to determine both the short- and long-term housing needs of persons and Families in the Crete Area. The Study will include the identification of housing and service needs of persons 55+ years of age. The Study is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the City. Please take a few minutes to complete and return the following Survey, with your name and contact information to the Drop Box/Envelope, or to City Hall by WEDNESDAY, MARCH 19TH, to be eligible for a \$25 CHAMBER BUCKS DRAWING!!

- 1) Sex: Male__13__ **Female__17__** TOTAL SURVEYS: 30

- 2) Location/
Age Status: Where do You currently live? **20__Crete__** __8__Rural County/Other
If Rural County/Other, Please identify your location_____

What is your current age?

Under 45__0__ 45-54__1__ 55-64__4__ 65-74__8__ **75-84__11__** 85+__6__

Are you currently retired? **Yes__23__** No__7__

If no, do you plan on retiring in the Area? **Yes__4__** No__2__

- 3) Family
Status: How many people live in your household? __1=7 **2=15** 3=6
How many people 55+ years live in your household? __1=11 **2=24** 3=2

- 4) Disability Do you or anyone in your household have a disability or any special assistance needs
(Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)?
Yes__14__ **No__16__**

If yes, please explain the disability or special needs type.
_____(See Comments)_____

APPENDIX II CRETE SURVEY RESULTS.

5) Please indicate your household income range, for 2013, before taxes. \$ _____
Less Than \$25K = 9 \$25K-\$50K = 7 \$50K+ = 4

6) Do you own or rent where you live now? **26 Own** 4 Rent

7) Please rate the quality of the following Community Services in your Town.
 (1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor).

2.50_Social/Rec. Activ	2.25_Continuing Educat	2.86_Entertainment Opti
1.78_Church	2.53_Discount/Variety St	1.66_Library
2.18_Grocery Store	1.92_Hospital	1.85_Medical Clinic
1.98_Pharmacy	2.46_Downtown Business	1.83_Police Protection
1.72_Fire Protectio	2.21_Senior Center	1.70_Bank
1.97_City/Village Off	1.74_Post Office	1.83_Schools
2.00_Parks/Recreatio	2.60_Restaurant/Cafe	Other: _____

8) Are you satisfied with your current housing situation? 28 Yes 2 No
 If no, please explain: _____ (See Comments) _____

9) Do You plan on changing housing in the future?

One Year	2 Yes	20 No
Two Years	3 Yes	17 No
Three to Five Years	4 Yes	18 No
Six to 10 Years	2 Yes	17 No

If yes to Question #9, which of the following types of housing do You anticipate needing?

Check (✓) three (3).

3 Single Family Home	1 Apartment - Purchase
3 Duplex - Rent	6 Assisted Living Housing
3 Duplex - Purchase	3 One Bedroom Apartment - Rent
2 Town Home - Rent	0 Two Bedroom Apartment - Rent
1 Town Home - Purchase	0 Other _____
4 Nursing Home/Long-Term Care	

- 10) Which of the following additional housing types are needed in Your Community, for persons 55+ years of age, during the next 10 years. Check (✓) the top three (3).

___6___ Single Family Home

___6___ Duplex - Rent

___1___ Duplex - Purchase

___4___ Town Home - Rent

___1___ Town Home – Purchase

11 Nursing Home/Long-Term Care

___0___ Apartment - Purchase

21 Assisted Living Housing

___4___ One Bedroom Apartment - Rent

___7___ Two Bedroom Apartment - Rent

___0___ Other_____

- 11) How appealing is living at a Retirement Housing Campus to You?

___7___ Very appealing ___10___ Somewhat appealing ___11___ Not appealing

- 12) Please rate the quality of the following Support Services in your Community.

(1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor).

___2.25___ Case Management/Legal Aid

___2.14___ Cultural/Language Assistance

___2.29___ Continuing Education Opportunities

___2.54___ Employment Opportunities/Training

___2.27___ Adult Care Services

___2.13___ Alcohol/Drug Abuse Services

1.94 Food/Meals-On-Wheels

___2.02___ Home Health Care

___2.23___ Counseling Services

___2.40___ Aids for Disabilities

___2.50___ Home Repair/Rehabilitation Services

___2.35___ Transportation/Auto Repair

___2.32___ Finance Assistance/Management

___1.98___ Health Services (Mental, Physical, etc.)

1.81 Law Enforcement

___2.59___ Senior Social & Recreation Activities

___2.23___ Housing (Permanent, Transitional, etc.)

___1.96___ Emergency Transportation

1.93 Volunteer Opportunities

___2.50___ Veteran Services

___2.95___ Homeless Services

___Other:_____

Thank You For Your Participation!

Please enter your Name and Telephone Number for a

\$25 CHAMBER BUCKS DRAWING!!!

(SURVEYS MUST BE COMPLETED TO BE ELIGIBLE FOR THE DRAWING).

Name_____ Telephone Number_____

E-Mail_____

**CRETE, NEBRASKA
CONTINUUM OF CARE FOR
ELDERLY PERSONS HOUSEHOLD SURVEY - COMMENTS**

**4. Do you or anyone in your household have a disability or any special assistance needs?
If yes, please explain.**

- Balance/Mobility Issues. (7)
- Foot Issues.
- Hearing Issues.
- Dementia.
- Parkinson's Disease. (2)
- PTSD.
- Medication Needs.

8. Are you satisfied with your current housing situation? If No, please explain.

- House is too big.
- House is not efficient with heating.
- Windows leak air.