

McCOOK, NEBRASKA

COMMUNITY HOUSING STUDY.



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

JULY, 2022

McCOOK, NEBRASKA COMMUNITY HOUSING STUDY.

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This **Community Housing Study** was funded by the **Nebraska Investment Finance Authority (NIFA)** and **McCook Economic Development Corporation (MEDC)**. The **Housing Study** was completed with the guidance and direction of **MEDC** and local leadership.

Consultant:

HANNA:KEELAN ASSOCIATES, P.C.
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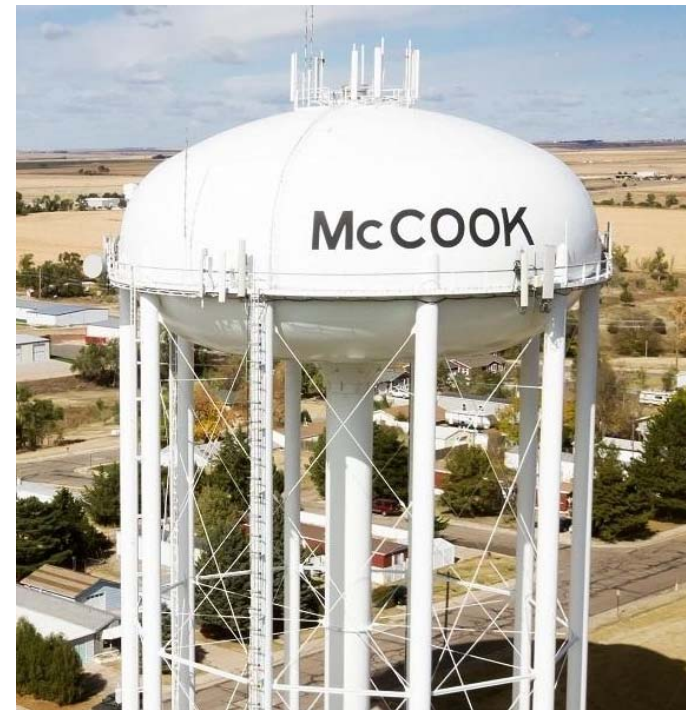
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McCOOK, NEBRASKA COMMUNITY HOUSING STUDY.

INTRODUCTION.

This **Community Housing Study** represents an “update” to the 2013 Community Housing Study. Updated components include available 2020 Census “Redistricting Data,” five-year projections of pertinent population, income, economic and housing data, as well as Housing Unit “Target” Demand and a “**Five-Year Affordable Housing Action Plan**” identifying recommended future housing projects.

The **Community Housing Study** was conducted for the **McCook Economic Development Corporation (MEDC)** by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. **MEDC and local elected leadership all provided invaluable information in the completion of this Community Housing Study.**



RESEARCH APPROACH.

The **McCook, Nebraska Community Housing Study** is comprised of information obtained from both public and private sources. All 2000, 2010 demographic, economic and housing data for McCook was derived from the U.S. Census and the 2015-2019 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources.

To facilitate effective planning and implementation activities, housing demand projections were identified for a five year period. The implementation period for this Housing Study will be July, 2022, to July, 2027.

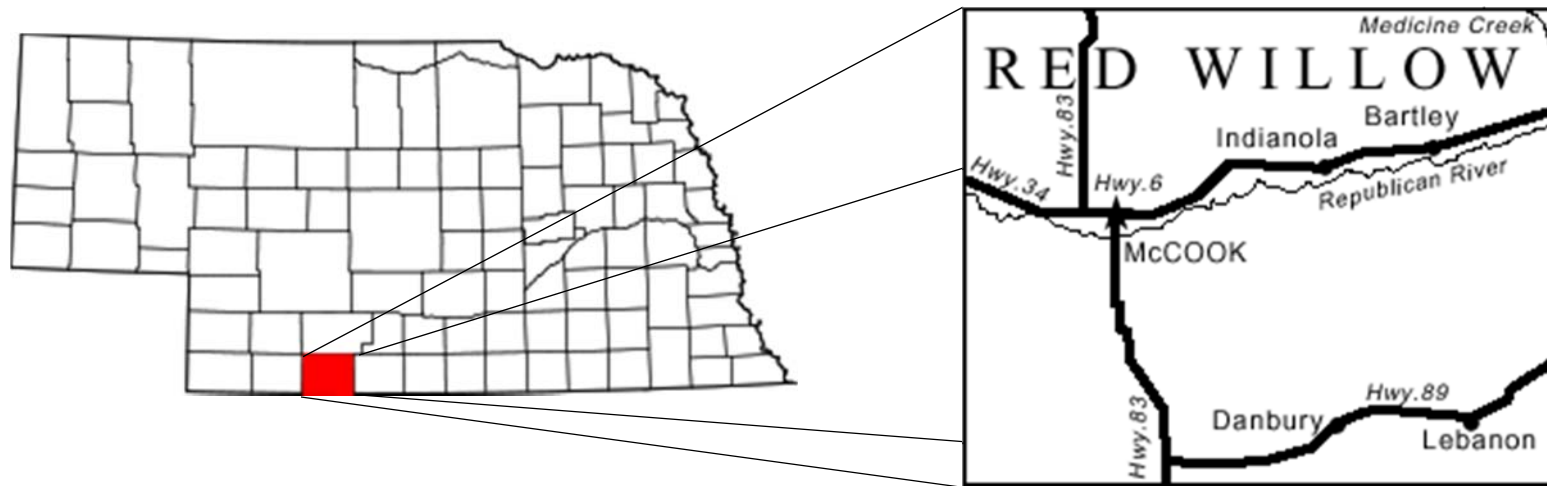
“The purpose of this Housing Study is to establish a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs in McCook, utilizing appropriate public and private funding sources and local leadership. The updated Study will provide proper guidance in the development of various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



ABOUT McCOOK.

The City of McCook is located at the junction of Highways 34 and 83, in southwest Nebraska and serves as the County Seat of Red Willow County. Much of McCook's developed area is located north and west of the Highway 6/34 and Highway 83 Corridors. The Community was established as a railroad center halfway between Denver and Omaha. To this day, it continues to be an economic hub in southwest Nebraska, having several major both public and private employers, regional and national commercial businesses and a variety of industrial employment opportunities.

Most of McCook's housing stock generally consists of early 19th Century construction, with some of the oldest homes located around the Downtown core. Newer housing development has generally taken place in the northwestern portions of the Community, as well as around the Heritage Hills Golf Course.



HOUSING IN McCOOK.

Since the completion of the 2013 Community Housing Study, the City of McCook has remained active in both the development and rehabilitation of housing throughout the Community. Several residential related projects have been developed, are currently under construction, or in the planning and permitting stages. McCook Economic Development Corporation (MEDC) has been involved in a variety of housing experiences and developed partnerships to help previous development projects and workforce housing programs succeed. These programs include the following:

Housing Organizations/Programs

- **McCook Economic Development Corporation (MEDC)** – MEDC’s mission is to facilitate formation, retention, attraction and expansion of businesses in McCook and the surrounding area. The focus of MEDC is to provide a vibrant economy and maintain a dynamic business climate, as well as providing affordable housing opportunities to the citizens. MEDC also provides REACH Homebuyer Education classes that help prepare people for buying and maintaining their home as well as assistance with finding a home.
- **Southwest Nebraska Community Betterment Corporation (SWNCBC)** – SWNCBC’s mission is to create funding opportunities to improve housing and open doors for economic development.
- **Southwest Nebraska Habitat for Humanity** – Habitat for Humanity helps families build and improve places to call home. Homeowners help build their homes alongside volunteers. A donation campaign called “Big Give” is conducted annually. A Habitat Home was also constructed in McCook in 2020.
- **Housing Recruitment Packet** – MEDC published this information in October, 2021, to target three properties for housing development. The three properties are described in detail on Page 7.

- **Down Payment Assistance (DPA)** – From 2004-2016, MEDC operated a state funded Down Payment Assistance Program (DPA) that assisted 76 first time homebuyers. MEDC wrote the grants and administered the Program. Since 2018 MEDC has partnered with Southwest Nebraska Community Betterment Corporation (SWNCBC) on offering local DPA programs. In 2019, SWNCBC was awarded a DPA grant and seven households in McCook benefitted from the Program. In 2020, SWNCBC was awarded a DPA with a rehabilitation component to serve McCook households. SWNCBC is currently finalizing terms with Nebraska Department of Economic Development to continue the DPA in McCook, in 2021. MEDC provides financial support and SWNCBC writes and administers these grants.
- **Innovative Housing Project** – MEDC partnered with the City of Benkelman and the City of Cambridge and was awarded a \$405,000 state Department of Economic Development grant as a part of the innovative housing project in 2019. The three entities are using these dollars to create a revolving loan structure to acquire and prepare undeveloped land, construct a home and sell the home with the proceeds being placed back into the revolving fund for future new construction. MEDC signed a contract with Wardcraft for a home to be built and placed in McCook in 2022. MEDC is the fiscal agent and has partnered with the Benkelman CRA in administration of the program.



Recent Housing Development Projects

- **Low Income Housing Tax Credit (LIHTC)** – In the past five years, MEDC partnered with Mesner Development in the development of Clary Village and Quillan Courts.
 - This LIHTC project involved the construction of the \$2.8 million **Clary Village** in 2015 that consists of eight duplexes. The duplexes contain 12 two-bedroom living units and four three-bedroom living units. Applicants must be 55 or older and live in a household at 60% of the area median income to qualify. There is currently two units open as residents transitioned out, but there is a waiting list of over 40 people and MEDC and Mesner are currently working to move qualified residents into the open units.
 - **Quillan Courts** was construction in 2017. These homes include four single family units with five bedrooms and a basement, eight four-bedroom units and four three-bedroom units. There are no age restrictions, but tenants must be at 60% of the area median income to qualify. Quillan Courts is at 100% occupancy and has a waitlist of over 60 people. MEDC is the managing member of this program and continues to work with Mesner Development with property management and staying within program regulations.
- **North Pointe** – MEDC was able to leverage LB 840 funds to extend sewer lines for the North Pointe private development. Six market rate homes were built in the Clary subdivision. The addition of TIF financing assisted in completing this development. MEDC assisted with the TIF process for a private developer.



- **Builder Incentives** – In 2019, the MEDC Board of Directors approved a \$10,000 reimbursement grant for the construction of new workforce housing in McCook. To qualify, a home needs to meet the state workforce housing guidelines. The reimbursement is awarded after substantial completion. MEDC has solely created, funded and administered this program.
- **Bethany Village** – In 2021, MEDC provided a Rural Workforce Housing Loan to assist in financing the development of two upper story apartments. The first floor is being developed as a commercial space, with both a one- and a two-bedroom rental apartment.

Future Housing Development

MEDC published a **Housing Recruitment Packet** in October, 2021, in which three properties are targeted for new housing development. MEDC is actively recruiting partnerships with housing developers. The primary goal is to increase the housing stock in the Community. MEDC has been working to expand the redevelopment area and prepare redevelopment agreements to allow developers to use TIF to assist in development.

- **North Rez Land** – This 1.5 acre parcel of land is zoned for six duplexes with 12 separate lots. This project would allow seniors who are still living in larger multi-story housing to move to a one-story, safe and convenient residence. In addition, the sewer and water infrastructure is in place to assist in the development. MEDC is currently exploring the establishment of a Homeowners Association to provide lawn care and snow removal for residents.
- **North Pointe Property** – This nine acre parcel has long been planned for residential development. MEDC is working to set up a redevelopment agreement that would allow TIF financing. A preliminary plat shows the ability for 29 lots, with most being 100 feet by 100 feet.
- **E. 11th St.** – This 2.6 acre parcel is zoned “Residential High Density.” This opens the opportunity for multifamily housing units from duplexes up to a small apartment complex. MEDC is working to designate a Redevelopment Area for this property, in which TIF financing can be provided for site preparation and infrastructure installation.

POPULATION PROFILE.

The analysis and projection of local demographics are at the center of all planning decisions. This process assists in the understanding of important changes which have and will occur from 2022 to 2027. Estimating population is critical to a community planning process, especially as it relates to the provision of housing. Further, projecting population growth and/ or decline of a community is extremely complex. Projections are based upon various assumptions about the future, and must be carefully analyzed and continually reevaluated, due to the changing economic and social structure of a community. Statistical tables regarding population are included in “**Appendix I**” of this **Housing Study**.

- The previous two Decennial Censuses (2000 and 2010) recorded a population decrease in the City of McCook, of 296 persons, or an estimated 3.7 percent from 7,994 in 2000 to 7,698 in 2010. **2020 Census “Redistricting Data” identified a population of 7,446, representing a decrease of 252 or 3.3 percent from 2010.** Currently (2022), the population of McCook is an estimated **7,411**, taking into account trend analysis, new housing construction and planned annexation of residential areas. A “medium” population of 7,328, a decrease of 83 persons, or 1.1 percent is projected for 2027.
- **Population scenarios are presented as part of a “Community Growth Initiative (CGI)” for McCook. This Initiative includes an estimated increase in Full-Time Employment (FTE) positions and securement of up to six percent of current commuter employment during the next five years. Newly-created FTEs, ranging between 65 and 90, would result in a 2027 “High” and “CGI” population between 7,447 and 7,492, respectively.**

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
CITY OF McCOOK, NEBRASKA
2000-2027**

		<u>Total</u>		<u>Annual</u>		
	<u>Year</u>	<u>Population</u>	<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	7,994	--	--	--	--
	2010	7,698	-296	-3.7%	-29.6	-0.37%
	2020	7,446	-252	-3.3%	-25.2	-0.33%
	2022	7,411	-35	-0.5%	-17.5	-0.24%
Low	2027	7,276	-135	-1.8%	-27.0	-0.36%
Medium	2027	7,328	-83	-1.1%	-16.6	-0.22%
High*	2027	7,447	+36	+0.5%	+7.2	+0.10%
CGI*	2027	7,492	+81	+1.1%	+16.2	+0.22%

NOTE 1: An estimated population of 600 persons, 230 families, reside in the McCook two-mile Planning Jurisdiction, outside the Corporate Limits.

*Includes estimated population increase associated with both a *Community Growth Initiative (CGI)* via increases in Full-Time Employment (FTE) positions in the next five years and securement of up to 6% of current commuter employment. "High 2027 = 65 additional FTE positions. "CGI" 2027 = 90 Additional FTE positions.

Source: 2000, 2010 Census & 2020 Census Redistricting Data.
Hanna:Keelan Associates, P.C., 2022.

- The “19 and Under” and “35-54” age cohorts have been the largest age cohorts in the City of McCook since the 2000 Census and continue to maintain that status today. The “55-64” age cohort experienced the largest population increase from 2000 to 2020, increasing by an estimated 272 persons.
- By 2027, the “19 and Under” and “35-54” age cohorts will remain the largest in McCook with an estimated 1,703 and 1,632 persons, respectively. The “55-64” age cohort is projected to continue to experience the largest population increase in McCook, increasing by an estimated 58 persons, or from 1,003 to 1,061 by 2027.
- The McCook population age “54 and under” is projected to comprise an estimated 65.6 percent of the total 2027 “Medium” projected population, including young professionals and local workforce populations.
- **The current median age in McCook is an estimated 44.5 years. By 2027, the median age is projected to increase to 45 years.**
- **Persons per household** decreased in McCook, from 2000 to 2020. Currently, the number of persons per household is an estimated 2.23. By 2027, persons per household in McCook is projected to remain stable at an estimated 2.22, due to smaller families and individuals choosing to work and live in McCook.



INCOME PROFILE.

Information presented in the **Income Profile** of this **Community Housing Study** assists in determining the number of households within McCook having the financial capacity to afford housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in the Community. While upper income housing has no limitations, lower cost and government subsidized housing are subject to Federal regulations, such as size and type. Statistical tables regarding income are included in “**Appendix I**” of this **Housing Study**.

- Per capita income is presented for Red Willow County, Nebraska, which is reflective of the per capita income situation in McCook. Currently, per capita income in Red Willow County is an estimated \$55,913, an increase of 49 percent from 2010, (\$37,566). **By 2027, per capita income in Red Willow County is projected to increase an estimated 18 percent, to \$65,698.**
- The **median income** for all households in McCook, in 2022, is estimated to be \$50,549. The Community’s (household) median income is projected to increase to \$50,833, or 0.6 percent by 2027. The **CGI** scenario would result in a median household income, in McCook, of \$50,940 by 2027.
- An estimated 49 percent of all households in McCook have incomes at or above \$50,000.
- For households with persons 65+ years of age, the median income in 2022 is an estimated \$40,259. By 2027, this median income is expected to decrease to \$40,219, or 0.1 percent.
- As of 2019, an estimated 2,550 Social Security Income beneficiaries reside in Red Willow County. An estimated 2,035, or 80 percent are 65+ years of age.
- By 2027, an estimated 338 owner and 351 renter households are projected to be cost burdened, and/or be experiencing housing problems.

ECONOMIC PROFILE.

The City of McCook largely consists of an agriculturally-based economy, with several major employers located within the Community. Major employers include McCook Public Schools, Mid Plains Community College – McCook Campus, McCook Community Hospital and Valmont Industries. The McCook Economic Development Corporation (MEDC) and McCook Chamber of Commerce promote community development through business growth and retention, development site availability and the coordinating of local events and Community relations among residents and employers. MEDC established the Keystone Business Center, which is an incubator facility for startup businesses. Currently, the Keystone Business Center contains 22 businesses including Home Instead, Sew Blessed, the McCook Visitor Center, the McCook Cowork Space, McCook Community Foundation, the McCook Area Chamber of Commerce and MEDC. The Keystone Business Center offers reduced rent for startup businesses for the first two years.

McCook enjoys many economic development benefits that are provided by local community and economic development entities and the Nebraska Department of Economic Development. McCook implements the provisions set forth in the Local Option Municipal Economic Development Act, also known as LB840, to utilize local tax dollars for economic development purposes. The City is also recognized as an “Economic Development Certified Community” which means, as per the Nebraska Department of Economic Development, has *“demonstrated preparedness for business growth and are ready to meet the needs of companies seeking new business and industrial locations.”*

The following discussion provides a general **Economic Profile** of McCook, including, but not limited to relevant labor force data, annual employment trends, workforce sector. Statistical tables regarding local economics are included in the “**Appendix**” of this **Housing Study**.



- Since 2010, employment in McCook has decreased from an estimated 5,989 employees in 2010, to an estimated 5,663 employees in 2020. This trend of decreasing employment is projected to continue through 2027, reaching an estimated 5,500 employees. This represents a decrease of 489 employees, or 8.2 percent.
- As of May, 2021, a total of 5,006 persons are employed in a non-farm setting. The largest employment sectors, in McCook, are the Local Government, Health Care & Social Assistance, Retail Trade, Accommodation & Food Service and Manufacturing sectors.
- In 2017, McCook established a business/industrial park using TIF funding to provide economic opportunities for businesses to move in or expand.
- A total of 2,497 employees traveled nine minutes or less to their place of employment, according to estimates from the 2019 American Community Survey. An estimated 238 employees traveled 40 minutes or more.

- The Center for Economic Studies, through the U.S Census, estimates that in 2019, 4,105 persons were employed in the City of McCook. An estimated 1,950 traveled from outside the Community for employment. Additionally, an estimated 3,569 employees resided in McCook, but 1,414 traveled elsewhere for employment. A total of 2,155 people both lived and worked in McCook.



- MEDC provides economic assistance within McCook by providing funding assistance for workforce housing development, as well as assistance to child care in the form of the 2020 Childcare Provider Jump Start Program.

HOUSING PROFILE.

Statistical tables regarding housing stock information are included in “**Appendix I**” of this **Housing Study**.

- **Currently, an estimated 3,247 total households exist in McCook, consisting of 2,084 owner and 1,163 renter households.** By 2027, renter households will account for an estimated 36 percent of the households in the Community.
- **McCook is projected to experience an increase in renter households, but slight decrease in owner households during the next five years.**
- **The “CGI” scenario projects an estimated 3,270 total households for the City of McCook, by 2027, consisting of 2,096 owner and 1,174 renter households.**
- The number of persons in group quarters in the Community, currently estimated at 170, is expected to decrease during the next five years to 154.
- **Currently, McCook has an estimated 3,764 housing units, consisting of approximately 2,277 owner and 1,487 rental units.** Approximately 517 are vacant, resulting in an overall estimated housing vacancy rate of 13.7 percent.



- **The Adjusted Housing Vacancy Rate (AHVR) for McCook is an estimated 4.3 percent, which includes an AHVR for owner housing of 3.1 percent and 6.3 percent for rental housing units. This concludes that the Community is experiencing a “Housing Vacancy Deficiency” of owner housing.**
- Owner-occupied housing value, in McCook, is an estimated \$116,405, an increase of 6.8 percent from the 2019 estimated value of \$109,000. By 2027, housing values will increase an estimated 10.6 percent to \$128,747.
- Gross rent, in McCook, is an estimated \$649, an increase of 5.5 percent from the 2019 estimated value of \$615. By 2027, housing values will increase an estimated 8.8 percent to \$706.
- As per information provided by the Red Willow County Assessor’s Office, a total of 122 housing units in McCook have a condition rating of “Badly Worn” or “Badly Worn+”. These units are likely in need of either substantial rehabilitation or, in extreme cases, demolition and replacement.



- A total of 12 selected affordable rental housing programs in McCook were reviewed. The majority of McCook’s affordable rental housing programs maintain a sustained occupancy rate at or above 90 percent, with nine programs currently maintaining 100 percent occupancy. A total of 10 affordable rental housing programs/providers maintain waiting lists of prospective buyers.

HOUSING UNIT TARGET DEMAND.

Community leadership and local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing in McCook. **To effectively determine housing unit demand for McCook, NINE separate components were reviewed. These included;**

- (1) housing demand based upon expected new population/ households, during the next five years, including new housing construction and annexation of residential properties,**
- (2) need for affordable housing units for persons/families considered to be “cost burdened,”**
- (3) replacement of occupied housing in a “deteriorated to Dilapidated” condition,**
- (4) address the owner and rental housing “vacancy deficiency” in the Community,**
- (5) development of housing to secure current commuter employment population,**
- (6) development of housing to address the off-campus student housing demand,**
- (7) determination of need for seasonal housing demand,**
- (8) determination of the local “pent-up” housing demand for existing residents, and**
- (9) determination of local housing development capacity of the Community, during the next five years.**

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

- **Table 2, Page 18, identifies Housing Unit Target Demand**, based upon the scenarios of population increase, in McCook by 2027. Based on the 2027 “medium” population projection of 7,328, the total **Estimated Housing Unit Target Demand in McCook is 187 housing units, including 111 owner and 76 rental units**, at an estimated development cost of **\$46.9 Million**. **An estimated 119 acres of land should be designated for new residential developments.**
- Included with the 187 housing units needed in McCook, an estimated **eight owner and 12 rental housing units** should be created within or in close proximity to the **Downtown**, providing a unique living opportunity in the Community. Additionally, a total of **62 owner and 44 rental housing units** should be built to support the local **workforce**.
- The 2027 projected “**High**” and “**CGI**” populations of 7,447 and 7,492, respectively, would require the development of **218 housing units (128 owner, 90 rental)** and **249 housing units (145 owner, 104 rental)** respectively. Estimated budgets would range between an estimated **\$54.5 Million and \$62.1 Million**.



TABLE 2
ESTIMATED HOUSING UNIT “TARGET” DEMAND
McCOOK, NEBRASKA
2027

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit “Target” Demand*</u>	<u>Est. Required Housing Unit “Target” Demand Budget (Millions)</u>
Medium (Pop. Projection):	111	76	187**	\$46.9
High (Pop. Projection):	128	90	218^	\$54.5
CGI (Pop. Projection):	145	104	249^	\$62.1

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

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- Off-Campus Student Housing Demand.
- Seasonal Housing Demand.
- “Pent Up” Housing Demand.
- **Five-Year Housing Development Capacity.**

^Includes Increased FTE Positions in the Community by 2027.

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 30% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand: 18 Total Units (six Owner, 12 Rental).**

****Estimated Workforce Housing Unit Demand: 106 Total Units (62 Owner, 44 Rental).**

Source: Hanna:Keelan Associates, P.C., 2022.

- Approximately four owner and 26 rental housing units should focus on households of very-low to low income (0% to 60% AMI). Households within this income range comprise the majority of the individuals and families being cost burdened and/or unemployed or working at lower paying jobs. This also includes the majority of persons and families in McCook potentially economically disadvantaged due to the recent COVID-19 Pandemic. **Most, if not all housing at or below 60 percent AMI will need to be involved in either a purchase-rehab-resale/re-rent or subsidized housing development program.**
- The greatest demand for **new owner housing** in McCook will be for households with incomes at or above 126 percent AMI, including persons and families with the capacity to purchase a lot and build a home without financial assistance. On the other hand, the greatest demand for new renter housing in McCook will be for households with incomes between 31 and 80 percent AMI.
- An estimated 58 total housing units (34 owner, 24 rental) should be developed for Elderly/Senior Populations (55+ years) in McCook.
- A total of 12 housing units (six owner, six rental) will need to be developed for McCook's Special Populations, including persons with a housing need due to a cognitive and/or mobility disability.
- The owner housing type in highest demand in McCook will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price at or above \$345,000. Two or three-bedroom+ rental units, with an AMI between 31 and 80 percent and an average affordable monthly rent between \$396 and \$890, present the greatest demand in the Community. **Three-bedroom owner units at a purchase price of \$180,000+ and three+-bedroom rental units with a monthly rent of \$580+ are the most needed housing types for the workforce population in McCook, during the next five years.**



FUTURE LAND USE

The current Comprehensive Plan (2013-2023) identifies residential growth areas that are viable for residential development. Undeveloped land beyond the current Corporate Limits is identified in two distinct Areas.

AREA “A”:

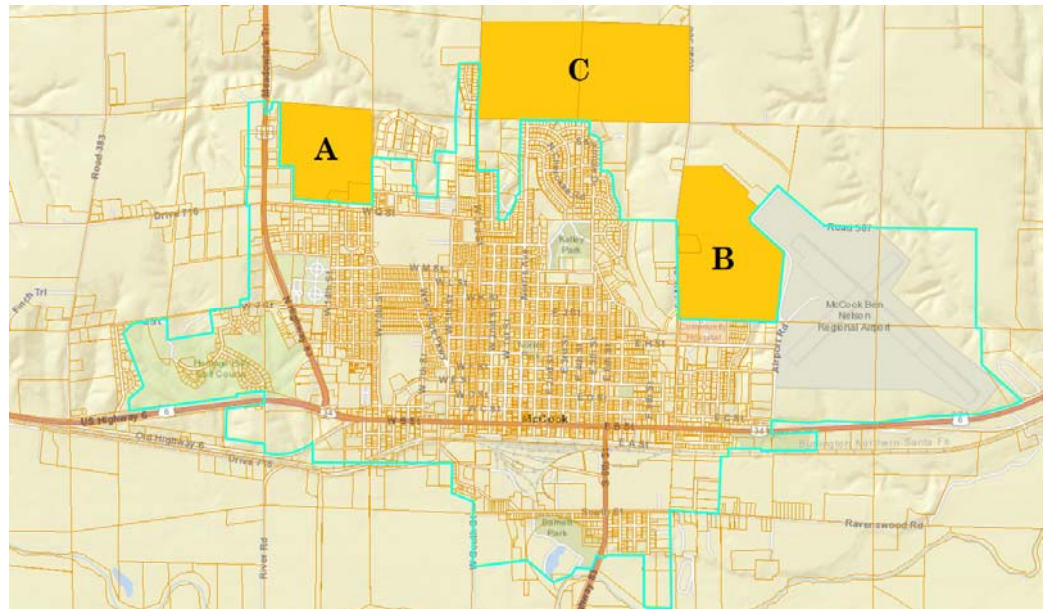
This Area extends to the north/northwest of the City of McCook and is generally located east of Highway 83. This Area extends north of the Corporate Limits. The Area is recommended for a variety of single and multi-family uses.

AREA “B”:

This Area is located north of the Community Hospital, between East Eleventh Street and the Ben Nelson Municipal Airport. This Area connects the Willow Ridge Retirement Center and Kelly Creek Apartments along East Eleventh Street to the Community Hospital and adjacent apartment complexes. The development of a variety of independent and assisted living elderly housing units is ideal for this Area. All necessary water and sewer mains exist in adjacent subdivisions and would be extended into Area “B” as development would occur.

AREA “C”:

This Area represents the largest potential growth area for housing development in the City of McCook, stretching from West Third to East 11th Street, north of the McCook Corporate Limits. This tract of land has been identified by both City and MEDC leadership as the most suitable location for new housing development due to minor topographic issues and ease of public infrastructure installation.



McCOOK REDEVELOPMENT AREAS:

Tax Increment Financing (TIF) has been utilized as a primary method of funding structural rehabilitation activities and public infrastructure improvements throughout the City of McCook. **The City has three designated “Redevelopment Areas.”** These **Areas** include, but are not limited to the Downtown, residential and industrial areas in the southeastern portion of the Community, properties located north and east of Downtown, north of “Q” Street between West 3rd and West 16th Streets and properties along the Highway 83 and 6/34 Corridors.

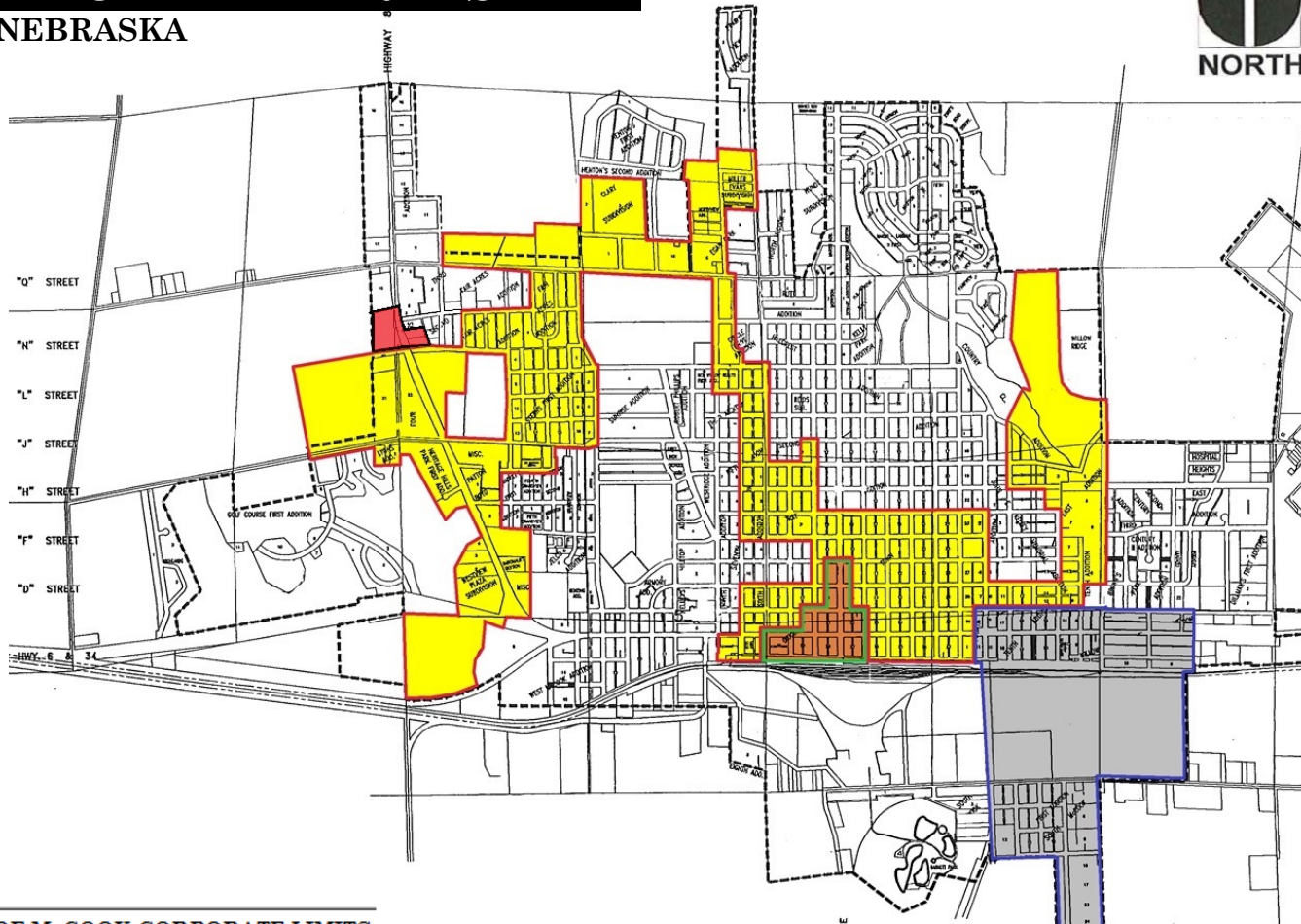
Each **Redevelopment Area** has been officially declared blighted and substandard and contain a **General Redevelopment Plan**. The Community currently utilizes a “**Community Development Agency**” as an advisory board for the oversight of the use of TIF monies for redevelopment projects.

The City will want to continue to focus on improving aging structures (including existing housing units), utility mains and public utilities/infrastructure throughout these designated “**Redevelopments Areas**” and, ultimately, throughout the City of McCook. The upper levels of Downtown commercial buildings could potentially be rehabilitated and used as residential apartments and condos, in conformance with the priorities set forth in this **Community Housing Study**. Additionally, the former St. Catherine’s Apartments complex presents the potential for a housing development program to replace the existing facility. TIF monies coupled with various local, State and Federal funding sources will be critical in the Community’s effort to achieve its redevelopment goals.

Additionally, McCook should consider the creation of a Community Redevelopment Authority, as a stand-alone organization, to arrange and manage a variety of funding sources and development/redevelopment activities, along with the implementation of improvements within the City’s three designated “Redevelopment Areas.”

REDEVELOPMENT AREAS MAP

McCOOK, NEBRASKA



LEGEND

- CITY OF McCOOK CORPORATE LIMITS
- REDEVELOPMENT AREA #1
- REDEVELOPMENT AREA #2
- REDEVELOPMENT AREA #3
- REDEVELOPMENT AREA #3 - AMENDED

SIXTEENTH ST. EAST
FOURTEENTH ST. EAST
TWELFTH ST. EAST
TENTH ST. WEST
EIGHTH ST. WEST
SIXTH ST. WEST
FOURTH ST. WEST
SECOND ST. WEST
GEORGE MORRIS AVENUE
SECOND ST. EAST
FOURTH ST. EAST
SIXTH ST. EAST
EIGHTH ST. EAST
TENTH ST. EAST
TWELFTH ST. EAST
FOURTEENTH ST. EAST
SIXTEENTH ST. EAST

SURVEY SUMMARY.

As part of a qualitative research approach, the City of McCook participated in a Housing and a Workforce Survey. **The McCook Housing Survey was completed by 556 participants and the Workforce Survey was completed by 131 participants.** Appendix II contains the statistical results of both Surveys. The following summarizes the Survey results:

HOUSING SURVEY

DEMOGRAPHICS.

The majority of Survey participants were female and between the ages of 35 and 44 years old, both inside and outside the City of McCook Corporate Limits. Participation among younger families and populations in the McCook area is a positive sign, as they are more likely to be involved in local, neighborhood-based community development activities that enhance local quality of life.

- Gender:
 - 377 or 68 percent of Survey respondents identified as female
 - 166 or 30 percent identified as male.
 - Eight or 1 percent preferred not to answer/didn't answer.
- Age:
 - Total Survey Respondents (556)
 - Majority were between **35-44** years old (145)..
 - Average age = 33.4 years.
 - Respondents Inside City of McCook Corporate Limits (431).
 - Majority were between **35-44** years old (106).
 - Average age = 35.5 years.

RESIDENCY.

A majority of Survey participants resided within the City of McCook Corporate Limits, many of whom are experiencing, or have experienced on a first hand basis, the strengths and weaknesses affecting the Community. This allows City and economic development leadership to more accurately determine housing need and implement local, grassroots-based housing programs that will benefit current residents.

- Place of Residence
 - The majority (**431 or 78 percent**) of Survey respondents live **inside the City of McCook corporate limits**.
 - **41(7 percent)** respondents living **one to five miles from McCook**.
 - **33(6 percent)** respondents living in **Red Willow County**.
 - **16(3 percent)** respondents living **less than one mile from McCook**.

INCOME.

The majority of Survey respondents had a household income of less than \$50,000, followed by households with income ranging from \$100,000 to \$149,000. This represents a good portion of McCook's low- to moderate income families. Out of the 117 participants that identified as renters, 18 percent were not able to afford their rent. These renters were either paying more than they could afford or paying the maximum amount that they could afford. This shows that more affordable rental housing is necessary.

- Household Income:
 - Total Survey Respondents (538).
 - Majority fell in the range of **Less than \$50K** (130).
 - \$100K to \$149K had 120 respondents.
 - Average household income: \$59,306.
 - Respondents Inside City of McCook Corporate Limits (414).
 - Majority fell in the range of **Less than \$50K** (109).
 - \$50K to \$74K had 84 respondents.
 - Average household income: \$54,148.

- The majority (82 or 70 percent) of the 117 renters paid between \$400 and \$800. Out of those 82 renters, 15 or 18 percent **can not** afford their rent.
- The majority (115 or 28 percent) of the 409 owners have paid in full for their home.
- Only 67 or 13 percent of 532 total Survey respondents experienced a loss of employment income due to the COVID-19 pandemic.

BARRIERS TO AFFORDABLE HOUSING.

Citizens within the Corporate Limits of McCook were less satisfied with their housing situation than participants that lived outside the City limits. This is largely due to age and condition of existing residential properties, property taxes, mortgage or rent costs and a lack of homes available to satisfy current market demands. Most participants outside of the City limits did not express a desire to move into the City. Progressive efforts to create a housing stock desired by today's family structure, through new construction and existing housing rehabilitation initiatives, could increase the desirability of prospective residents to choose McCook over other communities as a place to live and raise a family.

Single family housing and general (affordable market rate) rental housing were noted to be of great need within the community as well as housing choice for first time home buyers. The City could benefit from building more housing affordable to families within specific income ranges, as well as maintaining and upgrading its current housing stock.

- Satisfied with Current Housing Situation.
 - Total Survey Respondents (556).
 - Yes (411 or 74 percent).
 - No (140 or 25 percent).
 - No response (five or 1 percent).
 - Respondents Inside City of McCook Corporate Limits (431).
 - Yes (302 or 70 percent).
 - No (125 or 29 percent).
 - No response (four or 1 percent).

- The majority (274 or 58 percent) of the 476 total Survey respondents planned to change their housing situation in the next five years.
 - Of those 274 respondents, 136 or 50 percent wanted to move inside the city limits.
 - Of the 274 respondents, 190 or 69 percent wanted to move into a single-family house.
- Out of 125 Survey respondents who live outside the City of McCook Corporate limits, **86 or 69 percent** of respondents **did not** want to move to the City, 34 or 27 percent of respondents expressed interest in moving to the City, and five or 4 percent did not respond.
- When asked which housing types were most greatly needed in McCook, Survey respondents selected the following: (1=not needed, 5=greatly needed).
 - Single-family housing with an average score of 4.51.
 - Rental housing-general with an average score of 4.45.
 - Housing choice for first time homebuyers with an average score of 4.22.
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, Survey participants selected the following:
 - Lack of suitable available rental units/houses for sale.
 - 225 or 52 percent of total 435 owners.
 - 92 or 79 percent of total 116 renters.
 - Cost of rent/ purchase price.
 - 193 or 44 percent of total 435 owners.
 - 87 or 75 percent of total 116 renters.
 - Condition of housing.
 - 171 or 39 percent of total 435 owners.
 - 70 or 60 percent of total 116 renters.
 - Age of housing.
 - 148 or 34 percent of total 435 owners.
 - 48 or 41 percent of total 116 renters.

FUNDING/FINANCING PROGRAMS.

The Survey participants were overwhelmingly in support of using local, State and Federal grant dollars and funding sources to support financial programs to improve the local housing stock, as well as assist families and first time home buyers with down payment support. Housing rehabilitation programs, as well as housing demolition/ replacement programs were also widely supported. Local residents supporting these types of initiatives and funding programs confirms the desire of the McCook citizenry to see community betterment programs be implemented that are geared towards housing stock improvements and creating improved living situations for both existing and prospective residents.

- 431 or 86 percent out of 499 total Survey respondents were in support of a local program that would purchase dilapidated houses, tear them down, and make the lots available for families to build a house.
- 424 or 86 percent out of 494 total Survey respondents were in support of the City using grant dollars to purchase, rehabilitate, and resell vacant housing in the community.
- 465 or 92 percent out of 507 total Survey respondents were in support of using grant funds to conduct an owner housing rehabilitation program.
- 459 or 91 percent out of 503 total Survey respondents were in support of the City using grant dollars to provide down-payment assistance to first-time home buyers.
- 428 or 85 percent out of 504 total Survey respondents were in support of using grant funds to conduct a renter housing rehabilitation program.

WORKFORCE HOUSING NEEDS SURVEY.

EMPLOYMENT.

A total of **131 participants** completed a **Workforce Housing Needs Survey**. Two major employers within McCook include the Community Hospital and National Bank. A total of 105, or 80 percent of Survey participants were employed with these two businesses, but only 60 percent of the participants live within the Corporate Limits of McCook. This difference could be associated with a lack of workforce housing for employees in McCook.

- Place of Employment
 - McCook Community Hospital (69 or 53 percent)
 - McCook National Bank (36 or 27 percent)
- Out of 131 total Survey respondents, 59 commuted into McCook, 43 did not commute into McCook, and 29 did not respond.
 - Out of the 59 respondents that commuted into McCook, the majority (24 or 41 percent) commuted less than 10 minutes.

INCOME.

The majority of the Survey participants (114 or 87 percent) identified as a homeowner. A total of 40 or 36 percent of homeowners pay between \$800 and \$1,250 in monthly mortgage costs. The monthly mortgage cost of the majority of the Survey participants indicates what type of housing is affordable to the Community and points to a need for more affordable housing, including workforce housing.

- 114 or 87 percent own their home and 17 rent their home
 - 31 or 27 percent of owners have paid in full
 - 20 or 18 percent of owners pay \$800 to \$1000
 - 20 or 18 percent of owners pay \$1001 to \$1250
 - 10 or 59 percent of renters pay between \$400 to \$600
- Top responses to the question on household income range was:
 - \$50K to \$74K with 30 or 23 percent out of 131 total respondents
 - \$100K to \$149K with 28 or 21 percent
 - \$75 K to \$99K with 25 or 19 percent
 - \$150 K to \$199K with 21 or 16 percent

- Only eight or 6 percent of 130 total respondents experienced a loss of employment income due to the COVID-19 pandemic.

RESIDENCY/BARRIERS TO AFFORDABLE HOUSING.

85 percent of Workforce Housing Needs Survey participants did not desire to move into the City limits. Some of the concerns addressed by participants included a lack of rental housing units and houses for sale that were suitable for occupancy, as well as the cost to rent or purchase a home. Another major issue included the age and condition of available housing stock. The City will need to implement programs to rehabilitate existing housing stock.

- Place of Residence
 - Inside McCook Corporate Limits (78 or 60 percent)
 - One to five miles from McCook (15 or 11 percent)
 - Rural/Unincorporated Red Willow County (13 or 10 percent)
- Out of 53 Survey respondents that live outside McCook Corporate limits, only six or 11 percent wanted to move into the city limits, two gave no response, and 45 or 85 percent did not want to move into the city limits.
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, Survey participants selected the following:
 - Lack of suitable available rental units/houses for sale.
 - 50 or 44 percent of total 114 owners.
 - 12 or 71 percent of total 17 renters.
 - Cost of rent/ purchase price.
 - 49 or 43 percent of total 114 owners.
 - 11 or 65 percent of total 17 renters.
 - Condition of housing.
 - 41 or 36 percent of total 114 owners.
 - Seven or 41 percent of total 17 renters.
 - Age of housing.
 - 32 or 28 percent of total 114 owners.
 - Eight or 47 percent of total 17 renters.

HOUSING DEVELOPMENT INITIATIVES.

The following **Community-Wide Housing Development Initiatives** address the housing issues, opportunities and needs of the **City of McCook** and define the necessary housing activities for the successful implementation of selected housing programs or projects. These **Initiatives** are needed for the implementation of specific, both new housing development and existing housing preservation programs.

The following **Housing Development Initiatives** are the product of both **qualitative and quantitative research activities** performed in preparation of the **Community Housing Study**.

Qualitative research activities included meetings with a local **Housing Steering Committee**, comprised of local leadership and pertinent, local housing stakeholders, both public and private, and the implementation of both a **Community “Housing Survey”** and a **“Workforce Housing Needs Survey.”** The **Surveys** provided important information for the formation of **Housing Development Initiatives**.

Quantitative research activities included the discovery, analysis and projection of pertinent population, economic and housing data, all in an effort to understand the recent past, present and future **Housing Unit Target Demand** for the individuals and families of **McCook, Nebraska**.



Housing Development Initiatives address the important components of housing program implementation. The following identifies Three Primary Categories of Housing Development Initiatives to address the estimated Housing Unit Demand in the City of McCook by 2027.

- 1. Housing Development Partnerships & Housing Education.**
 - **Housing Partnerships.**
 - **Housing Education.**
- 2. Housing Development, Rehabilitation & Preservation.**
 - **Housing Unit Target Demand & Budget.**
 - **Demand for Housing Types, Households & Income Sectors.**
 - **Residential Land Requirements.**
 - **Workforce Housing Demand.**
 - **Housing Rehabilitation & Preservation.**
 - **Student (off-Campus) Housing Demand.**
 - **Downtown Housing.**
 - **Special Needs Housing, including Homeless & Near-Homeless Needs.**
 - **Housing & Alternative Energy.**
 - **Impediments to Fair Housing Choice.**
- 3. Housing Study Implementation & Review.**
 - **Financing Activities for Housing Development in McCook.**
 - **Housing Study Maintenance.**

Since the completion of the current McCook Housing Study, in 2013, the City of McCook leadership, housing stakeholders and local Governmental entities have built an estimated 30 housing units in the Community. Much of this new housing was driven by new and expanded economic development activities and overall lack of appropriate, affordable housing. The current “adjusted” housing vacancy rate (AHVR) in McCook is an estimated 4.3 percent, below the suggested AHVR of 7 percent.

1. HOUSING DEVELOPMENT PARTNERSHIPS & HOUSING EDUCATION.

Housing Development Partnerships.

The maintenance and creation of **Housing Development Partnerships (HDPS)** is key to the successful production and improvement of the local housing stock. Since the completion of the **current Housing Study (2013)**, the **City and McCook Economic Development Corporation (MEDC)** have initiated **HDPS** capable of creating housing in the Community. This process should be continued and refined to produce additional **HDPS** to maximize the potential for both building new housing and preserving the existing housing stock in **McCook**.

Under the leadership and guidance of the **MEDC**, the continued organizing of **HDPS** should be aimed at selected housing programs, both profit and not-for-profit housing development endeavors. This being the case, **HDPS** should include the participation of both local public and private sector entities, having an interest and/or stake in meeting the housing needs and demands of all income and family sector types needed in **McCook**.

Creating “housing project or program specific” **HDPS** will maximize the opportunity to produce safe, decent and affordable, both owner and rental housing, of all price points, for persons and households of all income level. **HDPS** should take a lead role in both the identifying and securing financing for housing development and preservation programs in the Community of **McCook**.

Associated with the creation of **HDPS** would be a process or program to monitor and evaluate “housing outcomes” in **McCook**, during the next five years. This could be accomplished with the creation of a **Housing Inventory Index**, comprised of both housing and housing-related indices, such as education, health and parks & recreation.

The following are important Steps in producing an effective **HDPS** program and process in **McCook**.

- **Step 1:** Define potential **HDPS** with a “**mission statement**” that meets the selected housing cause or purpose, as it relates to the identified housing of needs and demands of **McCook**.
- **Step 2:** Recruit local persons and organizations that meet or match the defined “**mission statement**” of each **HDPS**.

HDPS should, first and foremost, be comprised of existing McCook area organizations, including, but not limited to (the guidance and direction of) MEDC and SWCBC and selected private and public sector entities. These entities should include, but are not limited to the local governmental entities, including local the Community Redevelopment Authority, McCook Housing Authority and Chamber of Commerce, West Central Nebraska Economic Development District, Midwest Housing Development Fund, as well as the City of McCook and local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.

- **Step 3:** Based upon selected **HDPS** and associated “**mission statements**”, each **HDPS** will select and prioritize housing programs for both new construction and housing preservation (rehabilitation), with an accompanying timeline for implementation, and identify “most appropriate” funding tools for the completion of each selected housing.
- **Step 4:** Train local “**housing advocates**” to assist selected **HDPS** with meeting the local housing needs and, specially, serve as caseworkers for individuals and families unable to have the either the income and/or knowledge to help themselves in securing safe, affordable housing.

Housing Education.

Elevating the “housing intelligence” of McCook HDPS will be beneficial to the success of any housing program. Housing intelligence will be supplemented by providing the appropriate learning systems for educating HDPS and their members on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs in the Community. The MEDC currently provides REACH homebuyer education classes. These classes should be maintained as well as creating additional educational resources. The following Steps for providing “housing intelligence” are recommended.

- **Step 1:** Create a local “**Housing Development Education Program**” for **HDPS**, complete with certification of pertinent housing development topics, including, but limited to housing need recognition, housing advocacy, housing financial planning and housing development.
- **Step 2:** Train **HDPS** to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact both existing and future housing programs in the **City of McCook**.
- **Step 3:** **HDPS** will need to fully understand the working connection between the **McCook Community Housing Study** and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in **McCook**. These other planning initiatives typically include the Comprehensive Plans and Zoning Regulations, Capital Improvement Plans, Public Facility/Utility Plans, Downtown Revitalization Studies, Hazard Mitigation Plans, etc. associated with the City of McCook and/or Red Willow County.

2. HOUSING DEVELOPMENT, REHABILITATION & PRESERVATION.

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

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

Housing Unit “Target” Demand & Budget.

- The findings for the Housing Study identify an estimated McCook Housing Unit “Target” Demand for 187 units, consisting of an estimated 111 owner units and 76 rental housing units. With the possibility of adding 90 new full-time employment opportunities in the next five years, via an accelerated Community Growth Initiative (CGI), the City of McCook could support an estimated Housing Unit “Target” Demand for 249 units, by 2027. The total budget to develop the projected 187 Housing Unit “Target” Demand in McCook is an estimated \$46.9 Million.

An estimated 75 to 80 percent of the Housing Demand for McCook should be new construction, with the remaining housing need accomplished via a planned purchase-rehab-resale/re-rent of existing housing program.

Demand for Housing Types, Households & Income Sectors.

- An estimated 14 owner and 50 rental housing units proposed for the City of McCook, by 2027, will need to be available for persons or families of the lowest- to moderate Area Median Incomes (AMI). A subsidy or local/regional housing funding program will likely need to be utilized.
- Future housing programs in McCook will be needed for persons and families of all household type and income sector. A total of six owner and six rental housing units, for persons at or below 125 percent AMI, should be constructed or rehabilitated to meet the housing needs of persons/families and persons with special needs.
- The estimated average cost for the majority of additional owner units needed in McCook, during the next five years, should be priced at or above \$100,700. The monthly cost for the majority of future rental housing in McCook should be priced at or above \$396.

A **Community-Wide Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age will need to be continued in the City of **McCook** to address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Partnerships should be created with the local senior/retirement Community including nursing homes, assisted living and senior independent living facilities and MEDC, Chamber of Commerce, the City's Community Redevelopment Authority and Housing Authority, as well as local homebuilders and home remodelers, realtors and financial institutions.

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

- The **Community of McCook** should consider infill housing and accessory housing development programs including in-law suites, granny flats, conversion housing, single room occupancy housing and tiny homes as a means of creating more density in the developed and older neighborhoods of McCook.

Residential Land Requirements.

- The City of **McCook** will have a need to both identify and designate an estimated **119 acres** of land for the future development of new housing units, by 2027. Of the 119 acres, an estimated **58 acres** should be developed with new owner and rental housing units. This land use demand will require the City to revisit, review and, if necessary, modify the **Comprehensive Plan** and **Zoning Regulations** to identify future residential land use needs. Include exploring the need to modify Regulations to address the “**missing middle**” housing issue in the **Community**, the development practice of providing density bonuses.

Workforce Housing Demand.

- **McCook** will have a **workforce housing demand** for a minimum **106 units** by 2027, to provide housing opportunities for both existing and new employees during the next five years. This would include an estimated **62 owner units** and **44 rental housing units**.
- The successful implementation of workforce housing will depend on the creation of specific **Housing Development Partnerships (HDPS)** to address specific work sectors. The involvement of major employees as a participant in HDPS will be crucial in the successful implementation of various workforce housing programs.
- The **MEDC** in partnership with major employers should propose a program to recruit secure non-resident employees to relocate to McCook. A five-year goal would be to secure up to 5 to 7 percent of the current commuter employee population.

Student (off-campus) Housing Demand.

- An estimated 10 rental housing units should be constructed specifically for students of Mid-Plains Community College, McCook Campus, residing off-campus. A partnership between local housing builders, the City and McCook Community College Administration would be a crucial first step in providing either on- or off-campus housing for enrolled students.
- **Seasonal Housing** is a good lifestyle fit for some households, while providing additional property tax. The MEDC could propose and implement a development initiative to address this particular housing type. This would require securing a developer specializing in such homes.

Downtown Housing.

- The Community of McCook has experience in the renovation/repurposing of buildings in the Downtown for mixed uses, including housing. The potential is there to **create additional Downtown housing, primarily units above the first floor of existing commercial buildings**. The majority of these units would be rental, developed as a result of a building conversion, re-use/repurpose program.

- A **Downtown Housing Initiative**, with a detailed schedule of design and implementation is needed to ensure housing opportunities in the Downtown. A total of **18 housing units**, including **six owner** and **12 rental units** should be developed utilizing upper-level spaces of existing commercial buildings. In addition to new housing, the Community of McCook should continue to utilize programs of redevelopment implementation, including strategies for building structural rehabilitation and beautification, with additional recommendations for Downtown housing development, infrastructure improvements and business recruitment and retention initiatives.

Housing Rehabilitation & Preservation.

- An estimated **136 existing housing units** in **McCook** would qualify for **moderate- to substantial rehabilitation**, by **2027**. An additional, estimated **40 housing units** are of a physical condition that would not economically warrant any level of rehabilitation and should be considered for **demolition**. Several of these units are currently occupied.
- Housing units purchased and, then, demolished would provide land availability to build a new housing unit(s). Such land could be placed in an established **County-Wide or Regional Land Bank Program to be repurposed for housing**.
- The **Community of McCook** should strive to preserve the existing housing stock, with emphasis on **1) housing that is currently occupied and 2) housing units of historic significance**.
- **McCook** should continue to employ the benefits of the **Nebraska Community Development Law**, specifically **Tax Increment Financing**, mixed with other pertinent State housing funding sources, to evaluate, plan and **implement housing redevelopment projects**.

Special Needs Housing, including Homeless & Near-Homeless Needs.

- Housing for **persons and families with special needs** should be addressed by the **McCook Community**, to provide safe and affordable housing. By 2027, County-wide, the need exists for up to **12 units of housing for special populations**, including persons with mobility, cognitive, hearing or visual challenges. These units should consist of both owner and rental units.

- The majority of housing needed for the **special needs populations** in **McCook** should be developed for **persons and households of low to moderate-income**. To accomplish this, grants and low- or forgivable loans will be needed to buy down the cost of housing. In addition, to advocate, plan and develop such housing, selected service providers, coupled with private sector developers will need to be organized as a **HDPS**.

Zoning (Density) Review/Update, to allow for the Development of Innovative/Alternative Housing Types.

- Existing Community Zoning Regulations should be reviewed/updated to ensure that any “new” innovative Zoning concepts exist to maximize affordable housing development opportunities. This would include the review/evaluation of density standards, lot sizes, set-backs, street widths, etc. to allow for the development of the following innovative/alternative housing unit types;
 - ✓ **Accessory Housing**, also known as “In-Law Suites” or “Granny Flats,” provide additional affordable housing opportunities in communities. Accessory Housing structures are typically constructed on established built residential lots, typically of 600 sq. ft. or less. These units must meet all local Building/Housing Code requirements;
 - ✓ **Tiny Houses**, a residential development concept currently being considered in many communities, today, is an inexpensive affordable housing option. Tiny Houses, constructed as small as 200 sq. ft., are being built in both open, vacant lots and planned subdivisions, equipped with all amenities necessary to meet local Building/Housing Code requirements;
 - ✓ **Single Room Occupancy (SRO) Housing**, typically developed as expanded dormitory-style housing, consisting of six, eight or more units per building, SRO housing is a suitable housing type for young professionals entering the workforce, as well as families in housing transitional; **and**
 - ✓ **“Work/Live Residential Campus,”** consisting of workforce housing of varied types and price points developed in close proximity to one or several major employers in a “walkable” campus setting.

Housing & Alternative Energy.

- Encourage housing developers in **McCook** to take advantage of “**tools of alternative energy implementation,**” such as personal wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.
- Promote the use of **modern energy conservation methods** to reduce the consumption of energy in residential sectors.
- **Utilize local Zoning Regulations and building codes** to control the placement and operation of alternative energy systems. Local Zoning Regulations should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.

Require compliance with a “Conditional Use Permit” process so that documented conditions are met by the applicant.

- Promote the development of vocational **education opportunities** at both **Public and Private School Systems** to educate the future workforce in alternative energy design, fabrication of equipment and maintenance.
- Promote the **expanded use of solar and geothermal exchange energy systems** for applications throughout the **McCook Planning Jurisdiction.**
- Consider implementing a “**pilot**” **alternative energy program** at a developing residential subdivision in and/or around the City of **McCook**. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- Promote the **rehabilitation of residential buildings** in **McCook** utilizing weatherization methods and energy efficient or “**green building**” materials in conformance to the “**LEED**” **Certified Building techniques.**
- **Expand awareness of available incentives** that could assist in replacing old lighting fixtures, or heating and cooling systems in housing units with new energy efficient systems that reduce consumption and energy costs.

Impediments to Fair Housing Choice.

- The City of **McCook** should establish a plan to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of the Community should play a role in this process, including local government, schools, churches and the private sector.
- Create and support the efforts of a **Community-Wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. The McCook Housing Authority should take the lead role in this important housing activity. **Activities of the Advisory Group could include the following:**
 - Create an **“Action Plan”** to identify strategies to further affordable housing opportunities.
 - Host a **“Housing Fair”** for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
 - Promote **“Equal Housing Opportunities”** on flyers, brochures and local newspapers.
- Address the **primary impediments to fair housing choice** in the **City of McCook**. Respondents to the **McCook Housing Survey** identified impediments to fair housing for **homeowners** as lack of sufficient homes for sale, housing prices, condition and age of housing stock. For **renter households**, impediments included the lack of decent rental units at an affordable price range, high cost of monthly rent, condition and age of existing rental housing.
- The **City of McCook**, in partnership with the **McCook Housing Authority**, should adopt (by ordinance) and implement a **Fair Housing Policy** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- The **Community of McCook** should address the **housing needs of persons with a disability(ies)**, by planning and implementing fully accessible housing, both for rent and for sale. Include supportive services where necessary. It is recommended that, at a minimum, **10 percent of all new housing** added to the housing stock should be fully accessible for persons with a physical and/or sensory disability.
- The **Community of McCook** should **support bilingual** and **impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- As a form of **Fair Housing Enforcement**, **McCook** should establish an administrative process/program of routinely inspecting rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.

3: HOUSING STUDY IMPLEMENTATION & REVIEW.

This **Community Housing Study** contains a variety of qualitative and quantitative information from local, State and Federal data sources, Survey implementation, local “Listening Sessions” with key housing stakeholders and a series of meetings with a local Housing Steering Committee. Documented statistics and citizen input provide a clear and concise understanding of local housing needs that will assist local governments and organizations (public, private and non-profit) in creating and maintain resilient, sustainable Community.

Financing Activities for Housing Development in McCook.

- **Housing developers** doing business in the **City of McCook** should consider **both public and private funding sources** when constructing new or improving the local housing stock and, thus, be encouraged to pursue securing any and all available tools of financing assistance to do so. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Midwest Housing Development Fund, 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 programs.
- First and foremost, the **City of McCook** is encouraged to **establish or expand existing local Foundations** for the purpose of providing gap financing for housing development activities.
- **The City of McCook** should continue utilizing **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase, preparation and public facility/utility requirements.
- In 2017, the “**Rural Workforce Housing Investment Act**” (Legislative Bill 518) was adopted to allow non-profit housing developers to secure funding from the **Rural Workforce Housing Fund (RWHF)**. This allows the non-profit developer to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations. Projects must be within municipalities in Counties with populations less than 100,000. An amount of up to \$1 Million can be applied for by rural Community throughout Nebraska. Grants must show a “one-to-one” match fund.

Housing Study Maintenance.

- The **McCook Community Housing Study** should be reviewed annually by local housing providers and partnerships, including MEDC, the City and the McCook Housing Authority, local business leadership and School systems, local Foundations and other important for-profit and non-profit groups and organizations and local housing stakeholders.
- **Engaging local organizations and housing stakeholders** in the planning and implementation of new housing programs will make the use of housing funds more effective and encourage investors to make better informed decisions that target **McCook's** needs and desires for new and improved housing types. All of this will result in stability and growth for the Community.
- The **City of McCook** needs to maintain a current and modern Comprehensive Plan, as well as Zoning and Subdivision Regulation documents, in an effort to continue efficient, sustainable housing development. These documents are critical to the City as it strives to maintain a strong quality of life and enhance local community sustainability and resiliency. A proactive City Council and Planning Commission will have the ability to effectively govern and direct housing development/redevelopment activities with current documents.
- The **City of McCook** should establish an **annual review process of their Comprehensive Plan** and associated **Zoning and Subdivision Regulations**. The Planning Commission, elected officials and local governmental volunteers and community and economic development groups should all be involved in this review. This will ensure a consistent vision for community and economic growth and development throughout McCook.

FIVE-YEAR AFFORDABLE HOUSING ACTION PLAN.

The greatest challenge for the **Community of McCook**, during the next five years, will be to develop housing units for workforce persons and families, elderly households and special populations. Overall, McCook should target up to **187 new housing units; 111 owner and 76 rental units, by 2027.** The target demand for Workforce Housing is 106 units; 62 owner and 44 rental units.

The successful implementation of the following “**Five-Year Affordable Housing Action Plan**” will begin with preparation of reasonable, feasible housing projects, with preference geared towards workforce housing related projects. This **Action Plan** addresses various aspects of housing, including new construction, housing rehabilitation, the removal of substantially deteriorated or dilapidated housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

Important to the cause for future housing activities in **McCook** will be creating local, State and Regional public and private partnerships with the **McCook Economic Development Corporation** taking the lead role and being accompanied by private sector developers, major employers and City leadership. *“The bigger the circle of Partnerships, the better the delivery of housing.”*

PLACE-BASED DEVELOPMENT

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

ACCESS AND LINKAGES:

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

COMFORT AND IMAGE:

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

USES AND ACTIVITIES:

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

SOCIABILITY:

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

HOUSING DEVELOPMENT PROGRAMS.

The **Affordable Housing Action Plan** presents a list of **Housing Programs** recommended for consideration by the **Community of McCook** during the next five years. These **Programs** include activities associated with the organizational or operational requirements to ensure housing development exists as an ongoing community and economic process, providing housing units for both elderly and non-elderly households, students, persons with special needs and the preservation or rehabilitation of the local housing stock. Each **Program** defines a purpose and estimated cost and, where relevant, the estimated cost subsidy.

The maintenance of **Housing Development Partnerships (HDPS)** will be key to the successful implementation of the **Affordable Housing Action Plan** and the following **Housing Development Programs**. The **Community of McCook** has a track record of organizing **HDPS** capable of creating housing in the City. This process should be continued and refined to produce additional **HDPS** to maximize the potential for both building new and preserving existing housing stock in the City of **McCook**.

Creating “housing project or program specific” HDPS will maximize the opportunity to produce safe, decent and affordable, both owner and rental housing, of all required price points, for persons and households of all income levels. HDPS should take a lead role in both identifying and securing financing for housing development and preservation programs in the Community of McCook.

HDPS should, first and foremost, be comprised of existing **McCook area organizations**, including, but not limited to (the guidance and direction of) the **McCook Economic Development Corporation, McCook Redevelopment Authority and selected private and public sector entities**. These entities should include, but are not limited to the Southwest Nebraska Community Betterment Corporation and West Central Nebraska Area Agency on Aging, as well as the City of McCook and local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

1. Establish Housing Development Partnerships (HDPS) Program.

Purpose:

McCook Economic Development Corporation (MEDC), McCook Housing Authority and City Housing Stakeholders and Leadership will need to continue to assemble and organize all active and potential, project-specific **Housing Development Partnerships (HDPS)**, to guide and implement affordable housing development programs, as it pertains to both funding and construction. Maintain the input and involvement of existing local, regional, State and Federal housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services. Additional staff may be necessary to oversee the coordination of partnership organization, grant administration and housing development oversight.

Included in the creation of **HDPS**, would be the establishment of an associated **Housing Inventory Index** to evaluate and monitor housing outcomes in the City of McCook. Such an Index could include local housing indices and others associated with housing, including, but not limited to health, education and recreation.

Estimated Cost (annual operational): \$45,000.

2. Land Bank Program.

Purpose:

MEDC and the **City of McCook** should continue efforts to create a regional land bank program with communities in Southwest Nebraska. Land banks can be used as a strategic tool to acquire undeveloped or dilapidated properties and turn them into land for both future housing development and redevelopment activities throughout the **Community of McCook** and surrounding areas.

Estimated Cost (annual operational): \$125,000.

3. Maintain Innovative Housing Projects/Community Partnerships.

Purpose:

Via the efforts of **MEDC** and **City Housing Stakeholders** and **Leadership** and appropriate **HDPS**, continue to organize and maintain local funding events and contributions to create a “pool” or “bank” of funds to invest in needed gap financing for local housing developments. Continue to support partnerships with the Cities of Benkelman and Cambridge to maintain the revolving loan structure in the innovative housing project.

Estimated Cost (annual operational): \$105,000.

4. Expand the existing Continuum of (Housing) Residential Care Program for residents 65+ years of age.

Purpose:

Via the creation of appropriate **HDPS**, address all facets of elderly housing needs and associated support services in the **Community of McCook**, including advocating and financially assisting with the development of senior housing for both **independent** and **frail-elderly** households, with emphasis on both appropriately designed new construction and home rehabilitation and modification initiatives. In addition, include resources for assisting seniors in locating legal aid resources, referrals, educational resources, etc.

Estimated Cost (annual operational): \$110,000.

5. Maintain the annual “Big Give McCook” Program.

Purpose:

McCook Community Foundation should continue to host **Big Give McCook** to gather donations for non-profit organizations like **Habitat for Humanity**.

Estimated Cost (annual giving): \$35,000.

6. Continue local Workforce Employer Housing Assistance Programs.

Purpose:

MEDC and **City Housing Stakeholders and Leadership**, with the assistance of an appropriate **HDPS** and local **major employers**, should continue a **Workforce Employer Housing Assistance Program**, as a component of a local “**Workforce Housing Development Initiative**,” encouraging major employers to become directly involved with assisting their employees in obtaining affordable housing, including funding assistance for down payment and/or first month rent and/or deposit. **Participation in the State of Nebraska’s Rural Workforce Housing Fund will be a major component to successful workforce housing construction in McCook.**

Estimated Cost (annual): \$400,000.

7. Continue and maintain Comprehensive and Redevelopment Planning Activities.

Purpose:

MEDC and **City Housing Stakeholders and Leadership** should continue to advocate participation in the regular updating of the **McCook Comprehensive Plan** and local **Zoning and Subdivision Regulations**. Important components of the **Plan** would be the **Land Use Plan** and the implementation of **Zoning Regulations** that are a “fit” for the Community’s needs for land for housing.

Estimated Cost: \$24,000 to \$32,000.

HOUSING REHABILITATION/PRESERVATION PROGRAMS.

8. Establish a McCook Housing Disaster/Pandemic Recovery Program.

Purpose:

MEDC with the assistance of **City Housing Stakeholders** and **Leadership** and appropriate **HDPS**, should create a locally-funded program designed to assist persons and families living in housing affected by a natural disaster and/or COVID-19. In combination with State and Federal disaster grant programs, funding for this **Program** should include funding via local foundations, financial lending institutions and private donations.

Estimated Cost (annual): \$75,000.

9. Owner/Rental Housing Rehabilitation/Preservation Program.

Purpose:

MEDC, with the assistance of **City Housing Stakeholders** and **Leadership** with financial investment for housing property owners/developers, should set a 2027 goal of **45 to 55 housing units** receiving moderate- to substantial rehabilitation. Identify block areas with excessive deterioration and dilapidation of housing units. for example. This could also include utilizing a Purchase-Rehab-Resale and/or Re-Rent Program to provide housing for low- to moderate-income family households (31% to 80% AMI).

Estimate Property Purchase: \$52,000-\$69,000 per property.

Estimated Moderate Rehabilitation Cost: \$27,000 to \$33,000 per unit.

Estimated Substantial Rehabilitation Cost: \$34,000 to \$45,000 per unit.

Estimated Cost Subsidy: 60% to 80% per unit.

10. Owner/Rental Housing Demolition/Replacement Program.

Purpose:

MEDC, with the assistance of **City Housing Stakeholder** and **Leadership** should set a 2027 goal of up to **15 housing units** to be purchased/donated, demolished and replaced with new, innovative housing types, for families/elderly, for currently occupied housing units.

Estimated Purchase/Demolition/Construction Cost: \$297,000-\$332,000 per unit.

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

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

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

Purpose:

Develop one- and two-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of elderly households **(0% to 80% AMI)**. **Program** should include **up to 14 units** and could be coupled with a **Purchase-Rehab or Re-Rent Housing Program**.

Total Estimated Cost: \$2,310,000.
Estimated Cost Subsidy: 70% or \$1,617,000.

12. Moderate- to Upper-Income Elderly Rental Housing Program.

Purpose:

Develop one- and two-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of **elderly households (81%+ AMI)**. **Program** should include **up to 10 units**.

Total Estimated Cost: \$1,850,000.
Estimated Cost Subsidy: 45% or \$832,500.

13. Elderly (55+ Years) Owner Housing Initiative.

Purpose:

Develop single family, patio and townhome units, standard amenities, to meet the needs of elderly households **(81%+ AMI)**. **Program** should include **up to 30 units**.

Total Estimated Cost: \$8,970,000.
Estimated Cost Subsidy: 25% or \$2,242,500.

HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

14. Workforce Housing Program.

Purpose:

Develop two- or three-bedroom duplex/triplex, townhome or single-family housing units, both owner and rental units, standard amenities, to meet the **workforce housing needs** of **McCook, Nebraska**. Program should include up to **60 owner units** and **44 rental units**, for households at **61%+ AMI**. Program should be combined with a **Workforce Employer Housing Assistance Program**. Could include both **new construction** and **Purchase-Rehab-Resale/Re-Rent Activities**.

Estimated Cost: \$24,800,000.

Estimated Cost Subsidy: 55% or \$13,640,000.

15. Moderate- to Upper-Income Homeownership Initiative.

Purpose:

Single family units, 2+ bedroom owner units, via new construction with standard amenities, to meet the housing needs of **moderate- to upper income family households (81%+ AMI)**. Ownership program should include **up to 21 units**.

Estimated Cost: \$6,900,000.

Estimated Cost Subsidy: 15% or \$1,035,000.

16. Special Needs Population Affordable Housing Program.

Purpose:

Selected, local **HDPS** plan, and develop up to **six owner units** and **six rental units** for **persons with special needs**. Could include both **new construction** and **Purchase-Rehab-Resale/Re-Rent units**.

Estimated Cost: \$2,460,000.

Estimated Cost Subsidy: 75% or \$1,845,000.

17. Downtown Housing Program.

Purpose:

MEDC in partnership with **local business/property owners and housing developers**, design and implement a **Downtown Housing Initiative** in **McCook**, using a process of rehabilitating/repurposing vacant upper story building spaces. The **Initiative** should include up to **six owner and 12 rental housing units**.

Estimated Cost: \$3,800,000.

Estimated Cost Subsidy: 45% or \$1,710,000.

18. On- or Off-Campus Student Housing Program.

Purpose:

MEDC, with the assistance of **City Housing Stakeholders and Leadership, Mid-Plains Community College, McCook Campus**, and an appropriate **HDPS**, acquire land and design/implement a **two- and three- bedroom student apartment housing program**. The Initiative should include **up to 10 rental housing units**.

Estimated Cost: \$1,650,000.

Estimated Cost Subsidy: 40% or \$660,000.

FUNDING SOURCES & HOUSING PARTNERS.

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).

Currently, the Community of McCook has three designated “Redevelopment Areas,” including the Downtown, that are prime locations for potential development and redevelopment activities by the McCook Community Development Agency. The Community would benefit greatly from continuing being actively involved in providing TIF for new housing development projects.

A City or Village with a CRA or CDA has the authority to use TIF for commercial, industrial and residential redevelopment activities. The CRA/CDA can utilize TIF for public improvements and gain the revenue associated with these improvements. The tax increment is the difference between the taxes generated on an existing piece of property and the taxes generated after the redevelopment occurs. One hundred percent (100%) of the increment can be captured for up to 15 years, by the CRA, and used for public improvements in a designated Redevelopment Area. Every Community in Nebraska is eligible to utilize TIF once a CRA or CDA has been established and a Blight and Substandard Determination Study has been completed by the Community.

TIF may be used for infrastructure improvements, public façade improvements in the Downtown, to purchase land for commercial or industrial development and for the development of workforce housing. **The recent passing of “Nebraska Legislative Bill 496” will allow for the development of workforce housing utilizing local TIF funds.**

Other Local Options.

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

The McCook Housing Authority provides affordable housing units for local residents in two separate rental housing programs. Missouri Manor I and II consist of 36 one-bedroom units, six two-bedroom units and six three-bedroom units. These two housing programs maintain 100 percent occupancies. The Housing Agency also provides 10 project-based “Section 8 Vouchers,” and 67 HUD tenant-based “Section 8 Vouchers,” of which 32 vouchers are currently in use.

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.

The **McCook Community Foundation Fund** is “connecting and impacting our community through intentional investment of time and financial resources.” Some prior examples include the renovation of the McCook Public Library children’s reading section as well as Habitat for Humanity. They host an annual Big Give McCook program that provides donations to non-profit organizations, like Habitat for Humanity.

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

Community Action Partnership of Mid-Nebraska – is an equal housing opportunity agency that provides management of affordable rental properties and home buyer education workshops.



STATE PROGRAMS.

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

Nebraska Department of Economic Development (NDED).

The **Proposed 2022 Annual Action Plan**, prepared and administered by NDED, has the following, approximate allocations of State and Federal funds available for housing activities. Each of the following programs are described below.

\$25.9 Million – Community Development Block Grant
\$7.7 Million – HOME Investment Partnership Fund
\$683,130 – Housing Opportunities for Persons with AIDS
\$1.0 Million – Emergency Solutions Grant Program
\$5.9 Million – Federal Housing Trust Fund
\$12.7 Million – Nebraska Affordable Housing Trust Fund
\$1.2 Million – Nebraska Homeless Shelter Assistance Trust Funds

NDED administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to Nebraska Community and County municipalities for financing housing, planning and public works projects. All Nebraska Counties and Communities are an eligible applicant for CDBG funds. Lincoln, Omaha, Bellevue and Grand Island receive an annual allocation of CDBG funds from the Department of Housing and Urban Development as entitlement communities. The remaining Nebraska Communities are classified as non-entitlement Communities and compete annually for CDBG funds for various community and economic development programs, including housing. Nebraska Communities, with a population of 5,000+ are eligible for multi-year CDBG funding from the Comprehensive Revitalization Category of funding.

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

NDED is allocating **CDBG Disaster Recovery (CDBG-DR)** funds to support Nebraska's disaster relief, long-term recovery and restoration efforts as a result of the 2019 flooding disaster. HUD has allocated \$108.9 million to the fund, which Nebraska local government will be able to apply for. NDED's CDBG-DR webpage will be continually updated to serve as an informational resource in the coming months for potential grantees.

The **Southwest Nebraska Revolving Housing Fund (SWNRHF)** is made possible by the Nebraska Affordable Housing Trust Fund through a grant by the Nebraska Department of Economic Development to provide housing for households at or below 120% of AMI. Its goal is to bring relief to the pent up housing shortage in Southwest Nebraska.

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

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

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

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

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

Opportunity Zones.

The **Tax Cuts and Jobs Act of 2017** allowed for all state Governors to designate Census Tracts as “Opportunity Zones” to promote investment and economic development activities in areas deemed “low income and/or economically disadvantaged.” Opportunity Zones, based on qualifying population, income and overall economic data, are declared such by the Governor, to drive economic growth in low-income and/or economically disadvantaged communities. The Act encourages private sector to investment in certain types of community and economic development projects, such as business and housing, in exchange for various, preferential tax treatments, including, but not limited to those associated with capital gains and /or tax deferral.

As per the Nebraska Department of Economic Development website, a Census Tract qualifies as an opportunity zone if it meets the following criteria:

- a) The tract poverty rate was at least 20%, or:
- b) If located in a metropolitan area, the tract’s median family income did not exceed 80% of the greater of (i) the median family income in the metropolitan area or (ii) the statewide median family income, or;
- c) If located in a non-metropolitan area, the median family income for such tract did not exceed 80% of the statewide median family income.

Census Tract #9633 in McCook (located generally east of West 5th Street) is designated as an “Opportunity Zone”.

Rural Workforce Housing Fund (RWHF).

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

Nebraska Historic Tax Credit (NHTC).

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

The NHTC establishes a \$15,000,000 tax credit pool, and the Nebraska State Historical Society (SHPO) will handle the annual allocation of the credits for the 2015, 2016, 2017, 2018, 2019, 2020, 2021 and 2022 tax years.

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA).

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

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

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

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

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

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

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

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

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

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

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

Community Action Partnership of Mid-Nebraska serves as a CHDO, as well as the Community Action Partnership organization for the City of McCook, providing housing and weatherization programs, community social services, emergency services, family development and nutrition programs.

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

Blueprint Nebraska.

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

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

Nebraska Department of Environment & Energy.

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

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

Nebraska Department of Health & Human Services.

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

Nebraska Realtors Association's Homebuyer's Assistance Foundation.

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

Nebraska Disaster Behavioral Health Project.

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

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

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

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

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

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

REGIONAL PROGRAMS.

Federal Home Loan Bank.

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

Midwest Housing Equity Group (MHEG).

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

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

Midwest Housing Development Fund (MHDF).

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

FEDERAL PROGRAMS.

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

U.S. Department of Housing & Urban Development

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.
- **HUD 203(b)** provides mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank or savings and loan association and the mortgage is insured by HUD.
- **Section 203(k) Rehab Mortgage Insurance** enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.
- **Section 811 Supportive Housing for Persons with Disabilities Program** – Through the Section 811 program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.

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

USDA Rural Development (USDA-RD)

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

Federal Emergency Management Agency (FEMA).

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

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

Federal Covid-19 Supplemental Appropriations-CARES Act.

The State of Nebraska received approximately \$10.8 Billion of assistance for combatting economic distressed caused by the Coronavirus Pandemic. In June, 2020, a plan for the expenditure of these funds was announced, including the following:

- Community CARES program administered through the Department of Health and Human Services to provide food security, housing, and behavioral health care: \$85 million.
- Reimbursements to state and local government for coronavirus-related expenses: \$180 million.
- Agriculture & businesses: \$392 million.
- Small business stabilization: \$230 million
- Livestock producers stabilization: \$100 million
- Rural broadband remote access grant program: \$40 million
- Workforce retraining initiative: \$16 million
- Admin support to all business programs: \$5 million
- Gallup business stabilization and growth training: \$1 million
- Unemployment Trust Fund and potential General Fund Budget Flexibility: \$427 million

Other Federal Funding.

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

APPENDIX I

McCOOK TABLE PROFILE.



TABLE 1
POPULATION TRENDS AND PROJECTIONS
CITY OF McCOOK, NEBRASKA
2000-2027

		<u>Total</u>		<u>Annual</u>		
	<u>Year</u>	<u>Population</u>	<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	7,994	--	--	--	--
	2010	7,698	-296	-3.7%	-29.6	-0.37%
	2020	7,446	-252	-3.3%	-25.2	-0.33%
	2022	7,411	-35	-0.5%	-17.5	-0.24%
Low	2027	7,276	-135	-1.8%	-27.0	-0.36%
Medium	2027	7,328	-83	-1.1%	-16.6	-0.22%
High*	2027	7,447	+36	+0.5%	+7.2	+0.10%
CGI*	2027	7,492	+81	+1.1%	+16.2	+0.22%

NOTE 1: An estimated population of 600 persons, 230 families, reside in the McCook two-mile Planning Jurisdiction, outside the Corporate Limits.

*Includes estimated population increase associated with both a *Community Development Initiative (CGI)* via increases in Full-Time Employment (FTE) positions in the next five years and securement of up to 6% of current commuter employment. "High 2027 = 65 additional FTE positions. "CGI" 2027 = 90 Additional FTE positions.

Source: 2000, 2010 Census & 2020 Census Redistricting Data.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 2
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
CITY OF McCOOK, NEBRASKA
2000-2027**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u>2022-2027 Change</u>
19 and Under	2,216	2,036	-180	1,956	1,888	1,703	-185
20-34	1,307	1,386	+79	1,432	1,453	1,475	+22
35-54	2,092	1,864	-228	1,740	1,732	1,632	-100
55-64	726	908	+182	998	1,003	1,061	+58
65-74	748	628	-120	568	565	577	+12
75-84	628	566	-62	547	535	558	+23
85+	277	310	+33	300	307	322	+15
Totals	7,994	7,698	-296	7,446	7,411	7,328	-83
Median Age	39.7	40.7	+1.0	44.5	44.5	45	+0.5

*Estimated data, subject to margin of error.

Source: 2000, 2010 Census, & 2020 Census Redistricting Data.

Hanna:Keelan Associates, P.C., 2022.

TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
CITY OF McCOOK, NEBRASKA
2000-2027

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	7,994	262	7,732	3,371	2.29
2010	7,698	211	7,487	3,324	2.25
2020	7,446	178	7,268	3,260	2.23
2022	7,411	170	7,241	3,247	2.23
2027	7,328	154	7,174	3,232	2.22
2027 CGI	7,492	168	7,324	3,270	2.24

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2022.

TABLE 4
TENURE BY HOUSEHOLD
CITY OF McCOOK, NEBRASKA
2000-2027

<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>
2000	3,371	2,255	66.9%	1,116	33.1%
2010	3,324	2,176	65.5%	1,148	33.5%
2020	3,260	2,112	64.8%	1,148	35.2%
2022	3,247	2,084	64.2%	1,163	35.8%
2027	3,232	2,068	64.0%	1,164	36.0%
2027 CGI	3,270	2,096	64.1%	1,174	35.9%

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2022.

TABLE 5 HOUSEHOLDS BY HOUSEHOLD SIZE CITY OF McCOOK, NEBRASKA 2019 ESTIMATE*						
1	2	3	4	5	6	7+
<u>Person</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>
1,163	1,329	319	205	112	118	40
*Estimate subject to margin of error. Total 2019 estimated households = 3,286. Source: 2015-2019 American Community Survey.						

TABLE 6
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
CITY OF McCOOK, NEBRASKA
2000-2027

<u>Income Group</u>	<u>2000*</u>	<u>2019 Est.*</u>	<u>2022</u>	<u>2027</u>	<u>2027 CGI</u>	<u>% Change 2022-2027^</u>
<u>All Households</u>						
Less than \$10,000	345	139	137	136	138	-0.73%
\$10,000-\$19,999	682	449	444	442	447	-0.45%
\$20,000-\$34,999	815	660	652	649	657	-0.46%
\$35,000-\$49,999	670	451	446	444	449	-0.45%
\$50,000 or More	856	1,587	1606	1,613	1,617	+0.44%
Totals	3,368	3,286	3,247	3,232	3,270	-0.46%
Median Income	\$31,105	\$48,133	\$50,549	\$50,833	\$50,940	+0.56%
<u>Households 65+ Yrs.</u>						
Less than \$10,000	136	22	22	22	22	+0.00%
\$10,000-\$19,999	296	301	299	300	303	+0.33%
\$20,000-\$34,999	281	195	194	195	197	+0.51%
\$35,000-\$49,999	152	216	215	216	218	+0.47%
\$50,000 or More	181	305	303	304	307	+0.33%
Totals	1,046	1,039	1,033	1,038	1,048	+0.48%
Median Income	\$24,857	\$40,267	\$40,259	\$40,219	\$40,224	+0.099%

* Specified Data Used. 2019 Estimate subject to margin of error.

^Does not include CGI.

Source: 2000 Census, 2015-2019 American Community Survey.

Hanna:Keelan Associates, P.C., 2022.

TABLE 7
PER CAPITA INCOME
RED WILLOW COUNTY, NEBRASKA / STATE OF NEBRASKA
2010-2027

	Red Willow 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>
2010	\$37,566	--	\$40,920	--
2011	\$41,513	+10.5%	\$45,426	+11.0%
2012	\$43,573	+5.0%	\$46,562	+2.5%
2013	\$43,719	+0.3%	\$46,596	+0.1%
2014	\$45,837	+4.8%	\$48,953	+5.1%
2015	\$45,750	-0.2%	\$50,725	+3.6%
2016	\$44,295	-3.2%	\$49,615	-2.2%
2017	\$43,158	-2.6%	\$50,645	+2.1%
2018	\$44,441	+3.0%	\$52,890	+4.4%
2019	\$46,409	+4.4%	\$54,515	+3.1%
2020	\$52,196	+12.5%	\$58,587	+7.5%
2022	\$55,913	+7.0%	\$63,180	+7.4%
2010-2022	\$37,566-\$55,913	+48.8%	\$40,920-\$63,180	+55.2%
2022-2027	\$55,913-\$65,698	+17.5%	\$63,180-\$74,868	+18.5%

Source: Bureau of Economic Analysis, 2022.
Hanna:Keelan Associates, P.C., 2022.

TABLE 8
RACE AND HISPANIC ORIGIN
CITY OF McCOOK, NEBRASKA
2000, 2010 & 2019*

<u>Race</u>	<u>2000</u>		<u>2010</u>		<u>2019 Est.*</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	7,784	97.3%	7,372	95.8%	7,237	95.4%
Black	14	0.2%	38	0.5%	35	0.5%
Native American	36	0.5%	39	0.5%	36	0.5%
Asian	14	0.2%	29	0.4%	8	0.1%
<u>Other</u>	<u>146</u>	<u>1.8%</u>	<u>220</u>	<u>2.8%</u>	<u>271</u>	<u>3.6%</u>
Totals	7,994	100.0%	7,698	100.0%	7,587	100.0%
Hispanic Origin	202	2.5%	377	4.9%	384	5.1%

*Specified Data Used. Subject to margin of error.

Source: 2000, 2010 Census. 2015-2019 American Community Survey.

TABLE 9
PERSONS RECEIVING SOCIAL SECURITY INCOME
RED WILLOW COUNTY, NEBRASKA
2019

<u>Social Security Income-2019</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	1,875
Wives & Husbands	70
Children	25
<u>Survivor Benefits</u>	
Widows & Widowers	195
Children	85
<u>Disability Benefits</u>	
Disabled Persons	260
Wives & Husbands	0
<u>Children</u>	<u>40</u>
Total	2,550
<u>Aged 65 & Older</u>	
Men	900
<u>Women</u>	<u>1,135</u>
Total	2,035
<u>Supplemental Security Income-2019</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	19
<u>Blind and Disabled</u>	<u>N/A</u>
Total	19

N/A=Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2022.

TABLE 10
ESTIMATED HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CITY OF McCOOK, NEBRASKA
2000-2027

	2000*	2010*	2018*	2022	2027
Owner Inc. Rng.	# / #CB-HP	# / #CB-HP	# / #CB-HP	# / #CB-HP	# / #CB-HP
0%-30% AMI	149 / 131	144 / 127	165 / 135	152 / 122	151 / 118
31%-50% AMI	242 / 107	234 / 103	275 / 135	253 / 107	251 / 110
51%-80% AMI	346 / 32	335 / 31	450 / 105	414 / 37	411 / 35
81%+ AMI	1,509 / 85	1,463 / 84	1,375 / 14	1,266 / 76	1,256 / 75
Totals	2,246 / 355	2,176 / 345	2,265 / 389	2,084 / 342	2,068 / 338

	2000*	2010*	2018*	2022	2027
Renter Inc. Rng.	# / #CB-HP	# / #CB-HP	# / #CB-HP	# / #CB-HP	# / #CB-HP
0%-30% AMI	213 / 133	217 / 130	205 / 190	215 / 129	215 / 126
31%-50% AMI	228 / 119	238 / 117	295 / 150	252 / 126	252 / 124
51%-80% AMI	257 / 47	275 / 46	250 / 40	288 / 49	288 / 47
81%+ AMI	387 / 58	418 / 56	225 / 15	408 / 57	409 / 54
Totals	1,085 / 357	1,148 / 349	975 / 395	1,163 / 361	1,164 / 351

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

*Specified Data Used.

Source: 2000, 2010, 2014-2018 CHAS Data.

Hanna:Keelan Associates, P.C., 2022.

TABLE 11
EMPLOYMENT DATA TRENDS AND PROJECTIONS
RED WILLOW COUNTY, NEBRASKA
2010-2027

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2010	5,989	--	3.7%
2011	6,069	+80	3.5%
2012	6,150	+81	3.3%
2013	6,249	+99	3.0%
2014	6,118	-131	2.6%
2015	5,937	-181	2.6%
2016	5,800	-137	2.8%
2017	5,683	-117	2.5%
2018	5,688	+5	2.5%
2019	5,689	+1	2.8%
2020	5,663	-26	3.3%
2022*	5,598	-65	2.5%
2027	5,500	-98	2.6%
2027 CGI	5,547	+47	2.4%
2010-2027^	5,989-5,500	-489	3.7%-2.6%

*Estimate as of May, 2021.

^Does not include CGI.

Source: Nebraska Department of Labor, Labor Market Information, 2022.

Hanna:Keelan Associates, P.C., 2022.

TABLE 12
WORKFORCE EMPLOYMENT BY TYPE
RED WILLOW COUNTY, NEBRASKA
MAY, 2021

Workforce

Non-Farm Employment (Wage and Salary)	5,006
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	17
Utilities.	*
Construction.	178
Manufacturing.	403
Wholesale Trade.	307
Retail Trade.	698
Transportation & Warehousing.	254
Information.	64
Finance & Insurance.	217
Real Estate & Rental/Leasing.	28
Professional, Scientific & Technical Services.	121
Management of Companies & Enterprises.	*
Administrative/Support/Waste.	94
Educational Services.	*
Health Care & Social Assistance.	741
Arts, Entertainment & Recreation.	31
Accommodation & Food Service.	481
Other Services (except Public Administration).	220
Federal Government.	73
State Government.	166
Local Government.	804

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2022.

TABLE 13
TRAVEL TIME TO WORK
CITY OF McCOOK, NEBRASKA
2019 ESTIMATE*

9 Minutes or Less	10-19 Minutes	20-29 Minutes	30-39 Minutes	40 Minutes or More
2,497	1,231	279	467	238

*Subject to margin of error.

Source: 2015-2019 American Community Survey.

TABLE 14
INFLOW/OUTFLOW JOB COUNTS (ALL JOBS)
CITY OF McCOOK, NEBRASKA
2018

	<u>Count</u>	<u>Share</u>
Employed in McCook	4,105	100.0%
Employed in McCook but Living Outside	1,950	47.5%
Employed and Living in McCook	2,155	52.5%
Living in McCook	3,569	100.0%
Living in McCook but Employed Outside	1,414	39.6%
Living and Employed in McCook	2,155	60.4%

*Subject to margin of error.

Source: Census Longitudinal Employment-Household Dynamics 2022.

TABLE 15
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
CITY OF McCOOK, NEBRASKA
2000 & 2019 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	2,679	481	196	314	3,670
2019**	2,898	392	412	174	3,876

*Includes mobile homes and trailers.

**Specified Data Used. 2019 estimate subject to margin of error.

Source: 2000 Census, 2015-2019 American Community Survey.

TABLE 16
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
CITY OF McCOOK, NEBRASKA
2000 & 2019 ESTIMATE

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>
2000	3,534	3,534	100.0%	0	0.0%	39	1.2%
2019*	3,286	3,286	100.0%	0	0.0%	0	0.0%

*Specified Data Used. 2019 estimate subject to margin of error.

Source: 2000 Census, 2015-2019 American Community Survey.

TABLE 17
ESTIMATED HOUSING STOCK
OCCUPANCY / VACANCY STATUS
CITY OF McCOOK, NEBRASKA
2022

	<u>2022</u>
a) Housing Stock	3,764 (O = 2,277; R = 1,487)
b) Vacant Housing Stock	517
c) Occupied Housing Stock	3,247
Owner Occupied	2,084
Renter Occupied	1,163
d) Housing Vacancy Rate	13.7% (517)
Owner Vacancy	8.4% (193)
Renter Vacancy	21.7% (324)
e) Adjusted Vacancy Rate*	4.3% (163)
Adjusted Owner Vacancy*	3.1% (70)
Adjusted Renter Vacancy*	6.3% (93)

NOTE 1: City of McCook Corporate Limits had an estimated net increase of 94 housing units, 2000 to 2022 (168 added, 74 lost).

NOTE 2: An estimated 29% of the total housing units in McCook were built before 1940, 51% built prior to 1960.

NOTE 3: An estimated 230 housing units exist in the McCook two-mile Planning Jurisdiction outside the Corporate Limits.

* 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: Hanna:Keelan Associates, P.C., 2022.

TABLE 18
OWNER OCCUPIED HOUSING VALUE
CITY OF McCOOK, NEBRASKA
2000-2027

	<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,000</u>	<u>\$200,000 or More</u>	<u>Totals</u>
2000*	723	952	230	63	20	1,988
Median Value	\$62,100					
2019*	282	743	668	297	325	2,315
Median Value	\$109,000					
2022	\$116,405					
2027	\$128,747					

*Specified Data Used. 2019 estimate subject to margin of error.
Source: 2000 Census, 2015-2019 American Community Survey.
Hanna:Keelan Associates, P.C., 2022.

TABLE 19
GROSS RENT
CITY OF McCOOK, NEBRASKA
2000-2027

	<u>Less than \$300</u>	<u>\$300 to \$399</u>	<u>\$400 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Totals</u>
2000*	145	130	311	327	176	1,089
Median Rent	\$398					
2019*	145	67	93	368	298	971
Median Rent	\$615					
2022	\$649					
2027	\$706					

*Specified Data Used. 2019 estimate subject to margin of error.
Source: 2000 Census, 2015-2019 American Community Survey.
Hanna:Keelan Associates, P.C., 2022.

TABLE 20
SURVEY OF RENTAL PROPERTIES
CITY OF McCOOK, NEBRASKA
2012-2020

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2012	15	266	3.0	16.2
2013	13	253	5.1	33.8
2014	12	320	1.9	44.7
2015	10	224	7.1	16.7
2016	7	246	6.5	30.1
2017	10	276	8.0	24.2
2018	9	242	5.0	38.2
2019	6	222	3.6	29.7
2020	4	222	5.9	27.0

Source: Nebraska Investment Finance Authority, 2022.

TABLE 21
VACANCY RATES BY UNIT TYPE
CITY OF McCOOK, NEBRASKA
2020

<u>Type of Units</u>	<u>Total Units</u>	<u>Vacant Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	6	0	0.0%
Apartments	216	10	4.6%
Mobile Homes	0	0	0.0%
“Other” Units	0	0	0.0%
<u>Don't Know</u>	<u>0</u>	<u>3</u>	<u>N/A</u>
Total Units	222	13	5.9%

Source: Nebraska Investment Finance Authority, 2022.

TABLE 22
SELECTED RENTAL HOUSING OPTIONS
McCOOK, NEBRASKA
2022

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
East Ward Village	2012	1-Bd: 7	NIFA (LIHTC)	1-Bd: \$435	100%
East 5 th & "E" Streets		2-Bd: 20	Elderly	2-Bd: \$515-\$540	Yes (30)
308-345-3605					
Hillcrest Nursing Home/	1963	NF: 100	County-Owned	\$200-\$400/Day (ppr Med)	50%
309 West 7 th Street		Staff for 50		\$900/Day (Medicare)	Yes (30)
308-345-4600					
Hidden Pines Assisted Living	1963	1-Bd: 5	County-Owned	\$120-\$440/Day	90%
309 West 7 th Street		Sr: 5			No
308-345-4600					
Kelley Creek Apartments	2000	1-Bd: 6	NIFA (LIHTC)	1-Bd: \$620	100%
101 Kelly Court		2-Bd: 18	Family	2-Bd: \$680-\$720	Yes (15)
888-437-3779					
Kinship Point Senior Living	1994	Stu: 16	Independent	\$1,850	74%
1500 East 11 th Street		1 Bd: 18	Living		No
308-345-2100					
CONTINUED:					

TABLE 22 (CONTINUED)
SELECTED RENTAL HOUSING OPTIONS
McCOOK, NEBRASKA
2022

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Landmark Apartments	N/A	1-Bd	NIFA (LIHTC)	1-Bd: \$620-\$625	100%
424 Norris Avenue		2-Bd	Family	2-Bd: \$625	Yes (0)
308-365-1995		3-Bd		3-Bd: \$725	
Maplewood Apartments	1997	2-Bd: 17	NIFA (LIHTC)	30% Income	100%
700-723 West 14 th Street		3-Bd: 7	HUD	(\$478-\$509)	Yes (16)
308-532-1332			Elderly/Sect. 8		
McCook Apartments	1981	1-Bd: 16	USDA-RD	30% Income	100%
902, 906 & 910 East "E" Street		2-Bd: 8	HUD	\$20-\$365	Yes (10)
785-483-1139			Family		
McCook Heights/	1983	1-Bd: 30	HUD	\$525	100%
McCook Public Housing Authority			Public Housing		Yes (3)
502 Missouri Avenue Circle					
308-345-3605					
CONTINUED:					

TABLE 22 (CONTINUED)
SELECTED RENTAL HOUSING OPTIONS
McCOOK, NEBRASKA
2022

Missouri Avenue Manor I & II/ 402 Missouri Avenue	1977	1-Bd: 36	HUD Multifamily	1-Bd: \$529 2-Bd: \$581	I – 100% II – 100%
1307 West “F” Street 308-345-3605				3-Bd: \$633	Yes (7)
Prairie Heights Apartments 512 Missouri Avenue 308-345-3605	1984	2 Bd: 8	Market Rate	\$474	100% Yes (5)
Westwood Circle 401 Missouri Avenue Circle 308-345-3605	1977	2-Bd: 6 3-Bd: 6	HUD Family Section 8	30% Income 2 Bd: \$581 3 Bd: \$633	100% Yes (7)

N/A = Not Available. AL = Assisted Living. NF = (Skilled) Nursing Facility. Ind = Independent Senior Living.

Note: Maplewood Apartments is currently undergoing remodeling and residents have been moved to Missouri Avenue Manor II among other locations.

Source: Nebraska Investment Finance Authority, 2022. U.S. Department of Agriculture-Rural Development, 2022.
U.S. Department of Housing and Urban Development, 2022.
Hanna:Keelan Associates, P.C., 2022.

TABLE 23
ESTIMATED HOUSING UNIT “TARGET” DEMAND
McCOOK, NEBRASKA
2027

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit “Target” Demand*</u>	<u>Est. Required Housing Unit “Target” Demand Budget (Millions)</u>
Medium (Pop. Projection):	111	76	187**	\$46.9
High (Pop. Projection):	128	90	218^	\$54.5
CGI (Pop. Projection):	145	104	249^	\$62.1

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

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- Off-Campus Student Housing Demand.
- Seasonal Housing Demand.
- “Pent Up” Housing Demand.
- **Five-Year Housing Development Capacity.**

^Includes Increased FTE Positions in the Community by 2027.

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 30% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand: 18 Total Units (six Owner, 12 Rental).**

****Estimated Workforce Housing Unit Demand: 106 Total Units (62 Owner, 44 Rental).**

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 24
AREA HOUSEHOLD INCOME (AMI)
RED WILLOW COUNTY, NEBRASKA (INCLUDING CITY OF McCOOK)
2021

	<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	\$15,050	\$17,200	\$19,350	\$21,500	\$23,250	\$24,950	\$26,700	\$28,400
50% AMI	\$25,100	\$28,650	\$32,250	\$35,800	\$38,700	\$41,550	\$44,400	\$47,300
60% AMI	\$30,120	\$34,380	\$38,700	\$42,960	\$46,440	\$49,860	\$53,280	\$56,760
80% AMI	\$40,150	\$45,850	\$51,600	\$57,300	\$61,900	\$66,500	\$71,100	\$75,650
100%AMI	\$50,200	\$57,300	\$64,500	\$71,600	\$77,400	\$83,100	\$88,800	\$94,600
125%AMI	\$62,750	\$71,625	\$80,625	\$89,500	\$96,750	\$103,875	\$111,000	\$118,250

Source: U.S. Department of Housing and Urban Development, 2021.

TABLE 25
ESTIMATED HOUSING UNIT “TARGET” DEMAND BY AMI
“MEDIUM” POPULATION PROJECTION
CITY OF McCOOK, NEBRASKA
2027

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>Totals</u>
Owner:	0	4	10	38	59	111
Rental:	0	26	24	16	10	76

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

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 26
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI
“MEDIUM” POPULATION PROJECTION
McCOOK, NEBRASKA
2027

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	2	12	20	34	10
Family	0	2	6	24	39	71	50
Special Populations¹	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	6	2
Subtotals	0	4	10	38	59	111	62
RENTAL UNITS*							
Elderly (55+)	0	8	6	6	4	24	8
Family	0	10	10	10	6	36	30
Student	0	4	6	0	0	10	4
Special Populations¹	<u>0</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>0</u>	6	2
Subtotals	0	26	24	16	10	76	44
Totals	0	30	34	54	69	187	106

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

* Includes lease- or credit-to-own units.

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

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 27
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES
BY PRICE POINT (PRODUCT) RANGE BY AMI
“MEDIUM” POPULATION PROJECTION
McCOOK, NEBRASKA
2027

<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
OWNER	\$0 to	\$100,700 to	\$168,500 to	\$255,700 to			Workforce
UNITS*	<u>\$97,470*</u>	<u>\$165,150*</u>	<u>\$240,700*</u>	<u>\$340,900</u>	<u>\$345,000*+</u>	<u>Totals</u>	<u>\$180,000*+</u>
2 Bedroom	0	2	4	9	12	27	0
<u>3+ Bedroom</u>	<u>0</u>	<u>2</u>	<u>6</u>	<u>29</u>	<u>47</u>	<u>84</u>	<u>62</u>
Totals	0	4	10	38	59	111	62

<u>PRICE – RENT COST RANGE (Area Median Income)</u>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
RENTAL	\$0 to	\$396 to	\$760 to	\$940 to			Workforce
UNITS**	<u>\$383**</u>	<u>\$745**</u>	<u>\$890**</u>	<u>\$1,140**</u>	<u>\$1,150**+</u>	<u>Totals</u>	<u>\$580+**</u>
1 Bedroom	0	6	4	0	0	10	0
2 Bedroom	0	10	10	8	4	32	16
<u>3+ Bedroom</u>	<u>0</u>	<u>10</u>	<u>10</u>	<u>8</u>	<u>6</u>	<u>34</u>	<u>28</u>
Totals	0	26	24	16	10	76	44

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

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

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 28
HOUSING UNIT “TARGET” DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
“MEDIUM” POPULATION PROJECTION
McCOOK, NEBRASKA
2027

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	48 / 10*	24.4
	Town Home Unit	16 / 10	7.8
	Duplex/Triplex Unit	10 / 24	8.2
	Apartment - 4+ Units***	4 / 8	1.2
Totals		78 / 52	41.6
55+ Years	Single Family Unit	12 / 0	5.1
	Patio Home Unit	8 / 0	2.6
	Town Home Unit	10 / 8	5.4
	Duplex/Triplex Unit	0 / 12	2.9
	Apartment - 4+ Units***	4 / 4	0.8
Totals		34 / 24	16.8
TOTAL UNITS / ACRES		111 / 76	58.4
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		135	119.1^^

*Includes Credit-To-Own Units.

**Includes housing for families, students and persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

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

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 29
HOUSING STRUCTURAL
CONDITIONS SURVEY
CITY OF McCOOK, NEBRASKA
2022**

Very Good	20
Good+	69
Good	435
Average+	1,001
Average	808
Fair+	296
Fair	198
Badly Worn+	76
Badly Worn	<u>46</u>
Total	2,949

Source: Red Willow County Assessor, 2022.

**TABLE 30
TARGET REHABILITATION &
DEMOLITION DEMAND & ESTIMATED COSTS
McCOOK, NEBRASKA
2027**

	<u># Units / Est. Costs</u>
- Moderate Rehabilitation	94 units / \$3,000,000
- Substantial Rehabilitation	42 units / \$1,765,000
- Demolition (Occupied/Replacement)	40 units / \$7,600,000

*Pending Appraisal Qualification.

**Estimated Cost without Acquisition.

***Estimated Cost with Acquisition.

^Estimated Cost with Replacement.

Source: Hanna:Keelan Associates, P.C., 2022.

APPENDIX II

McCOOK HOUSING SURVEY & WORKFORCE SURVEY.



Constant Contact Survey Results

Campaign Name: McCook Community Housing Survey

Survey Starts: 1377

Survey Submits: 579

Export Date: 06/24/2022 03:19 PM

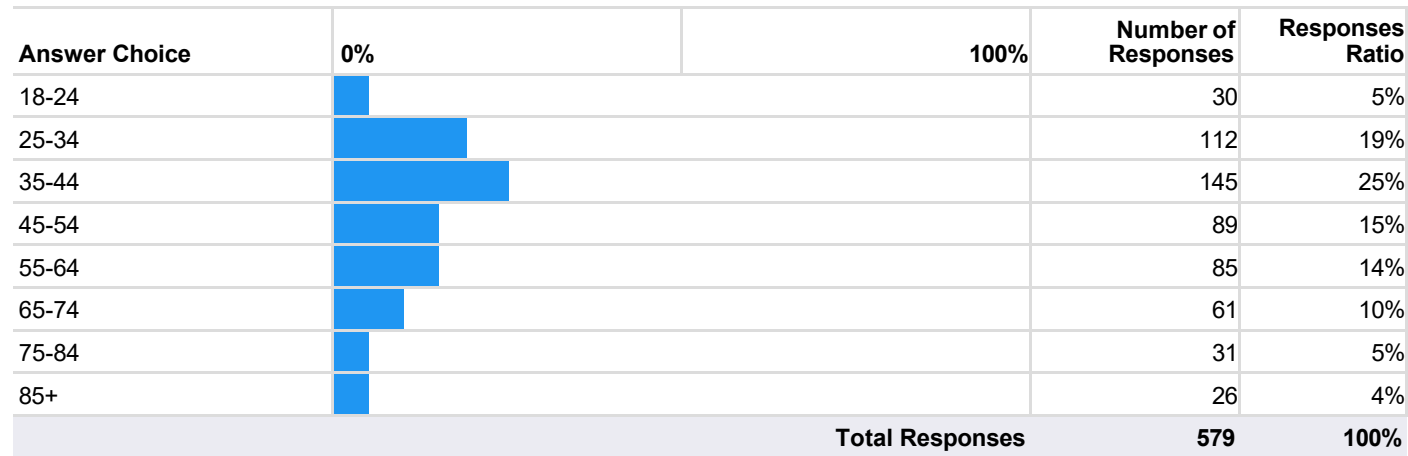
Where do you reside?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Inside the City of McCook Corporate Limits	<div><div></div></div>		452	78%
Less than One Mile from McCook	<div><div></div></div>		16	2%
1-5 Miles from McCook	<div><div></div></div>		42	7%
Rural/Unincorporated Red Willow County	<div><div></div></div>		33	5%
Other	<div><div></div></div>		34	5%
Total Responses			577	100%

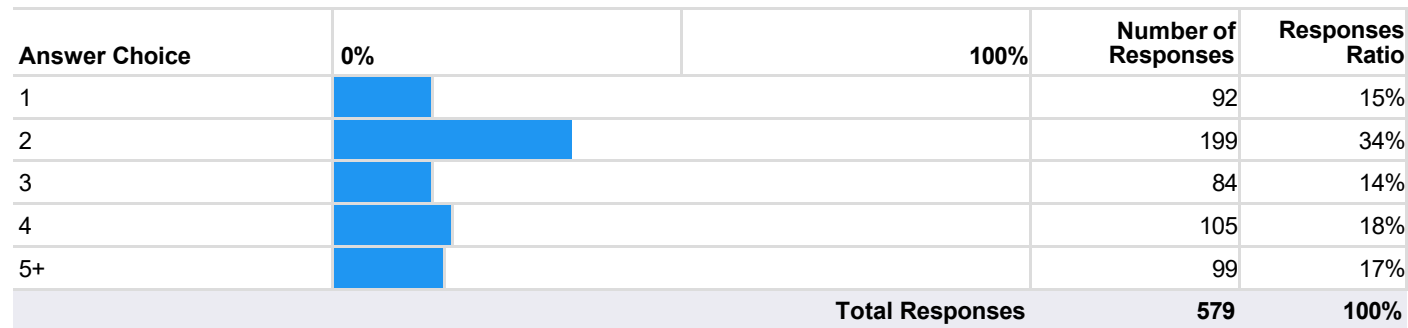
Gender

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Male	<div><div></div></div>		175	30%
Female	<div><div></div></div>		390	67%
Prefer not to answer	<div><div></div></div>		9	1%
Total Responses			574	100%

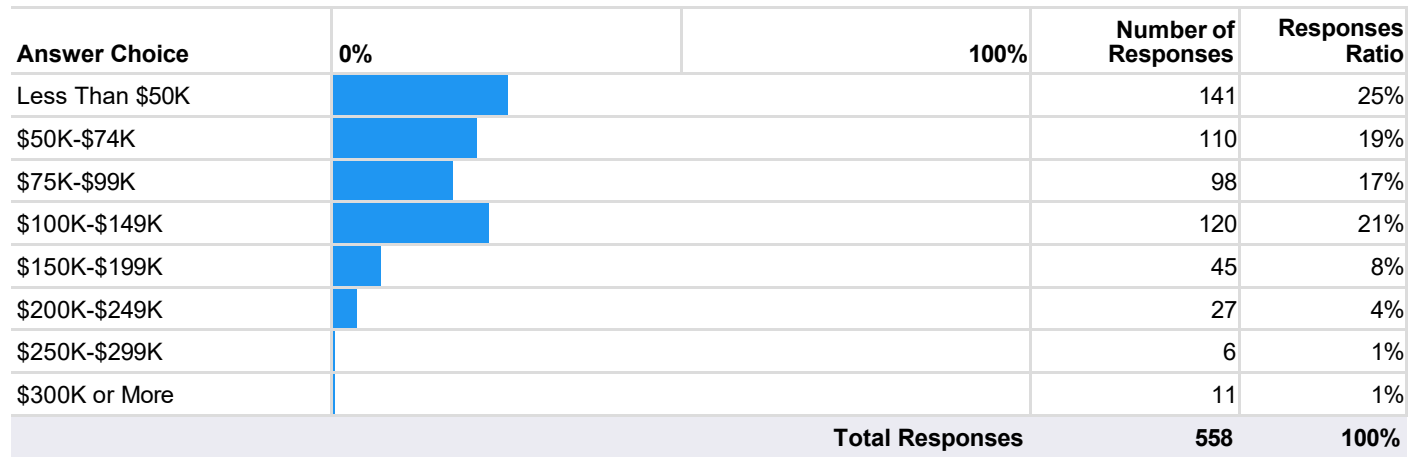
What is your current age?



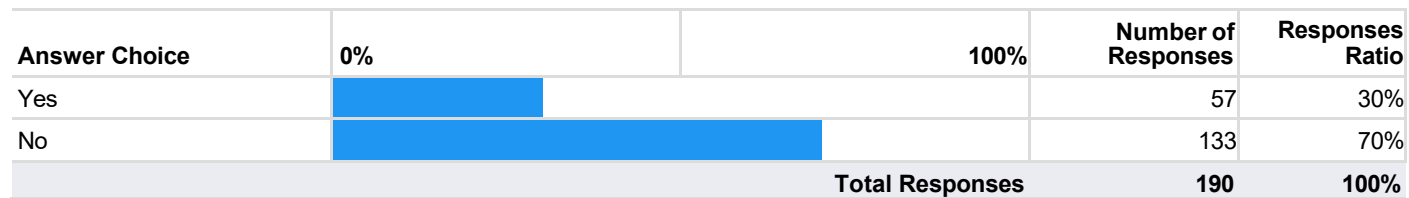
Number of persons in your household?



Please indicate your household income range.



If you do not live inside the McCook City Limits, are you interested in moving to the Community?



Which type of housing do you currently live in?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family House (Own)	<div><div></div></div>		419	72%
Single Family House (Rent)	<div><div></div></div>		69	11%
Duplex/Triplex (Own)	<div><div></div></div>		2	0%
Duplex/Triplex (Rent)	<div><div></div></div>		13	2%
Townhome (Own)	<div><div></div></div>		4	0%
Townhome (Rent)	<div><div></div></div>		0	0%
Manufactured/Mobile Home (Own)	<div><div></div></div>		11	1%
Manufactured/Mobile Home (Rent)	<div><div></div></div>		3	0%
Rental Apartment	<div><div></div></div>		35	6%
Condominium	<div><div></div></div>		1	0%
Acreage	<div><div></div></div>		17	2%
Other	<div><div></div></div>		4	0%
Total Responses			578	100%

Are you satisfied with your current housing situation?

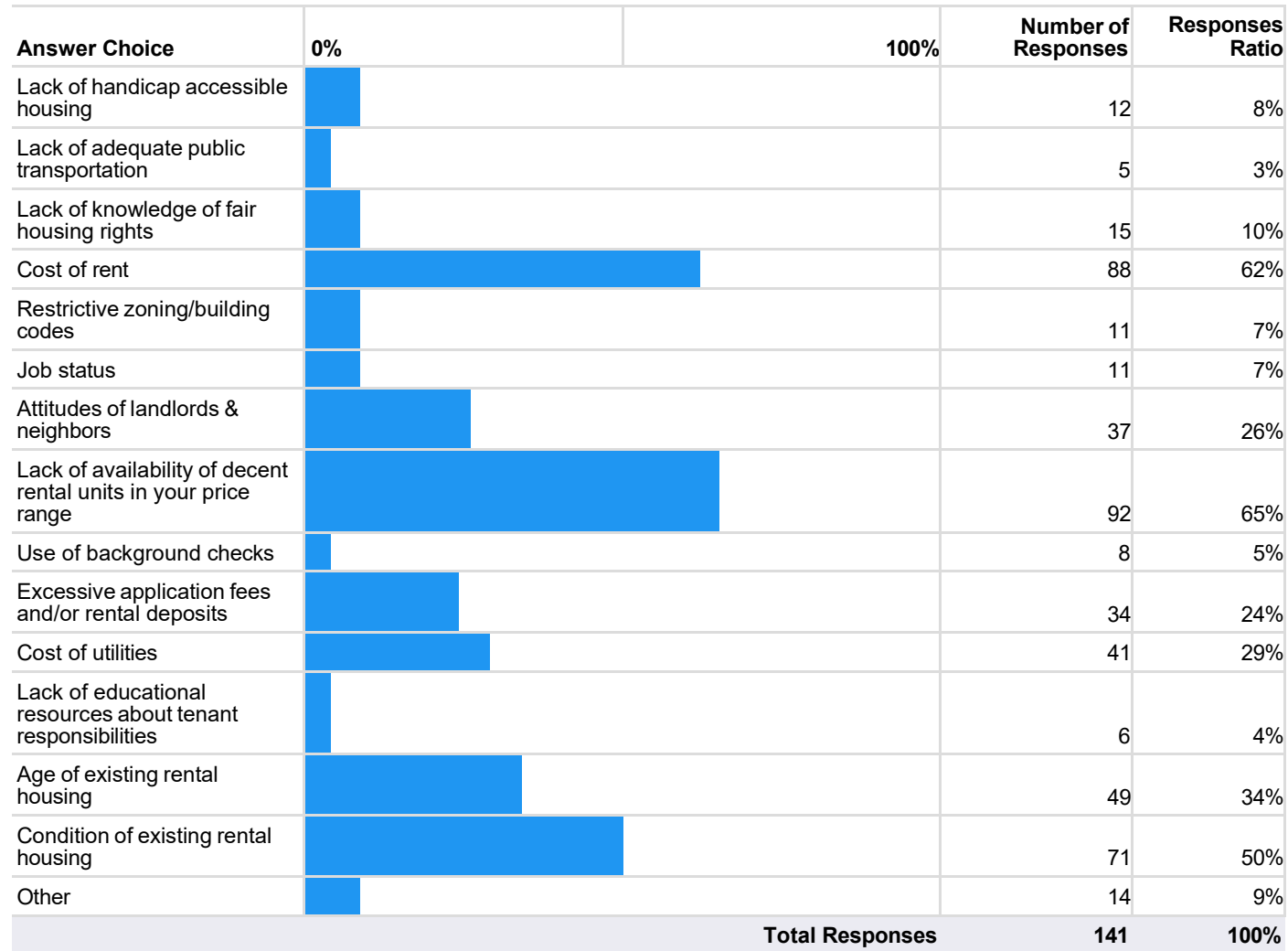
Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		433	75%
No	<div><div></div></div>		141	24%
Total Responses			574	100%

OPEN QUESTION

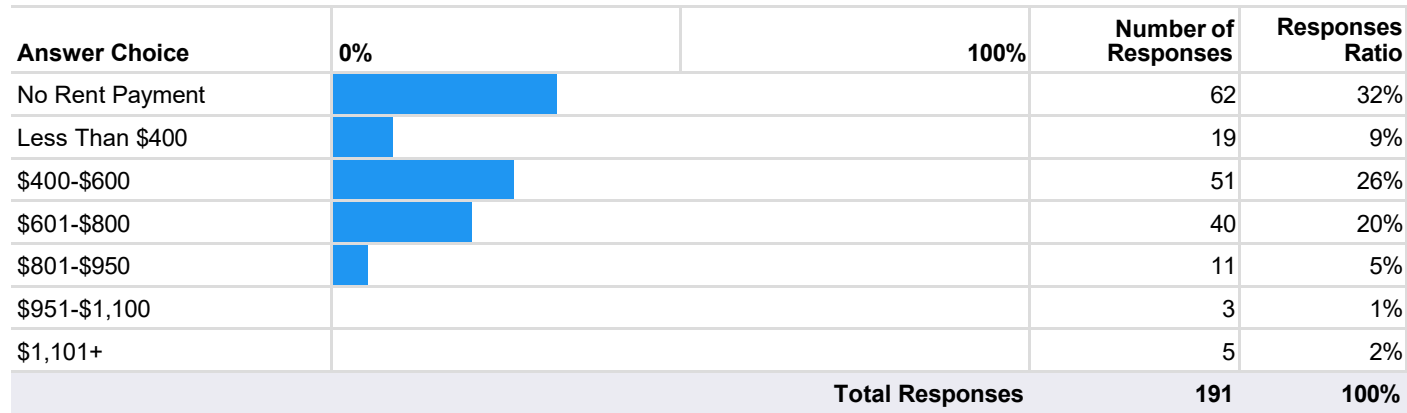
If No, please explain.

134 Response(s)

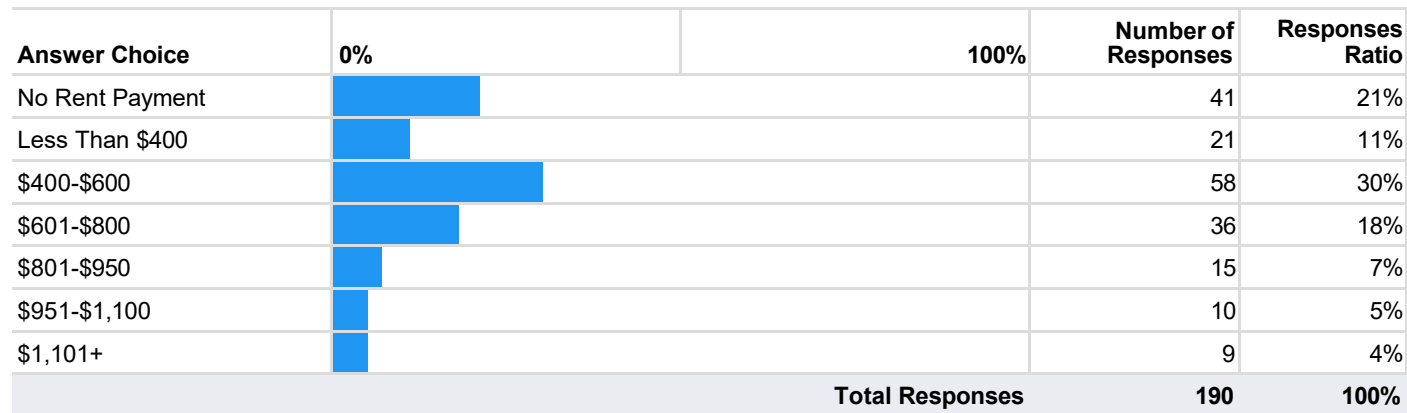
What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household?
Please check all that apply.



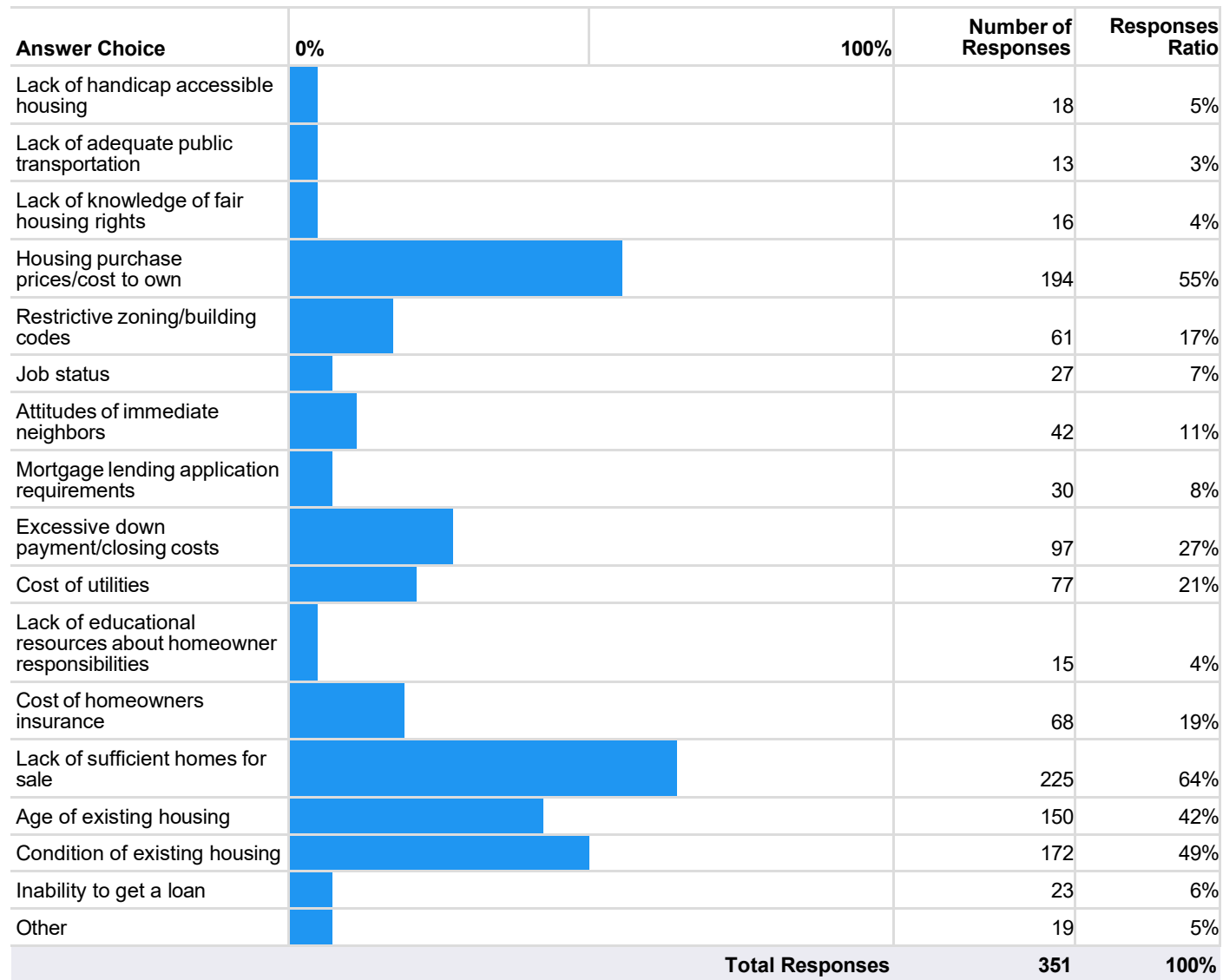
How much are you currently paying for your monthly rent?



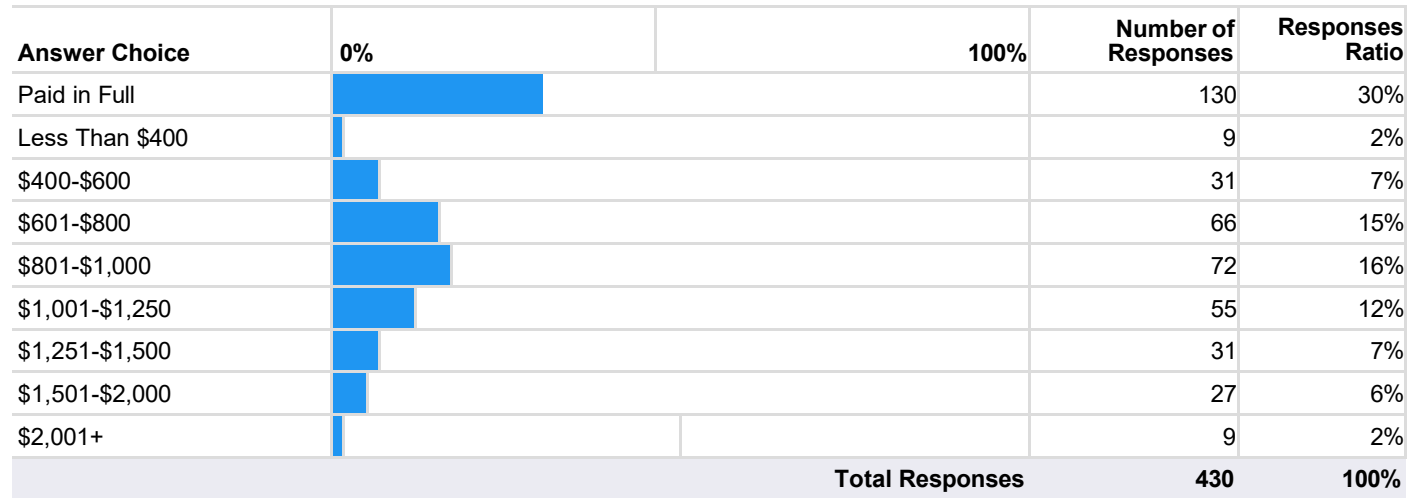
What is the most your family could afford for monthly rent?



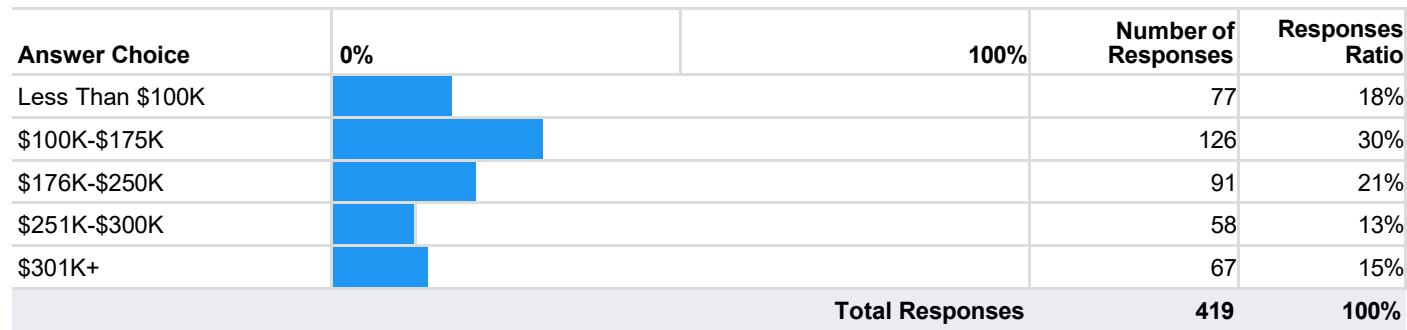
What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household?
Please check all that apply.



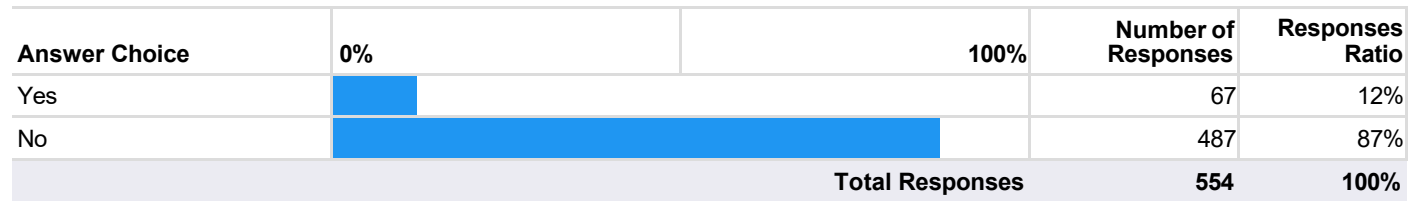
What is your monthly mortgage payment?



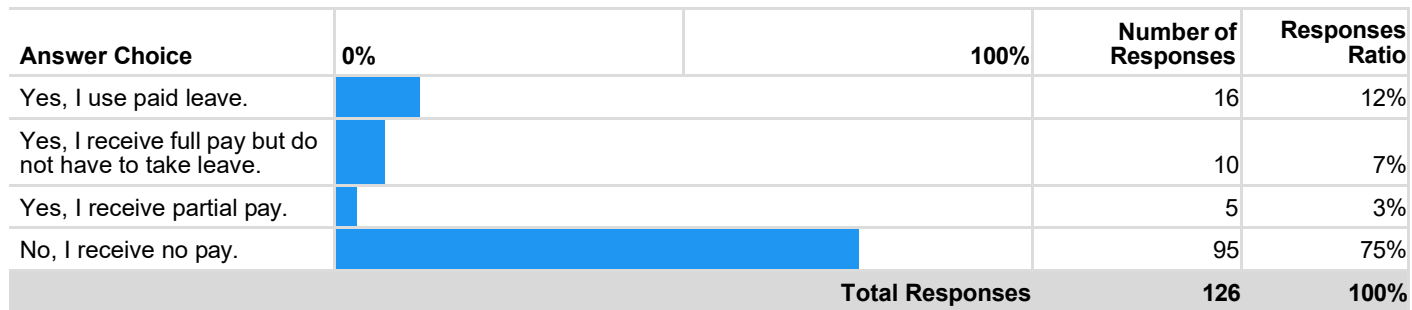
What is the most your family could afford for a home?



Are you, or has anyone in your household, experienced a loss of employment income due to the COVID- 19 pandemic?



If yes, are you receiving pay for the time you are not working?



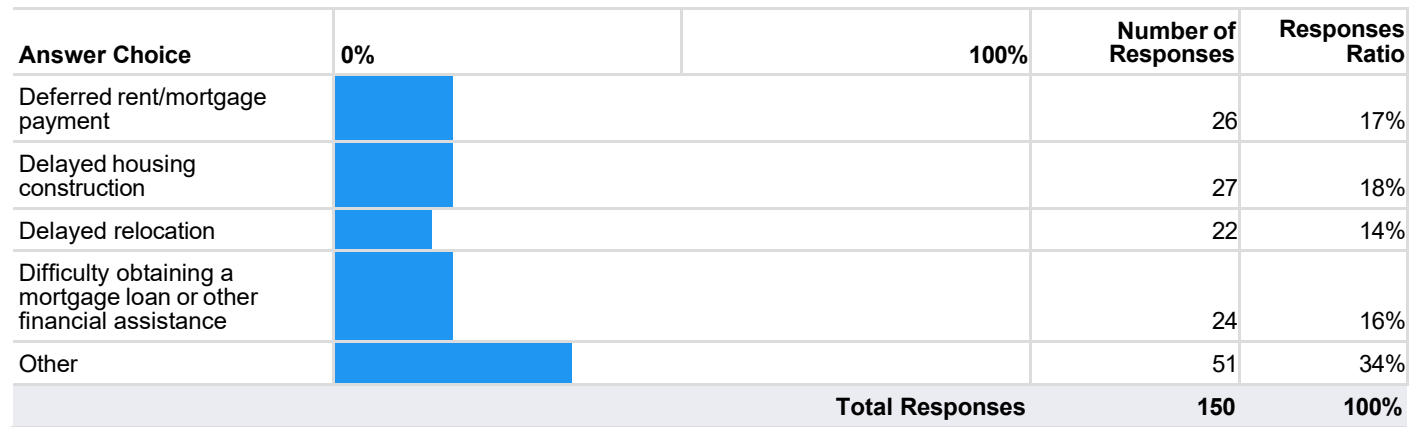
Over the past three months, have you paid your monthly rent or mortgage on time?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		441	94%
No	<div><div></div></div>		21	4%
Payment was deferred	<div><div></div></div>		7	1%
Total Responses			469	100%

How confident are you that your household will be able to pay your next rent or mortgage payment on time?

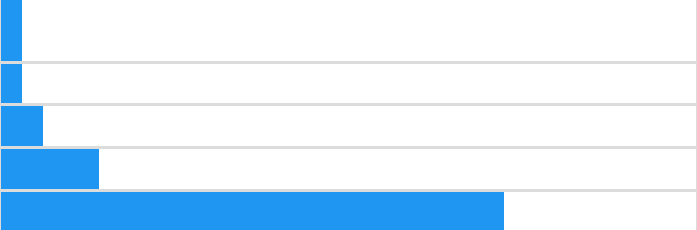
Answer Choice	0%	100%	Number of Responses	Responses Ratio
No confidence	<div></div>		6	1%
Slight confidence	<div></div>		26	5%
Moderate confidence	<div></div>		51	10%
High confidence	<div></div>		376	80%
Payment is/will be deferred	<div></div>		6	1%
Total Responses			465	100%

Which of the following housing issues have you experienced as a result of the COVID-19 pandemic?

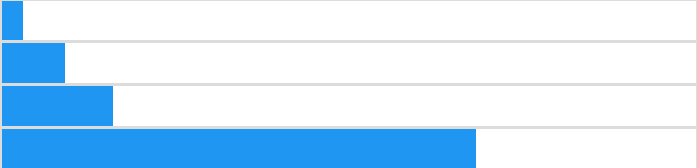


Please rate the level of need for each housing type in your Community.

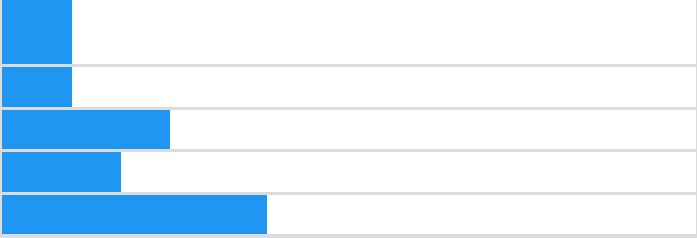
Single Family Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			17	3%
2			16	3%
3			36	6%
4			74	14%
5 (Greatly Needed)			384	72%
Mean	4.50			
Median	5.00			
Total Responses			527	100%

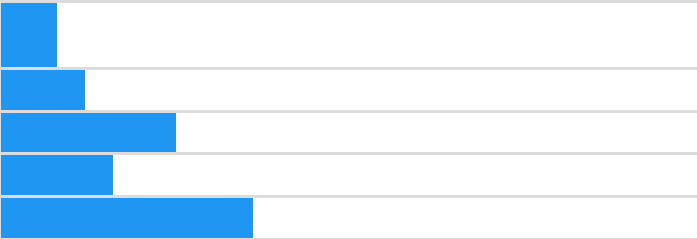
Rental Housing (General)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			14	2%
2			17	3%
3			52	9%
4			86	16%
5 (Greatly Needed)			361	68%
Mean	4.44			
Median	5.00			
Total Responses			530	100%

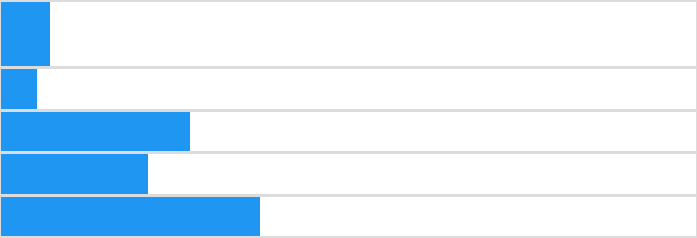
Condominiums/Townhomes

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			47	9%
2			54	10%
3			122	24%
4			88	17%
5 (Greatly Needed)			197	38%
Mean	3.66			
Median	4.00			
Total Responses			508	100%

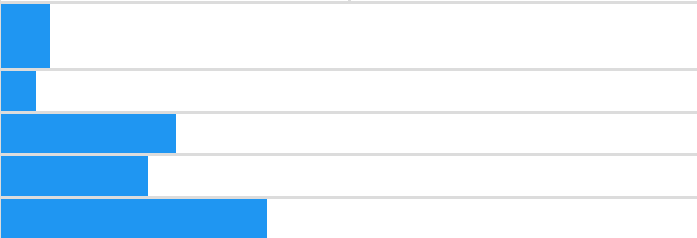
Duplex/Triplex Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			42	8%
2			65	12%
3			131	25%
4			84	16%
5 (Greatly Needed)			182	36%
Mean	3.59			
Median	4.00			
Total Responses			504	100%

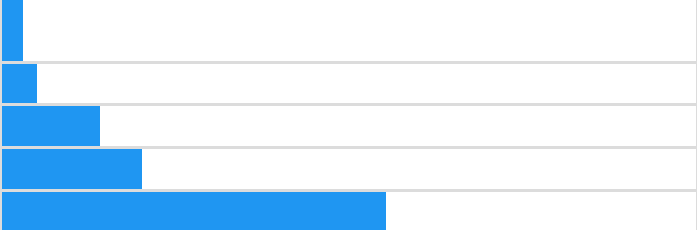
Rehabilitation of Owner-occupied Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			36	7%
2			29	5%
3			137	27%
4			107	21%
5 (Greatly Needed)			185	37%
Mean	3.76			
Median	4.00			
Total Responses			494	100%

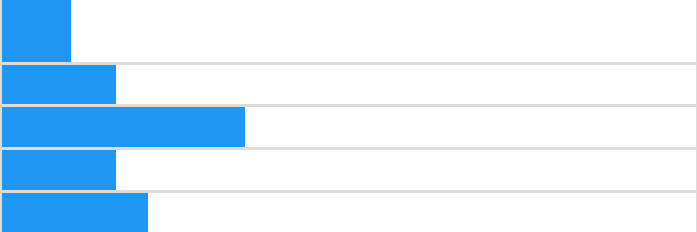
Rehabilitation of Renter-occupied Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			39	7%
2			29	5%
3			126	25%
4			107	21%
5 (Greatly Needed)			190	38%
Mean	3.77			
Median	4.00			
Total Responses			491	100%




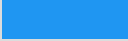
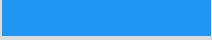
Housing Choices for First-Time Homebuyers

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			19	3%
2			26	5%
3			77	14%
4			105	20%
5 (Greatly Needed)			287	55%
Mean	4.20			
Median	5.00			
Total Responses			514	100%


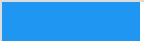
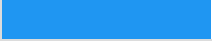
Independent/Group Home Housing for Persons with a Mental/Physical Disability

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			49	10%
2			78	16%
3			172	35%
4			84	17%
5 (Greatly Needed)			104	21%
Mean	3.24			
Median	3.00			
Total Responses			487	100%

Senior Independent Living Housing – Owner & Rental

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			52	10%
2			52	10%
3			151	29%
4			96	18%
5 (Greatly Needed)			163	31%
Mean	3.52			
Median	4.00			
Total Responses			514	100%

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			51	10%
2			65	13%
3			153	30%
4			96	19%
5 (Greatly Needed)			135	27%
Mean	3.40			
Median	3.00			
Total Responses			500	100%

MULTIPLE CHOICE

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		279	56%
No	<div><div></div></div>		214	43%
Total Responses			493	100%

MULTIPLE CHOICE

If Yes, why are you planning to change your current housing situation?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Need local affordable housing.	<div><div></div></div>		25	8%
Need larger housing.	<div><div></div></div>		105	37%
Present home in poor state of repair.	<div><div></div></div>		21	7%
Need senior/elderly housing.	<div><div></div></div>		15	5%
Need specially adapted home.			2	0%
Need to be closer to relatives who are in the area.			6	2%
Need independent housing.	<div><div></div></div>		9	3%
Need to "downsize".	<div><div></div></div>		37	13%
Need to be closer to employment.			6	2%
Need to be closer to a dependent.			4	1%
Death, divorce or other change in family structure requiring a move.			6	2%
Other	<div><div></div></div>		47	16%
Total Responses			283	100%

MULTIPLE CHOICE

Where would you like to rent or purchase a home?

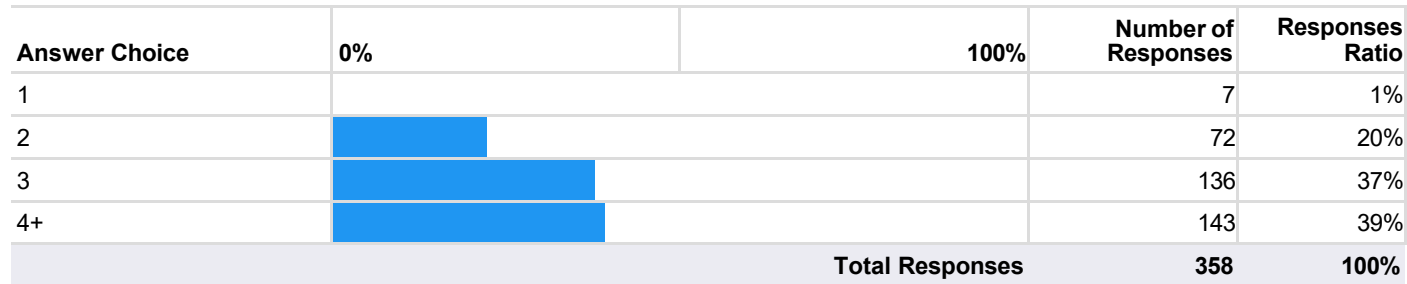
Answer Choice	0%	100%	Number of Responses	Responses Ratio
Inside the City of McCook Corporate Limits	<div></div>		168	49%
Less than One Mile from McCook			34	10%
1-5 Miles from McCook			71	21%
Rural/Unincorporated Red Willow County			39	11%
Other			25	7%
Total Responses			337	100%

MULTIPLE CHOICE

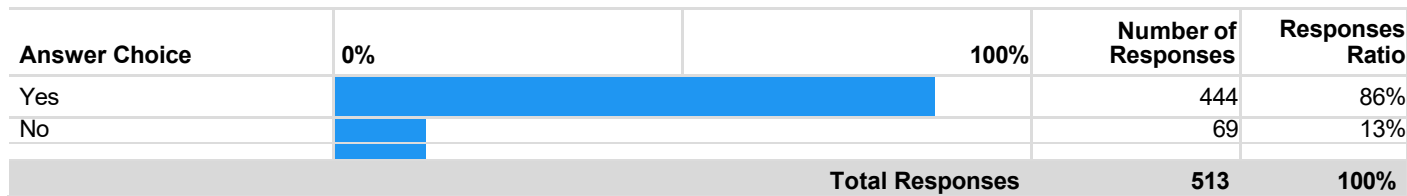
Which one of the following housing types would you most like to purchase?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family	<div></div>		236	68%
Attached Townhouse or Duplex/Triplex Unit	<div></div>		18	5%
Residential Acreage	<div></div>		56	16%
Mobile Home			1	0%
Patio Home/Slab Home	<div></div>		12	3%
Tiny Home			3	0%
Upper Level/Downtown			3	0%
Apartment	<div></div>		4	1%
Senior Living Community	<div></div>		12	3%
Total Responses			345	100%

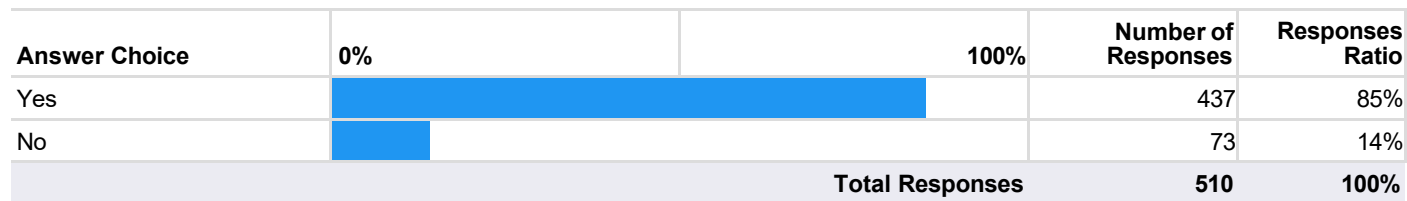
How many bedrooms would your family need?



Do you support your Community using Local, State and/or Federal grant funds to conduct an owner housing rehabilitation program?



Do you support your Community using Local, State and/or Federal grant funds to conduct a renter housing rehabilitation program?



Do you support your Community establishing a program to purchase and remove dilapidated houses to make affordable lots available for development?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div></div>		482	91%
No	<div></div>		44	8%
Total Responses			526	100%

Do you support your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div></div>		476	91%
No	<div></div>		45	8%
Total Responses			521	100%

Do you support your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		440	84%
No	<div><div></div></div>		80	15%
Total Responses			520	100%

Please rate the quality of the following services for seniors in your Community.

Case Management/Legal Aid

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		21	13%
2	<div><div></div></div>		62	40%
3	<div><div></div></div>		59	38%
4	<div><div></div></div>		12	7%
Mean	2.40			
Median	2.00			
Total Responses			154	100%

Cultural/Language Assistance

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		29	19%
2	<div><div></div></div>		62	41%
3	<div><div></div></div>		48	32%
4	<div><div></div></div>		9	6%
Mean	2.25			
Median	2.00			
Total Responses			148	100%

Continuing Education Opportunities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		18	10%
2	<div><div></div></div>		40	23%
3	<div><div></div></div>		73	43%
4	<div><div></div></div>		36	21%
Mean	2.76			
Median	3.00			
Total Responses			167	100%

Employment Opportunities/Training

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		22	13%
2	<div><div></div></div>		44	27%
3	<div><div></div></div>		63	39%
4	<div><div></div></div>		32	19%
Mean	2.65			
Median	3.00			
Total Responses			161	100%

Adult Care Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div></div>		28	15%
2	<div></div>		53	30%
3	<div></div>		70	39%
4	<div></div>		25	14%
Mean	2.52			
Median	3.00			
Total Responses			176	100%

Health Services (Mental, Physical, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div></div>		16	8%
2	<div></div>		44	24%
3	<div></div>		75	41%
4	<div></div>		45	25%
Mean	2.83			
Median	3.00			
Total Responses			180	100%

Food/Meals-On-Wheels

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		14	7%
2	<div><div></div></div>		24	12%
3	<div><div></div></div>		66	34%
4	<div><div></div></div>		90	46%
Mean	3.20			
Median	3.00			
Total Responses			194	100%

Home Health & Memory Care

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		16	9%
2	<div><div></div></div>		48	27%
3	<div><div></div></div>		76	44%
4	<div><div></div></div>		32	18%
Mean	2.72			
Median	3.00			
Total Responses			172	100%

Counseling Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		17	10%
2	<div><div></div></div>		45	28%
3	<div><div></div></div>		77	49%
4	<div><div></div></div>		18	11%
Mean	2.61			
Median	3.00			
Total Responses			157	100%

Aides for Disabilities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		22	13%
2	<div><div></div></div>		55	34%
3	<div><div></div></div>		66	41%
4	<div><div></div></div>		16	10%
Mean	2.48			
Median	3.00			
Total Responses			159	100%

Home Repair/Rehabilitation Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		25	15%
2	<div><div></div></div>		82	50%
3	<div><div></div></div>		46	28%
4	<div><div></div></div>		10	6%
Mean	2.25			
Median	2.00			
Total Responses			163	100%

Transportation/Auto Repair

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		12	6%
2	<div><div></div></div>		62	35%
3	<div><div></div></div>		78	44%
4	<div><div></div></div>		25	14%
Mean	2.66			
Median	3.00			
Total Responses			177	100%

Finance Assistance/Management

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		12	7%
2	<div><div></div></div>		66	42%
3	<div><div></div></div>		60	38%
4	<div><div></div></div>		19	12%
Mean	2.55			
Median	3.00			
Total Responses			157	100%

Housing (Permanent, Transitional, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		34	20%
2	<div><div></div></div>		76	45%
3	<div><div></div></div>		47	27%
4	<div><div></div></div>		11	6%
Mean	2.21			
Median	2.00			
Total Responses			168	100%

Law Enforcement

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		20	10%
2	<div><div></div></div>		38	20%
3	<div><div></div></div>		81	44%
4	<div><div></div></div>		45	24%
Mean	2.82			
Median	3.00			
Total Responses			184	100%

Senior Social & Recreation Activities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		18	9%
2	<div><div></div></div>		48	25%
3	<div><div></div></div>		88	47%
4	<div><div></div></div>		31	16%
Mean	2.71			
Median	3.00			
Total Responses			185	100%

Emergency Transportation

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		14	7%
2	<div><div></div></div>		37	20%
3	<div><div></div></div>		79	43%
4	<div><div></div></div>		53	28%
Mean	2.93			
Median	3.00			
Total Responses			183	100%

Volunteer Opportunities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		11	6%
2	<div><div></div></div>		41	23%
3	<div><div></div></div>		78	44%
4	<div><div></div></div>		44	25%
Mean	2.89			
Median	3.00			
Total Responses			174	100%

Specialized Services (Veteran, Homeless, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div></div>		40	24%
2	<div></div>		59	36%
3	<div></div>		51	31%
4	<div></div>		11	6%
Mean	2.20			
Median	2.00			
Total Responses			161	100%

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family Home	<div></div>		132	67%
Duplex - Rent	<div></div>		22	11%
Duplex - Purchase	<div></div>		29	14%
Town Home - Rent	<div></div>		23	11%
Town Home – Purchase	<div></div>		46	23%
Nursing Home/Long-Term Care	<div></div>		13	6%
Apartment – Purchase	<div></div>		10	5%
Assisted Living Housing	<div></div>		18	9%
One Bedroom Apartment - Rent	<div></div>		5	2%
Two Bedroom Apartment - Rent	<div></div>		22	11%
Tiny Home	<div></div>		16	8%
Upper Level/Downtown Housing	<div></div>		14	7%
Other	<div></div>		6	3%
Total Responses			195	100%

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

unfilled or unanswered questions, for those of us who have never dealt with these, have no idea what is needed

Unfilled or unanswered questions, for those of us who have never dealt with certain areas and have just moved here would have no idea what is needed.

It is quite difficult for young people who are just starting out to find affordable housing, especially when most of the businesses in the area won't hire for full-time.

As I read, multi-family or apartments didn't come up. There is still a need for additional lower-costing apartment complexes and using simple economies of scale it may be cheaper per square foot to solve some of that problem as well.

The city won't take steps to annex ground for more housing, you may be a villain to one land owner but you will be a hero to hundreds. Please help us.

We need housing for seniors that is at least 3 bedrooms with master bedroom, bath, and laundry facilities on the main level that is not income restricted..

82 Response(s)

Constant Contact Survey Results

Campaign Name: McCook Workforce Housing Needs Survey

Survey Starts: 312

Survey Submits: 131

Export Date: 06/27/2022 11:30 AM

Place of Employment

City of McCook Community Hospital Community Hospital
community hospital MNB Bank
MNB Bank

124 Response(s)

Where do you reside?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Inside the City of McCook Corporate Limits	<div></div>		78	59%
Less than One Mile from McCook	<div></div>		4	3%
1-5 Miles from McCook	<div></div>		15	11%
Rural/Unincorporated Red Willow County	<div></div>		13	9%
Other	<div></div>		21	16%
Total Responses			131	100%

If Other, where and why?

Indianola Indianola, Ne
Stratton - branch of MNB Bank Like the community better Benkelman, spouse works there. Rural
Hayes Co

18 Response(s)

If you do not live inside the McCook Corporate Limits, are you interested in moving to the Community?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		7	12%
No	<div><div></div></div>		48	87%
Total Responses			55	100%

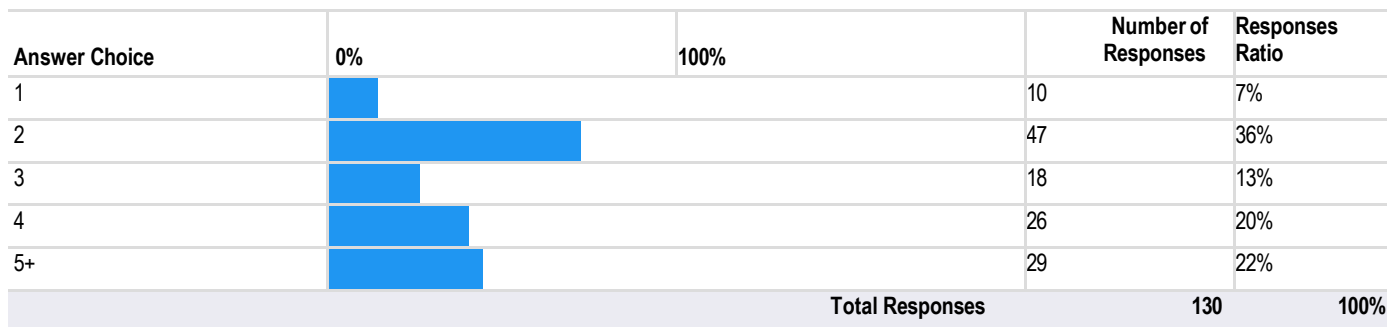
Do you commute into McCook for work?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		59	57%
No	<div><div></div></div>		43	42%
Total Responses			102	100%

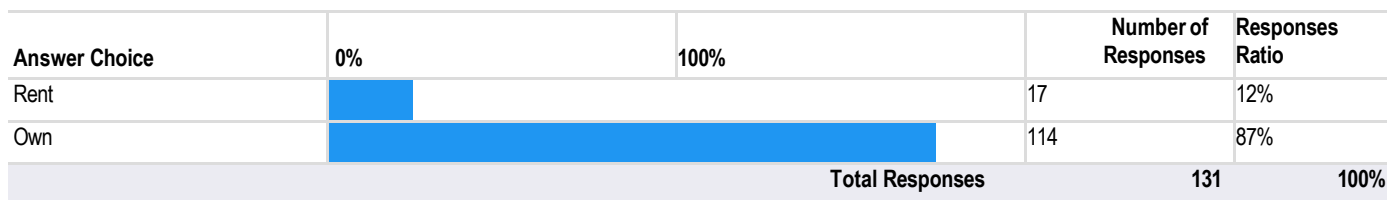
How far do you commute for work?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
No Commute/Work From Home	<div><div></div></div>		9	8%
Less Than 10 Minutes	<div><div></div></div>		64	58%
10-20 Minutes	<div><div></div></div>		18	16%
21-30 Minutes	<div><div></div></div>		15	13%
31-40 Minutes	<div><div></div></div>		0	0%
41-50 Minutes	<div><div></div></div>		2	1%
51-60 Minutes	<div><div></div></div>		0	0%
61+ Minutes	<div><div></div></div>		2	1%
Total Responses			110	100%

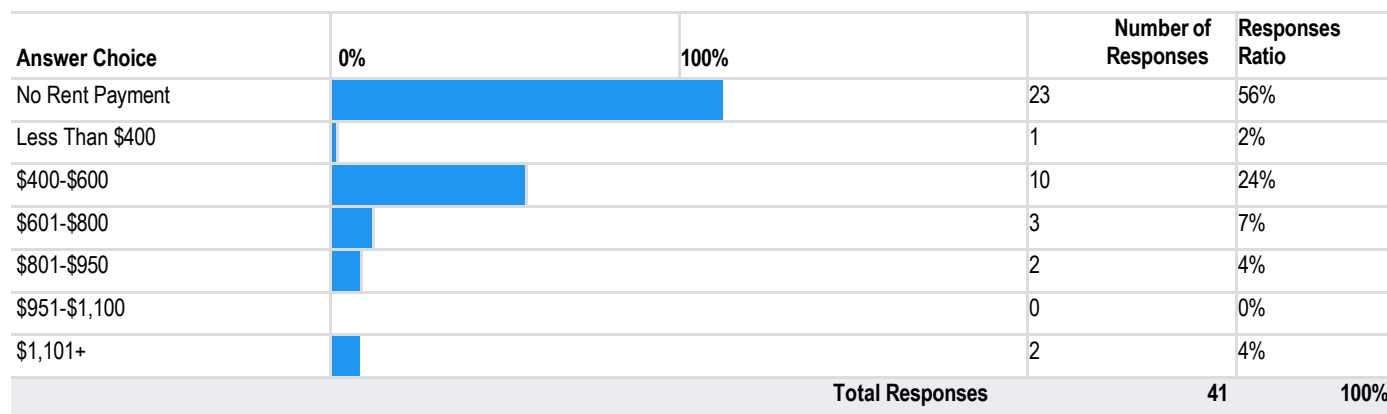
Number of persons in your household?



Do you currently rent or own your home?



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



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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Paid in Full	<div></div>		31	27%
Less Than \$400			1	0%
\$400-\$600			9	7%
\$601-\$800	<div></div>		10	8%
\$801-\$1,000	<div></div>		20	17%
\$1,001-\$1,250	<div></div>		20	17%
\$1,251-\$1,500	<div></div>		13	11%
\$1,501-\$2,000			7	6%
\$2,001+			3	2%
Total Responses			114	100%

Are you satisfied with your current housing situation?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		98	75%
No	<div><div></div></div>		31	24%
Total Responses			129	100%

If No, please explain.

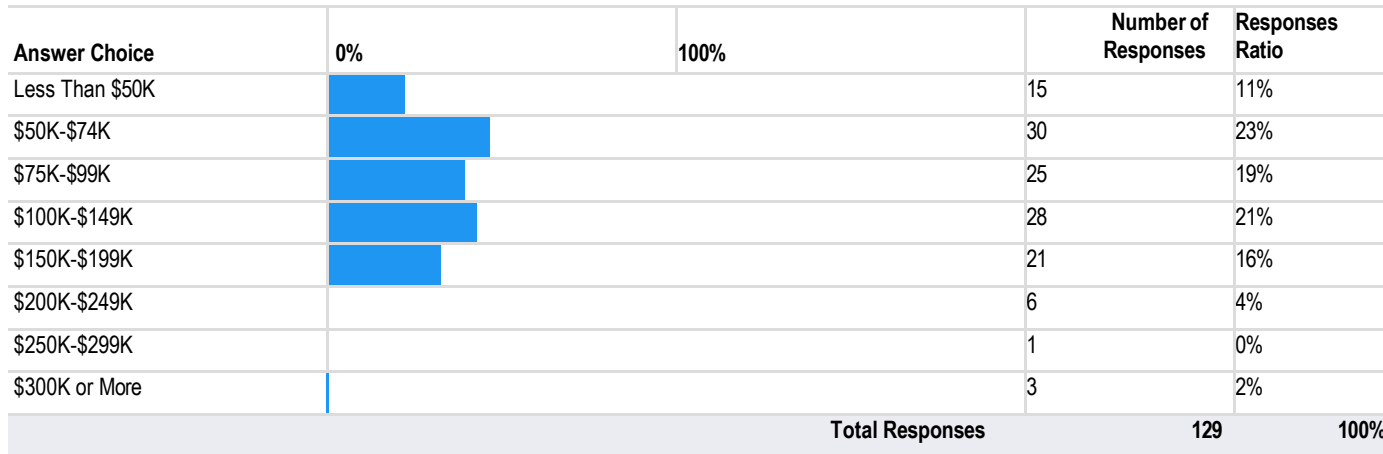
I would like to own a home, preferably with a roommate or a partner living with me, where my pets will be happy. It needs work.
Would like to expand to bigger house with more outdoor space.

Rent is really high especially for a one bedroom apartment that doesn't allow pets. I also have to pay for utilities and it makes it almost impossible to afford as one person.
There is a HIGH demand for nicer rentals in town (currently renting as our owned home is uninhabitable). We also have a lot of older, run-down homes that either need completely gutted or torn down for a new build.

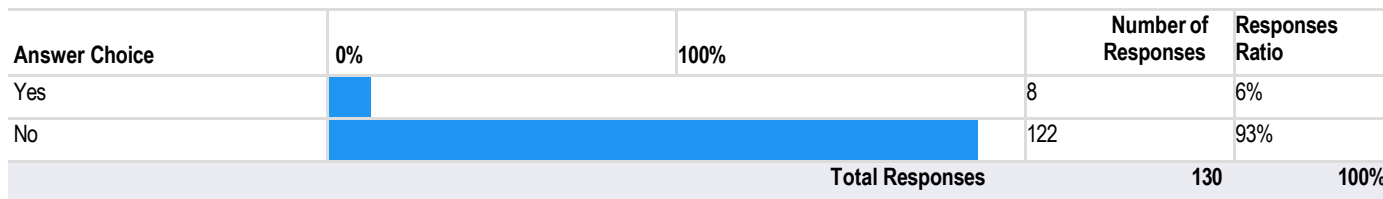
Would like a lot to build a house that is our own but also not restricted by an hoa

30 Response(s)

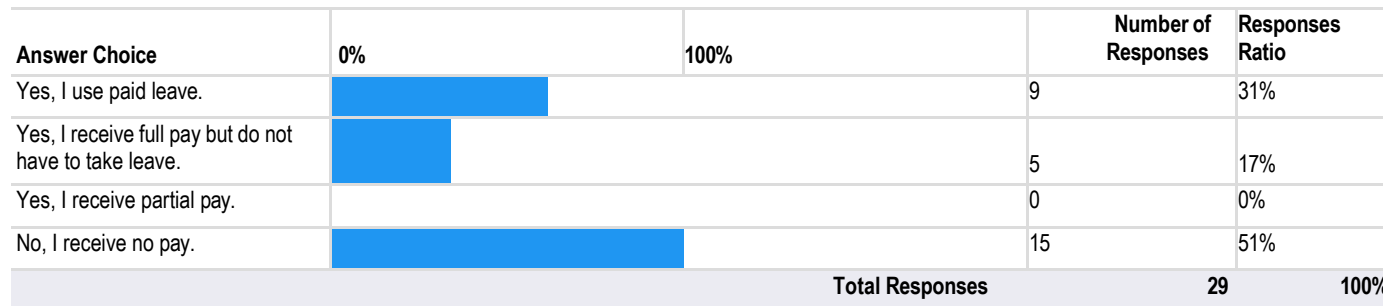
Please indicate your household income range.



Are you, or has anyone in your household, experienced a loss of employment income due to the COVID- 19 pandemic?



If yes, are you receiving pay for the time you are not working?



Over the past three months, have you paid your monthly rent or mortgage on time?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		109	95%
No	<div><div></div></div>		4	3%
Payment was deferred			1	0%
Total Responses			114	100%

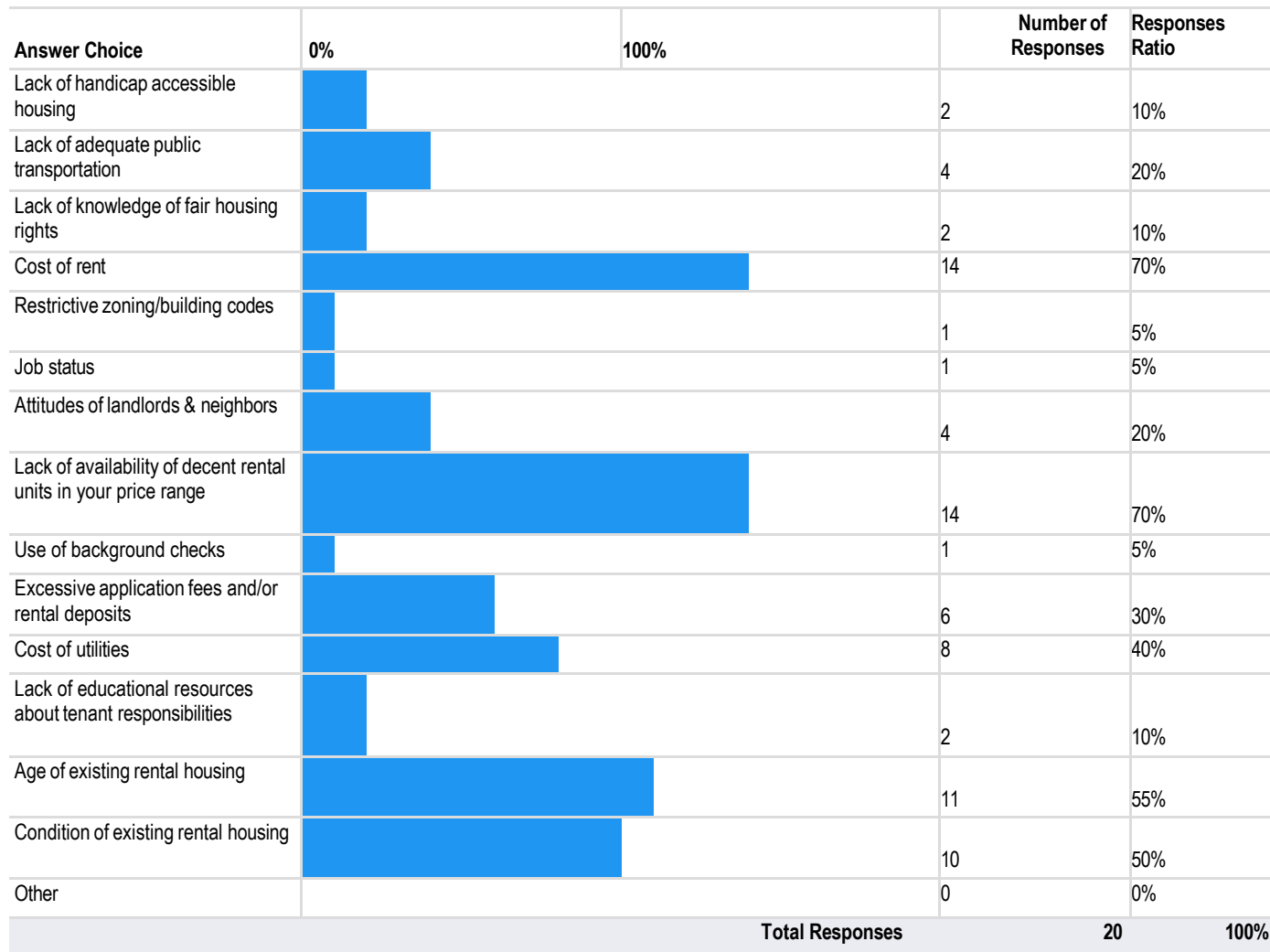
How confident are you that your household will be able to pay your next rent or mortgage payment on time?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
No confidence			1	0%
Slight confidence	<div></div>		6	5%
Moderate confidence	<div></div>		6	5%
High confidence	<div></div>		99	88%
Payment is/will be deferred			0	0%
Total Responses			112	100%

Which of the following housing issues have you experienced as a result of the COVID-19 pandemic?

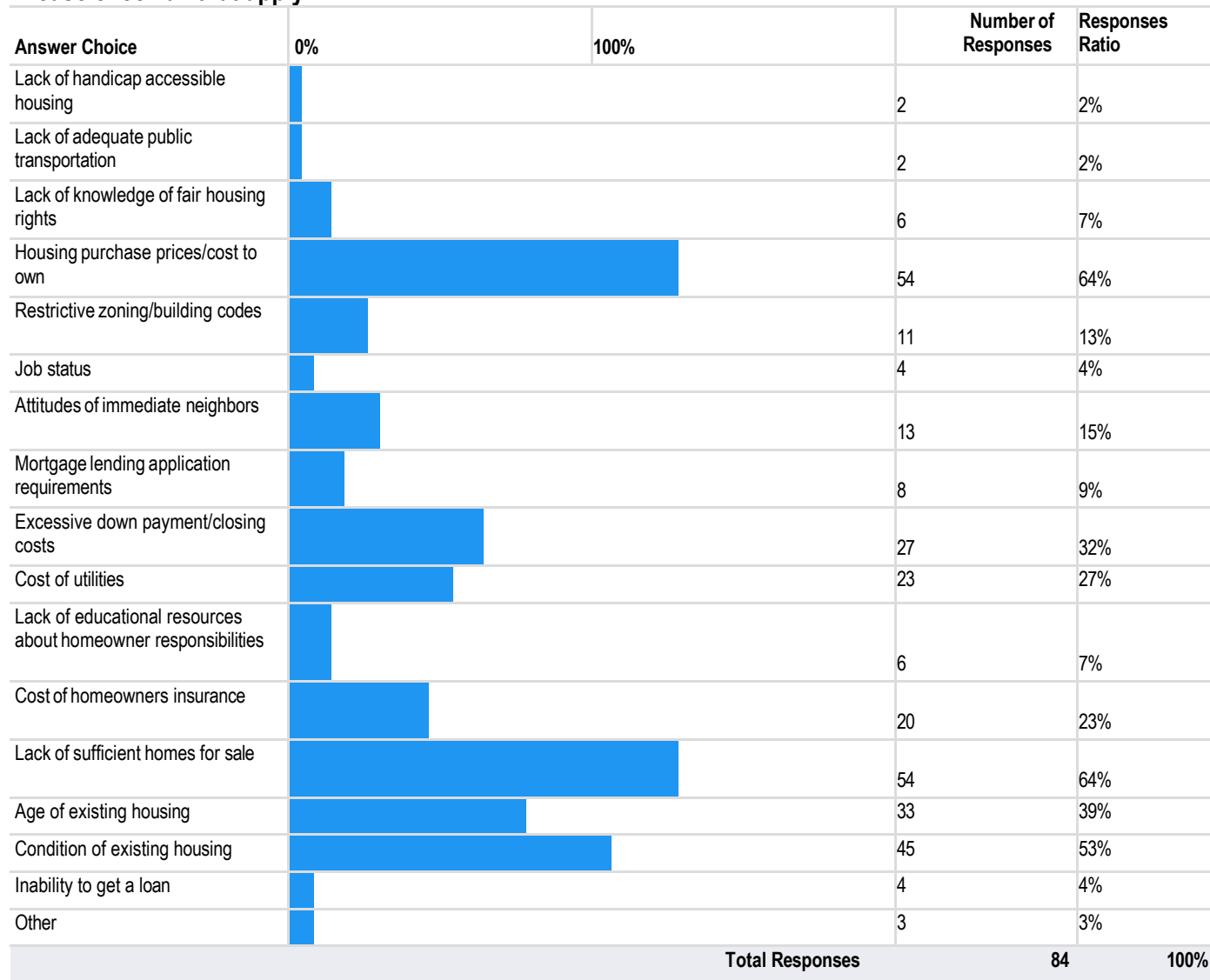
Answer Choice	0%	100%	Number of Responses	Responses Ratio
Deferred rent/mortgage payment	<div><div></div></div>		1	3%
Delayed housing construction	<div><div></div></div>		10	33%
Delayed relocation	<div><div></div></div>		4	13%
Difficulty obtaining a mortgage loan or other financial assistance	<div><div></div></div>		7	23%
Other	<div><div></div></div>		8	26%
Total Responses			30	100%

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



What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household?

Please check all that apply.



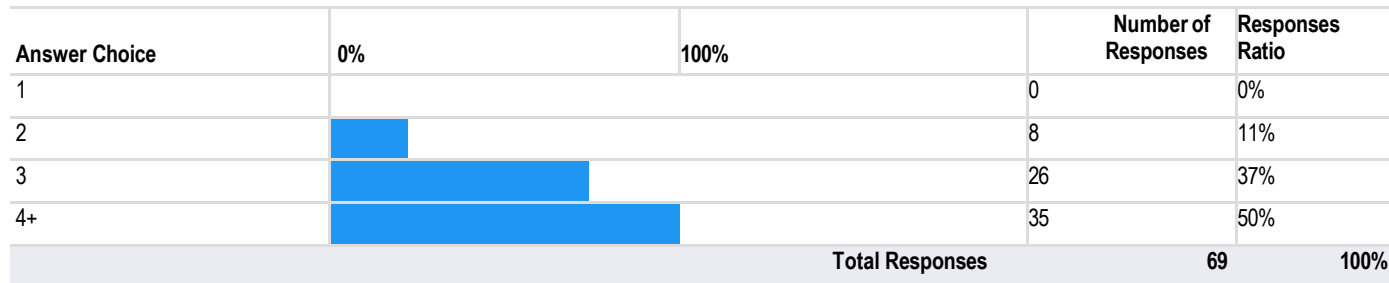
Where would you like to rent or purchase a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Inside the City of McCook Corporate Limits	<div><div></div></div>		27	40%
Less than One Mile from McCook	<div><div></div></div>		5	7%
1-5 Miles from McCook	<div><div></div></div>		19	28%
Rural/Unincorporated Red Willow County	<div><div></div></div>		10	14%
Other	<div><div></div></div>		6	8%
Total Responses			67	100%

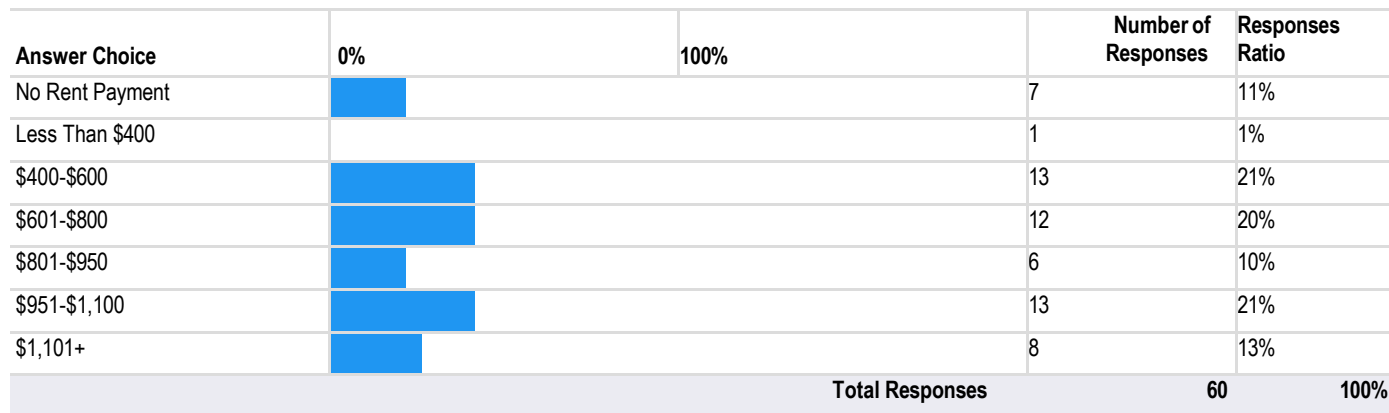
Which one of the following housing types would you most like to purchase?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family	<div></div>		51	72%
Attached Townhouse or Duplex/Triplex Unit	<div></div>		3	4%
Residential Acreage	<div></div>		14	20%
Mobile Home			0	0%
Patio Home/Slab Home			0	0%
Tiny Home			0	0%
Upper Level/Downtown			0	0%
Apartment			0	0%
Senior Living Community	<div></div>		2	2%
Total Responses			70	100%

How many bedrooms would your family need?



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



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

