

Nebraska Investment Finance Authority  
Housing Study Grant Program.

# LAUREL, NEBRASKA

## Comprehensive Planning Program.



## COMMUNITY HOUSING STUDY – 2030.

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**JULY, 2020**

***LAUREL, NEBRASKA  
COMMUNITY HOUSING STUDY - 2030.***

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The Laurel Community Housing Study was funded by the Nebraska Investment Finance Authority Housing Study Grant Program, with matching funds from Laurel Economic Development. The Housing Study was completed with the guidance and direction of City of Laurel Planning Commission and completed as a component of the Laurel, Nebraska Comprehensive Planning Program.

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# **SECTION 1**



**RESEARCH APPROACH &  
PURPOSE OF STUDY.**

## **SECTION 1:** ***RESEARCH APPROACH &*** ***PURPOSE OF STUDY.***

### **INTRODUCTION.**

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This **Housing Study with Strategies for Affordable Housing** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for the **City of Laurel, Nebraska**. The **Study** describes the past, present and projected demographics, economic and housing conditions in the Community, as well as a “**Housing Action Plan,**” identifying recommended future housing projects and activities. This Housing Study recognizes housing development in the Community as both a “quality of life” issue and an important “economic development” event.

The **Housing Study** was conducted for the **City of Laurel**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm, with the assistance of Laurel Economic Development and the City of Laurel Planning Commission. This **Study** is part of an overall **Comprehensive Planning Program**, which includes the preparation of a new **Comprehensive Plan** and a review/update of local **Zoning and Subdivision Regulations**.

Funding for this **Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **Laurel Economic Development**.



## **RESEARCH APPROACH.**

The **Laurel, Nebraska, Community Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the Community were derived from the U.S. Census and the 2014-2018 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 and input from local leadership and housing stakeholders.

To facilitate effective planning and implementation activities, housing demand projections were developed for a 10 year period. The implementation period for this Housing Study will be July, 2020, to July, 2030.



## **PURPOSE OF STUDY.**

*“The purpose of this Housing Study is to continue a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for Laurel, Nebraska. This will ensure that proper guidance is practiced in the development of various affordable housing types for persons and families of all income sectors.”*



The primary **Objectives** of the **Housing Study** include:

- (1) **analyze the recent past and present housing situation** in Laurel, with emphasis on determining the need for workforce, elderly and both rental and owner housing options;
- (2) **provide a process for educating and energizing the leadership and organizing pertinent housing stakeholder partnerships** in Laurel to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;
- (3) **identify the overall future housing target need and demand** for Laurel;
- (4) design program-specific housing projects to address **the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs**;
- (5) continue a **Downtown Housing & Redevelopment Initiative** for Laurel;
- (6) **introduce new and innovative housing programs** that are a “fit” for Laurel, to address both **immediate and long-term housing needs**.
- (7) address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of Laurel;
- (8) recommend programs and initiatives to address **natural disaster preparation**, as it pertains to providing safe and affordable housing as a form of Community resiliency;
- (9) assist persons and families economically impacted by the **Covid-19 Pandemic**.

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative activities** included a comprehensive Community citizen participation program consisting of a Housing Survey, Housing Focus Group “Listening Sessions” with key Community organizations, and meetings with the Laurel Housing Steering Committee, comprised of Community citizens, business and government leadership and housing stakeholders. The purpose of these qualitative activities is to maximize opportunities for citizen participation. **Quantitative research activities** included the collection of multiple sets of statistical and field data for Laurel. The collection and analysis of this data allowed for the projection of the local population and household base, income capacity and housing demand.

# **SECTION 2**



**COMPREHENSIVE CITIZEN  
PARTICIPATION PROGRAM.**

## **SECTION 2:** ***COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.***

### **INTRODUCTION.**

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The **Laurel, Nebraska Housing Study** included both qualitative and quantitative research activities. Discussed in this **Section** is the **comprehensive citizen participation program** that was implemented to gather the opinions of the Area citizenry regarding housing issues and needs. *Planning for the Area's future is most effective when it includes opinions from as many citizens as possible.*

The methods used to gather information from the citizens of Laurel included meetings with an organized **Housing Steering Committee**, the implementation of a “**Housing Survey**,” and a series of local **housing focus group “listening sessions”** with key Community organizations and housing representatives.

### **LAUREL PLANNING COMMISSION.**

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This Housing Study was conducted with the assistance of the **City of Laurel Planning Commission**. The Commission met several times during the development of the Housing Study. This Committee highlighted “key” issues in the Community, as well as provided information regarding new housing development projects and Community programs. The following housing issues were highlighted by the Planning Commission:

- Members of the Laurel Planning Commission identified a need for new elderly housing programs and opportunities. Currently, the City maintains a 36 bed nursing facility and a 16-unit elderly rental housing program. A seven-room assisted living facility exists as part of the nursing home
- The City is in the process of annexing a 110 acre tract of undeveloped land in the southeast portion of the Community. Once the proper infrastructure is installed, a wide variety of housing opportunities should be considered for development.
- Infrastructure improvements are needed to support new housing development in the Community.
- Affordable housing for moderate income families is desired by the Laurel Planning Commission.

- As of July, 2020, a total of six homes are for sale in Laurel. Sale prices range from \$55,000 to \$239,000.
- Laurel is in need of housing for local workforce employees and families, especially school teachers. Employees of Laurel-Concord-Coleridge Public Schools and Wayne State College (located in the nearby Community of Wayne) are becoming increasingly interested in obtaining housing, both owner and rental, in Laurel.
- The removal of dilapidated and substantially deteriorated housing in laurel is greatly needed. The newly-vacated lots should support the development of new housing units and create more diverse housing opportunities.
- The Planning Commission expressed interest in utilizing Tax Increment Financing dollars for housing development in residentially-zoned areas of the Community

The City of Laurel has done an exceptional job in providing community and economic development opportunities throughout the Community. These opportunities will only continue to promote the need for housing development and, ultimately, increase the quality of life and betterment of the Community. The following highlights recent community and economic development activities in Laurel:

- The City is currently working on a new Community Event Center that would house an event space capable of holding 400+ people, a new Senior Center, City Offices and additional Community meeting rooms.
- The Rural Fire Board is in the process of building a new Fire Hall which is expected to break ground in Spring/Summer of this year.
- The Laurel Industrial Park is developing rapidly. Since 2012, four new businesses have built facilities in the Park, thanks to a \$1.9 million electrical infrastructure expansion project and \$1 million in street extension projects that served as catalysts for the developments in the Park.
- Downtown property owners leveraged over \$250,000 in CDBG Downtown Revitalization Funds and local investment for façade and structural improvements on their buildings.
- A group of local investors partnered with Faith Regional Physicians Services to construct a new downtown medical clinic, which houses Laurel Family Medicine.
- Residential lots for new housing construction are available in the Norris and Galvin Additions on the west side of Laurel. The City recently completed the 4<sup>th</sup> Street Paving Project to ensure all available lots in the Addition have paved access streets.



## **LAUREL CITIZEN SURVEY.**

The “**Laurel Citizen Survey**” was made available on various Community websites with hard copies strategically placed in key Community facilities. **Survey** participants were asked to provide information regarding their current living situation, condition of their dwelling unit, and what they could afford for a monthly rent or a mortgage payment. A total of **187 Surveys** were completed. The following summarizes the results of the **Survey**. The complete results of the **Survey** are included in **Appendix I** of this **Comprehensive Plan**.

- 50.2 percent of the Survey participants have resided in the City of Laurel for 21+ years.
- 82.8 percent of the Survey participants resided in a single family home. **A total of 147, or 78.6 percent of the participants responded as being satisfied with their current housing situation. Remaining participants were either not satisfied or had no opinion. Common housing complaints were housing units being too old, too small, or in need of moderate to substantial rehabilitation.**
- Survey participants identified Housing for Low- and Middle-Income Families, Single Family Housing, Housing Choices for First-Time Homebuyers, Housing for Existing/New Employees and General Rental Housing as “**Greatly Needed**” in the City of Laurel.
- Survey respondents were asked to identify “Where should residential growth in Laurel occur?” 53.9 percent of respondents indicated to the “South” and 47.4 percent said “West.”
- Top-rated Community Services and Public Facilities in Laurel included, but were not limited to Churches, Fire/Police Protection, Banks, and Schools.
- 65 percent of the Survey respondents supported the Community using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 55 percent of the Survey respondents supported Laurel using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 79 percent of the Survey respondents supported Laurel establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.
- 70 percent of the Survey respondents supported the Community using grant dollars to purchase, rehab and resell vacant housing in the Community.
- 69 percent of the Survey respondents supported Laurel using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

## **WORKFORCE HOUSING NEEDS SURVEY.**

The **Laurel Planning Commission**, in cooperation with Laurel Economic Development and local major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the Area's workforce. A total of **174 Surveys** were returned.

**Survey** participants were asked to provide information on such subjects as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix I**.

- The primary major employers participating in the Survey included, but were not limited to; Hillcrest Care Center, Security Bank, Laurel-Concord-Coleridge Public Schools and Hansen Brothers Parts & Service.
- **Survey** participants included 146 homeowners and 24 renters. A total of **20 participants were not satisfied with their current housing situation**. Reasons included their home being too small, in need of substantial updating and being too far from their place of employment.
- The majority of respondents could afford a home priced between \$100,000 and \$175,000. Renters looking to upgrade to a more suitable rental housing unit could afford a monthly rent between \$400 and \$600.
- **A total of 40 Survey participants, or 66.6 percent, identified a desire to purchase or rent a home in Laurel. This includes both, persons living outside of the Community and those living within the current corporate limits desiring a change in housing situation.**

**Survey** participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing for their families. The most common barriers identified when obtaining affordable **owner housing** included **current housing prices, a lack of sufficient homes for sale, the cost of real estate taxes and the condition of existing single family homes**. The most common barriers faced when obtaining affordable **rental housing** included **the high cost of rent, a lack of decent rental units at an affordable price range and the condition of existing rental housing**.

# **SECTION 3**



**LAUREL COMMUNITY PROFILE.**

## **SECTION 3:** ***LAUREL COMMUNITY PROFILE.***

### **INTRODUCTION.**

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This **Section** of the **Laurel, Nebraska Community Housing Study** provides a population, income, economic and housing profile of the Community. Presented are both trend and projection analysis. Emphasis is placed on a 10-year projection of change.

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

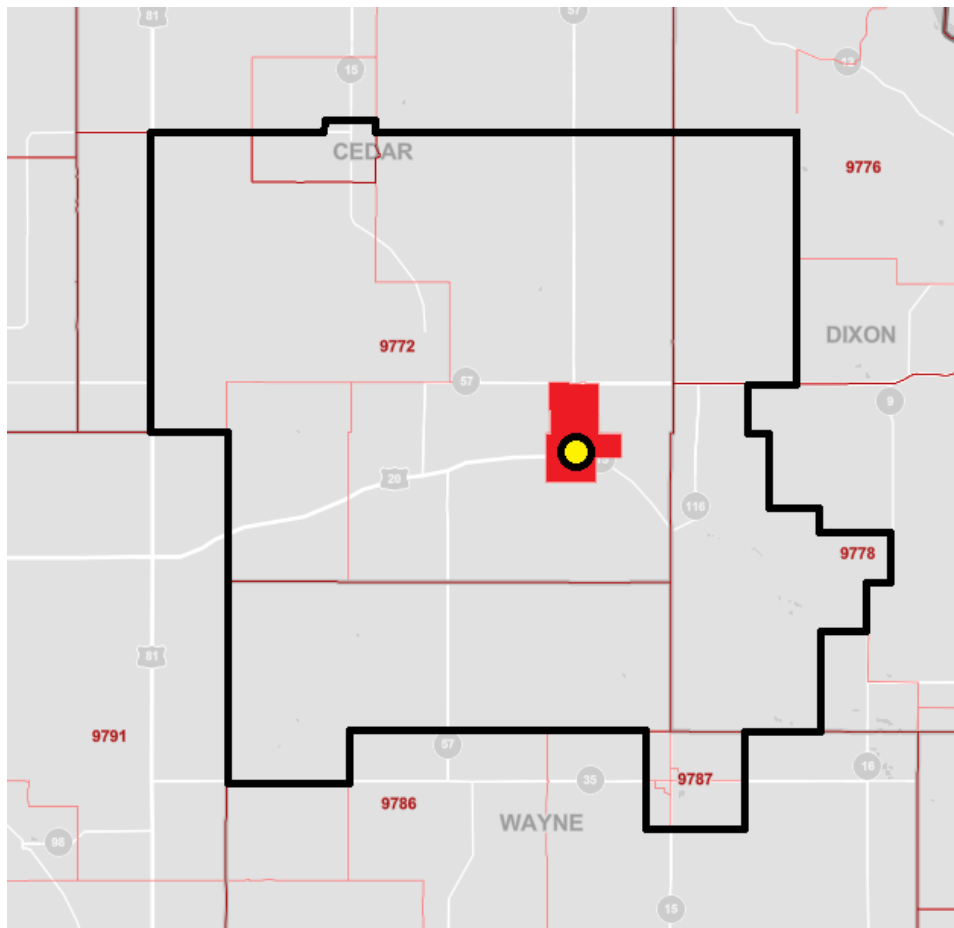
The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables in Laurel included a 10-year period, **July, 2020, to July, 2030**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

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



### **EFFECTIVE (HOUSING) MARKET AREA.**

The Effective (Housing) Market Area (EMA) for Laurel is divided into two segments, a Primary and a Secondary Housing Market Area. The **Primary Housing Market Area** includes all of the City of Laurel (black/yellow circle) and all of Block Group 2 of Cedar County Census Tract #9772 (Red). The **Secondary Housing Market Area** (black outline) includes portions of Cedar, Dixon and Wayne Counties, including the Communities associated with the Laurel-Concord-Coleridge Public School District. The Secondary Market Area also includes the nearby Communities of Hartington and Wayne, due to Laurel's proximity to County governments and major employment opportunities. This Secondary Housing Market Area could provide added stability to the population of Laurel. In order for the Community to attract residents from the Secondary Area, the Community of Laurel would need to provide a variety of additional housing types, owner and renter, at various price ranges, for all income levels and age groups.



## ***POPULATION PROFILE.***

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### ***Population Trends and Projections.***

The population of the previous two Decennial Censuses (2000 and 2010) recorded a slight decline in population for Laurel. The Community's population decreased from 986, in 2000, to 964, in 2010, a decrease of 22 persons, or 2.2 percent.

The 2018 edition of the U.S. Census "Annual Population Estimate" recorded a population of 921, while the American Community Survey highlighted a five-year (2014-2018) average population of 1,047. **An estimated 2020 population of 955 was utilized for the purpose of population projection for this Community Housing Study.**

By 2030, the population is expected to increase an estimated 2.3 percent, or by 22, from 2020 to 2030, for an estimated "medium" population of 977. The Community has the potential to increase, by 2030, an estimated 4.8 percent, or by 46, to reach a "high" population projection of 1,001, via increased housing and economic development efforts and job creation.

**An Economic Development "Boost" for Laurel involves a scenario where a total of 30 additional full-time employment opportunities are created in the Community with a reasonable assumption that a significant amount of these new employees would reside in Laurel. The end result would represent a population increase of 7.1 percent, or 68 persons for a 2030 estimated population of 1,023.**

### ***Age.***

The "20-34" and "55-64" age groups experienced increases in population from 2000 to 2010. The "20-34" age group increased by 24 persons, or from 125 to 149 from 2000 to 2010, while the "55-64" age group increased by 48 persons, or from 67 to 115. These two age groups are projected to continue experiencing increases in population by 2030.

**Population groups of persons 55+ years of age, are projected to increase by 2030. This includes elderly and frail elderly populations. This is due, primarily, to an "aging in place" population consisting of persons and families whom are long-time residents of the Community. Elderly-related housing facilities, including assisted living facilities and independent living retirement campuses should be considered in an effort to provide local elderly citizens the opportunity to continue residing in Laurel.**

The current median age in Laurel is an estimated 44.2 years. By 2030, the median age is projected to remain stable, at 44.1 years.

### ***Persons Per Household.***

Persons per household has slightly decreased in Laurel, from 2000 to 2010. Currently, the number of persons per household is an estimated 2.23. By 2030, the number of persons per household will decline, slightly, to 2.21. **The Economic Development “Boost” scenario of job creation and population increase could potentially stabilize the number of persons per household at 2.23.**

### ***Hispanic Origin.***

Persons of Hispanic origin comprised an estimated 0.3 percent, or three of the total 981 persons living in Laurel in 2000. The Hispanic population increased from 2000 to 2010 and comprised an estimated 1.7 percent of the Laurel population, or 16 of the total 964 residents. **The 2018 American Community Survey estimates a Hispanic population of eight, or an estimated 0.7 percent of the total Laurel population.**

## ***INCOME PROFILE.***

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Information presented in the **Income Profile** of this **Community Housing Study** assists in determining the number of households in Laurel 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, low cost and government subsidized housing are subject to federal regulations, such as size and type.

### ***Per Capita & Median Household Income.***

**Per capita income** is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. Per capita income is presented for Cedar County, Nebraska, which is reflective of the per capita income situation in Laurel. In 2020, per capita income in Cedar County is an estimated \$54,000, an increase of 36.5 percent from 2010, which recorded a County per capita income of \$39,559. **By 2030, per capita income in Cedar County is projected to increase an estimated 22.8 percent, to \$66,312.**

The **median income** for all households in Laurel, in 2020, is estimated to be \$48,060. The Community's household median income is projected to increase to \$56,038, or 3.4 percent by 2030. A majority of all households in Laurel currently have, and are projected to have incomes at or above \$50,000.

**For renter households, the median income in 2020 is estimated to be \$36,725. By 2030, this median income is expected to increase to \$39,860, or 8.5 percent.**

**The ED Boost scenario for Laurel identifies an increase in the total number of households, especially those of moderate to upper income. The 2020 median income, under the ED Boost, would be an estimated \$57,950 for all households in Laurel and an estimated \$40,500 specifically for renter households.**

#### ***Cost Burdened/Housing Problems.***

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

**An estimated 41 owner households and 40 renter households are determined to be cost burdened and/or experiencing housing problems. Based upon the current rise in home construction and sales costs, the number of cost burdened households in Laurel is projected to increase. An estimated 45 owner and 44 renter cost burdened households are expected to reside in Laurel.**



## ***ECONOMIC PROFILE.***

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The following discussion provides a general **Economic Profile** of Cedar County, Nebraska, which is reflective of the current economic conditions in Laurel. Included is a review of relevant labor force data, annual employment trends and the identification of major employers.

### ***Employment Trends.***

Between 2000 and 2018, the unemployment rate in Cedar County ranged from a high of 3.6 percent to a low of 2.2 percent. During this period, the total number of employed persons decreased by 581.

Currently, an estimated 4,513 persons are in the labor force in Cedar County, an increase from the 2018 number of 4,459 labor force persons. Employment in the County also declined, from 4,915 in 2000 to 4,355 in 2018. By 2030, an estimated 4,304 persons are projected to be employed in the County, with an estimated unemployment rate of 2.6 percent.

### ***Employment By Type.***

Currently, an estimated 2,522 persons were employed in a non-farm environment. Cedar County's largest workforce sectors include Local Government, Retail Trade and Health Care & Social Assistance.

The Community of Laurel has been active in attracting new and retaining existing employers to the Community. Major employers in Laurel include Laurel-Concord-Coleridge Public Schools, Security Bank, Hillcrest Care Center and Hansen Brothers Parts & Service. These and other employers could form a partnership to create various owner and rental housing types, including single room occupancy/transitional housing for their current or future employees. Additionally, the laurel Industrial Park (pictured right) has undeveloped parcels available for new industrial development opportunities.



## ***HOUSING PROFILE.***

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### ***Households.***

**Currently, an estimated 417 total households exist in Laurel, consisting of 324 owner households and 93 renter households.** By 2030, renter households will account for an estimated 23.3 percent of the households in the Community, or 101 households. **Laurel is projected to experience an increase in both owner and renter households, by 2030.**

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the Community, currently estimated at 25, is expected to decrease, slightly, during the next 10 years to an estimated 22. Laurel's group quarters population has been slightly declining since the 2000 Census, when a total of 28 persons resided in a group quarters facility.

### ***Housing Units/Vacancy & Occupancy.***

**Currently, Laurel is comprised of an estimated 510 housing units, consisting of approximately 374 owner and 136 rental units.** Of these 510 units, approximately 93 are vacant, resulting in an overall, housing vacancy rate of 18.2 percent. An estimated 42 owner and 51 rental units are vacant in Laurel, resulting in an overall owner vacancy rate of 11.2 percent and an overall renter vacancy rate of 37.5 percent. The 18.2 percent overall vacancy rate represents an increase from the 2010 vacancy rate of 12.4 percent.

An estimated 33.3 percent of the existing housing stock in Laurel was built prior to 1940. A total of four housing structures have been demolished or lost in the Community since 2014.

The **Adjusted Housing Vacancy Rate** for a community includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. **The overall adjusted housing vacancy rate for Laurel is an estimated 2.7 percent, which includes an adjusted owner housing vacancy rate of 1.3 percent and adjusted rental housing vacancy rate of 6.6 percent. This concludes that the Community has an owner housing vacancy deficiency. This identifies a lack of available, quality owner housing in the City of Laurel.**

**Laurel will need to continue a good rate of housing production during the next 10 years. This can be accomplished by building new homes and rehabilitating (economically worthy) existing housing units.**

**Table 3.1** identifies a **Survey of rental properties**, conducted by the **Nebraska Investment Finance Authority**, for Cedar County, from 2002 to 2019. A total of four rental properties in Cedar County participated in the 2019 Survey, totaling 61 rental housing units. Results identified a 2019 County-wide rental housing vacancy rate of 24.6 percent.

Rental units in Cedar County took an average of 105 days to occupy. Rental units in the County are taking an extended period of time to become occupied, possibly due to the size, age and condition of existing rental housing units.

**TABLE 3.1**  
**SURVEY OF RENTAL PROPERTIES**  
**CEDAR COUNTY, NEBRASKA**  
**2002-2019**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	2	36	13.9	46.5
2003	2	54	22.2	56.7
2004	4	104	18.3	36.5
2005	7	103	20.4	73
2006	12	171	19.3	51.5
2007	13	148	20.9	83
2008	12	140	20.7	54.1
2009	11	104	22.1	40.9
2010	11	150	26	90
2011	9	86	25.6	80.3
2012	10	106	16	28.5
2013	8	85	18.8	100
2014	15	146	15.1	176.7
2015	9	104	16.3	78
2016	7	86	10.5	365
2017	4	50	12	15.6
2018	6	74	12.2	37.2
2019	4	61	24.6	105

Source: Nebraska Investment Finance Authority, 2020.

**Tables 3.2** identifies the **vacancy rate by unit type** for Cedar County, for 2019. Of the total 61 managed units that were surveyed, 15 were available in 2019. The total rental vacancy rates were an estimated 24.6 percent for Cedar County in 2019.

**TABLE 3.2**  
**VACANCY RATES BY UNIT TYPE**  
**CEDAR COUNTY, NEBRASKA**  
**2019**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	5	0	0%
Apartments	56	15	26.8%
Mobile Homes	0	0	0%
<u>Not Sure of Type</u>	<u>0</u>	<u>0</u>	<u>0%</u>
<b>Total Units</b>	<b>61</b>	<b>15</b>	<b>24.6%</b>

Source: Nebraska Investment Finance Authority, 2020.



### ***Housing Conditions.***

A **Housing Structural Condition Survey**, identified in **Table 3.3**, was implemented for Laurel, via on-site field work conducted by Hanna:Keelan, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated.

The housing structural conditions survey identified an estimated **26 total housing structures were found to be in a “Major Deteriorating” or “Dilapidated” condition.** During the next 10 years, these structures should be targeted for substantial rehabilitation or demolition. Units in these conditions have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.

An additional **130 housing structures** were identified as **“Minor Deteriorating.”** These housing units have good structural elements, but contain cosmetic components such as windows, doors, paint and roof surface that are in need of replacement.

<b>TABLE 3.3</b>	
<b>HOUSING STRUCTURAL CONDITIONS SURVEY</b>	
<b>LAUREL, NEBRASKA</b>	
<b>2020</b>	
Rating 1 – Excellent, New	33
Rating 2 – Sound	208
Rating 3 – Minor Deteriorating	130
Rating 4 – Major Deteriorating	23
<u>Rating 5 – Critical/ Dilapidated</u>	<u>3</u>
<b>TOTAL</b>	<b>397</b>

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

### ***Housing Values.***

The cost of housing in any Community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the Community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. The City of Laurel is challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources.

Currently, the Laurel median owner housing value is an estimated \$88,000. By 2030, the estimated median housing value is projected to increase an estimated 17.6 percent to \$103,500.

The current estimated median gross rent for Laurel is \$719. The median gross rent is projected to increase an estimated 11.6 percent to \$803.

### ***Affordable Housing Stock.***

With the population and number of housing units projected to increase, by 2030, it is important that appropriate, affordable housing stock of various types be available in the Community, including housing for new and existing families, retirees, the elderly and persons with a mental and/or physical disability(ies). Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

Only one **affordable rental housing program exists in Laurel. Hillcrest Colonial Manor, managed by the Laurel Housing Authority, consists of 16 elderly rental housing units and is located in the southeastern portion of the Community. The nearby nursing facility, Hillcrest Care Center, consists of 36 beds for persons needing skilled nursing and specialized service care. A seven-room, Medicaid-certified assisted living facility is attached to the care center.**



# **SECTION 4**



**HOUSING UNIT TARGET DEMAND/  
NEEDS ANALYSIS.**

## **SECTION 4:** ***HOUSING UNIT TARGET DEMAND/NEEDS*** ***ANALYSIS.***

### **INTRODUCTION.**

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This **Section** of the **Laurel, Nebraska Community Housing Study** provides a **Housing Needs/Demand Analysis**. The needs/demand analysis includes the identification of housing “target” demand for both new housing development and housing rehabilitation activities.

### **HOUSING DEMAND POTENTIAL.**

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

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

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

##### **Future Households.**

The Community Laurel is projected to increase in both population and households by 2030. Population is projected to increase an estimated 2.3 percent from 2020 to 2030, or from 955 to 977, representing a “medium” population projection. Households are projected to increase from the current (2020) estimated 417, to 432, by 2030. Housing development programs will need to be implemented to ensure safe, decent and affordable housing is provided for both current and new residents.



### **Substandard Units/Overcrowded Conditions.**

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. The 2000 and 2010 Census and the field work completed by Hanna:Keelan produced data identifying substandard housing units and housing units having overcrowded conditions.

- An on-site field analysis, conducted by Hanna:Keelan, determined that an estimated **26 total housing structures were found to be “Major Deteriorating” or “Dilapidated.”** During the next 10 years, these structures should be targeted for substantial rehabilitation or demolition. Units in these conditions have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.

An additional **130 housing structures** were identified as **“Minor Deteriorating.”** These housing units have good structural elements, but contain cosmetic components such as windows, doors, paint and roof surface that are in need of replacement

- Currently, as per the 2014-2018 American Community Survey, the City of Laurel does not contain any housing units experiencing a lack of complete plumbing or overcrowding conditions.

### **Cost Burdened Households.**

Owner and renter households experiencing cost burden are paying more than 30 percent of their income towards housing costs, including maintenance and mortgage payments. **Currently, an estimated 19.4 percent, or 81 of the total 417 households in Laurel, are considered cost burdened.** This equals an estimated 41 owner and 40 renter households. By 2030, the number of renter and owner (housing) cost burdened households is projected to increase, slightly. Action should continue to be taken to create more affordable housing units in the Community.

### **(2) HOUSING VACANCY DEFICIENCY (DEMAND).**

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

An **adjusted housing vacancy rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities.

Currently, the City of Laurel has an overall estimated housing vacancy rate of 18.2 percent. The overall “adjusted housing vacancy rate,” which considers housing units strictly for sale or for rent and meet City code, is an estimated 2.7 percent. This includes a 1.3 percent owner housing vacancy rate and a 6.6 percent renter housing vacancy rate, representing sharp declines in available, marketable housing units since 2010. A vacancy deficiency exists in both the Community’s owner and rental housing stock.

**(3) “PENT-UP” HOUSING DEMAND.**

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

## **HOUSING UNIT TARGET DEMAND.**

Table 4.1, Page 4.5, identifies the **estimated housing target demand** for Laurel by 2030. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the Community.

The total estimated five-year housing target demand is **36 units, including an estimated 22 owner and 14 rental units**. The total estimated **development cost** is **\$9.1 million**. **Housing projects should include both, new construction and purchase/rehab/resale or re-rent activities**. The Community of Laurel has the potential for the development of 80 housing units through 2030.

An **Economic Development (ED) Boost** scenario for Laurel, involving the creation of 30 full-time employment opportunities in the Community, would result in a total target demand for 52 housing units. This includes 31 owner and 21 rental housing units at an estimated budget of \$13.1 Million. **Additional housing demand projections for the ED Boost scenario are highlighted in Appendix II of this Community Housing Study.**

Of the projected 36 housing units, an estimated 14 owner and eight rental housing units should be included in a local **workforce housing development program**. A demand also exists for rehabilitated and/or new housing units exists in Downtown Laurel. A total of **four rental housing units** should be targeted for **Downtown Laurel**, by 2030.

**TABLE 4.1**  
**ESTIMATED HOUSING UNIT TARGET DEMAND**  
**LAUREL, NEBRASKA**  
**2030**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
Medium (Pop. Proj.):	22	14	36**^# (80)	\$9.1 (\$20.2)
ED Boost:	31	21	52 (115)	\$13.1 (\$28.9)

\*Based upon the general estimate of **new population/households**, providing affordable housing for **20% of cost burdened households**, replacement of **20% of occupied housing stock** in “Deteriorated” to “Dilapidated” condition and for experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound, year-round housing units, build for **3.5% (existing households) “pent-up” demand**, based upon local capacity and availability of land and financial resources, with a **development capacity percentage of 45%**. **Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 20% to 30% of the Total Housing Target Demand).**

**NOTE: Numbers in parenthesis represent Housing Target Demand Potential.**

**\*\*Includes Downtown Housing Potential, Six Rental Units.**

**^Includes an estimated 19 Owner and 13 Rental Workforce Housing Units.**

**#Estimated designated Residential Land Use requirement = 29.4 to 35.3 Acres.**

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



## **HOUSING DEMAND BY INCOME SECTOR.**

**Table 4.2** presents the **estimated household Area Median Income (AMI)**, per household size for Cedar County, Nebraska. AMI is determined by finding the “100 percent” median income of households in a given geographic area, ranging in household size from one- to eight persons. That “median” amount of income is considered to be “100 percent” for a geographic area for each household size category. For example, in the Table below, a four-person family in Hall County, with an annual family income of \$68,000 is considered to be making “100 percent of the local AMI”. This information allows for the determination of “**affordability**” and associated **housing price points (products)** for various household sizes.

**TABLE 4.2**

**AREA HOUSEHOLD INCOME (AMI) BY PERSONS PER HOUSEHOLD (PHH)**  
**CEDAR COUNTY, NEBRASKA**  
**2019**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
<b>30% AMI</b>	\$15,300	\$17,500	\$19,700	\$21,850	\$23,600	\$25,350	\$27,100	\$28,850
<b>50% AMI</b>	\$25,550	\$29,200	\$32,850	\$36,450	\$39,400	\$42,300	\$45,200	\$48,150
<b>60% AMI</b>	\$30,660	\$35,040	\$39,420	\$43,740	\$47,280	\$50,760	\$54,240	\$57,780
<b>80% AMI</b>	\$40,850	\$46,650	\$52,500	\$58,300	\$63,000	\$67,650	\$72,300	\$77,000
<b>100%AMI</b>	\$51,100	\$58,400	\$65,700	\$72,900	\$78,800	\$84,600	\$90,400	\$96,300
<b>125%AMI</b>	\$63,875	\$73,000	\$82,125	\$91,125	\$98,500	\$105,750	\$113,000	\$120,375

Source: U.S. Department of Housing & Urban Development  
Hanna:Keelan Associates, P.C., 2019.

**Table 4.3, Page 4.7,** identifies the **estimated year-round housing target demand, for Laurel, for 2030, by income sector.** Approximately 36 new units, consisting of 22 owner and 14 rental units, should be targeted by 2030. A majority of the owner units should be provided to families and individuals having an Average Median Income (AMI) of 81 percent or higher, while rental units should focus on households between 31 percent and 125 percent AMI.

**TABLE 4.3**  
**ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR**  
**(MEDIUM POPULATION PROJECTION)**  
**LAUREL, NEBRASKA**  
**2030**

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	<u>Totals</u>
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
<b>Owner:</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>10</b>	<b>6</b>	<b>22</b>
<b>Rental:</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>2</b>	<b>0</b>	<b>14</b>

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

### ***HOUSING EXPECTATIONS FOR SPECIFIC POPULATION GROUPS & PRICE POINTS (PRODUCTS).***

Target populations include elderly, family and special needs, per Area Median Income (AMI). The housing types in Laurel include both owner and rental units of varied bedroom types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the appropriate population sector. A majority of homes in the Area should be geared toward family populations, including those in the local workforce.

**Table 4.4 identifies housing target demand for the Laurel, for specific population groups, by 2030. In Laurel, 36 units will be needed by 2030, consisting of 22 owner and 14 rental units. This includes an estimated 10 total units for elderly (55+) populations, 22 total units for families and four total units for special populations, or those with a mental and/or physical disability(ies). An estimated 22 of the total units, consisting of 14 owner and eight rental units, should be built for the workforce population in the Community.**

**Section 4**  
**Housing Unit Target Demand/Needs Analysis.**

**TABLE 4.4**  
**HOUSING UNIT TARGET DEMAND –HOUSEHOLD TYPE BY AMI**  
**LAUREL, NEBRASKA**  
**2030**

<b>OWNER UNITS</b>	<b><u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u></b>					<b><u>Totals</u></b>	<b><u>Workforce Sector</u></b>
	<b><u>0%-30%</u></b>	<b><u>31%-60%</u></b>	<b><u>61%-80%</u></b>	<b><u>81%-125%</u></b>	<b><u>126%+</u></b>		
<b>Elderly (55+)</b>	0	0	0	3	3	<b>6</b>	<b>0</b>
<b>Family</b>	0	2	3	6	3	<b>14</b>	<b>14</b>
<b>Special</b>							
<b><u>Populations<sup>1</sup></u></b>	<u>0</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>2</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>10</b>	<b>6</b>	<b>22</b>	<b>14</b>
<b>RENTAL</b>							
<b><u>UNITS*</u></b>							
<b>Elderly (55+)</b>	0	2	2	0	0	<b>4</b>	<b>0</b>
<b>Family</b>	0	3	3	2	0	<b>8</b>	<b>8</b>
<b>Special</b>							
<b><u>Populations<sup>1</sup></u></b>	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>2</b>	<b>0</b>	<b>14</b>	<b>8</b>
<b>Totals</b>	<b>0</b>	<b>8</b>	<b>10</b>	<b>12</b>	<b>6</b>	<b>36</b>	<b>22</b>

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

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

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

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

**Table 4.5** identifies **proposed housing types by price point (product)** with the given Area Median Income (AMI) for Laurel, by 2030. The owner housing type most needed will be units with three or more bedrooms, for persons or households between 81 percent and 125 percent AMI with an average affordable purchase price between \$213,790 and \$329,920. Two- and three-bedroom rental units, with an average affordable monthly rent between \$350 and \$910 present the greatest need in Laurel.

**Three-bedroom units at a purchase price between \$138,200 and \$207,330, as well as two- and three-bedroom units at an estimated average monthly rent between \$670 and \$1,005 are the most needed housing types for the local workforce population.**

**TABLE 4.5**  
**HOUSING DEMAND POTENTIAL – UNIT TYPE /**  
**PRICE POINT (PRODUCT) RANGE BY AMI**  
**LAUREL, NEBRASKA**  
**2030**

	<u>PRICE – PURCHASE COST (Area Median Income)</u>					<u>TOTALS</u>	<u>Work Force</u> <u>\$138,200-</u> <u>\$207,330*</u>
	(0%-30%) <u>\$0-</u> <u>\$96,600*</u>	(31%-60%) <u>\$81,175-</u> <u>\$157,115*</u>	(61%-80%) <u>\$159,720-</u> <u>\$209,470*</u>	(81%-125%) <u>\$213,790-</u> <u>\$329,920*</u>	(126%+) <u>\$332,555*+</u>		
<b>OWNER</b>							
<b>UNITS*</b>							
2 Bedroom	0	0	1	3	2	6	0
3+ Bedroom	0	2	3	7	4	16	14
<b>TOTALS</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>10</b>	<b>6</b>	<b>22</b>	<b>14</b>

	<u>PRICE – PURCHASE COST (Area Median Income)</u>					<u>TOTALS</u>	<u>Work Force</u> <u>\$670-</u> <u>\$1,005**</u>
	(0%-30%) <u>\$0-</u> <u>\$340**</u>	(31%-60%) <u>\$350-</u> <u>\$685**</u>	(61%-80%) <u>\$695-</u> <u>\$910**</u>	(81%-125%) <u>\$925-</u> <u>\$1,425**</u>	(126%+) <u>\$1,440**+</u>		
<b>RENTAL</b>							
<b>UNITS**</b>							
2 Bedroom	0	4	3	2	0	9	3
3+ Bedroom	0	2	3	0	0	5	5
<b>TOTALS</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>2</b>	<b>0</b>	<b>14</b>	<b>8</b>

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

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

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

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



## HOUSING REHABILITATION & DEMOLITION DEMAND.

**Table 4.6** identifies the **target rehabilitation and demolition demand** for **Laurel**, by **2030**. The data presented is based on information collected from on-site field observations and analysis. A total of **66 units should be targeted for moderate rehabilitation, at an estimated cost of \$1.8 Million**. Moderate rehabilitation typically includes homes needing “cosmetic” and minor “structural” improvements such as new siding, windows, paint, roof surface, doors, etc.

A total of **38 units should be targeted for substantial rehabilitation, at an estimated cost of \$1.6 Million**, pending appraisal qualifications. Substantial rehabilitation includes homes needing the previously listed improvements, but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/structural repairs and plumbing/electrical upgrades.

**An additional 17 housing units are considered not cost effective for rehabilitation and should be demolished, by 2030.** The estimated cost of demolition will range, depending on the ownership and/or acquisition of the housing unit. Demolition of dilapidated and worn out housing units creates an opportunity for new housing types to be developed and take advantage of existing public infrastructure.

**TABLE 4.6**  
**TARGET REHABILITATION &**  
**DEMOLITION DEMAND & ESTIMATED COSTS**  
**LAUREL, NEBRASKA**  
**2030**

	<u># Units / Est. Costs</u>
- Moderate Rehabilitation	66 / \$1,848,000
- Substantial Rehabilitation	38 / \$1,596,000*
- Demolition	17 / \$323,000**
	\$1,235,000***

\*Pending Appraisal Qualification.

\*\*Estimated Cost without Acquisition.

\*\*\*Estimated Cost with Acquisition.

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

Land being occupied by “bad and unsafe” housing located in Laurel should be secured in a “Land Bank,” program and reserved for future housing development. This could be created through acquisition by a local housing provider or development entity, or simply monitored by local economic and community development organizations. The Community will need to take a proactive role in housing development and rehabilitation activities.



# **SECTION 5**



**COMMUNITY HOUSING GOALS &  
ACTION STEPS.**

## **SECTION 5:** **COMMUNITY HOUSING GOALS & ACTION STEPS.**

### **INTRODUCTION.**

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**Community Housing Goals and Action Steps** are the benchmark of the **Laurel, Nebraska Community Housing Study**. **Goals** represent board statements for defining and addressing the general housing issues, opportunities and needs of Laurel, with **Action Steps** defining the necessary housing activities for development and the **Housing Planning Initiatives** needed for the creation of specific housing development/preservation programs, to be described in the **10-Year Housing Action Plan**.

The following **Housing Goals, Action Steps** are the product of both **quantitative and qualitative research activities** performed on the local Laurel level. 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 needs and target demand for the individuals and families of the City of Laurel.

**Housing Goals and Action Steps address the important component of housing project implementation.**

Quantitative research activities included the collection of invaluable housing information from the Laurel citizenry, via a series of meetings with the Laurel Planning Commission and the results of a “Citizen Survey” implemented throughout the Community of Laurel. **Three** primary, important **housing categories** contain priority **Community Housing Goals, Action Steps**:

1. **Community Housing Partnerships & Housing Education.**
2. **Community Housing Development, Rehabilitation & Preservation.**
  - **General Housing Development.**
  - **Workforce Housing.**
  - **Senior/Elderly Housing.**
  - **Downtown Housing**
  - **Special Needs Housing.**
  - **Housing Redevelopment, Rehabilitation & Preservation.**
  - **Housing & Alternative Energy.**
  - **Emergency Housing and Natural Disaster Preparedness.**
3. **Financing Activities for Housing Development.**
4. **Housing Study Implementation & Review.**

## **COMMUNITY HOUSING GOALS & ACTION STEPS.**

### **1: Community Housing Partnerships & Housing Education.**

**Goal 1:1 – Establish the process of creating grassroots-based Community Housing Partnerships (CHPS) in Laurel, consisting of both local public and private sector entities, to actively assist in meeting the housing needs and demands of all income and family sector types in the City of Laurel. Creating CHPS will maximize the opportunity to safely house all individuals and families in appropriate, affordable owner and rental housing types, taking a lead role in encouraging and securing financing for housing development and preservation programs in the City of Laurel. Consider CHPS for both profit and not-for-profit housing development operations.**

- **Action Step 1:** Define potential **CHPS** with a “**mission statement**” that meets the selected housing cause or purpose, as it relates to the identified housing of needs and demands of the Community of Laurel.
- **Action Step 2:** Recruit local persons and organizations that meet or match the defined “**mission statement**” of each **CHPS**.
- **Action Step 3:** Based upon selected **CHPS** and associated “**mission statements**”, each **CHPS** will select and prioritize housing programs of both new construction and housing preservation for the **Laurel 10-Year Housing Action Plan**.
- **Action Step 4.** **CHPS** will first and foremost be comprised of existing Laurel area organizations, including, but not limited to the Laurel Economic Development, Laurel Chamber Community Club, Northeast Housing Initiative, Northeast Nebraska Community Action Partnership, Northeast Nebraska Area Agency on Aging, Nebraska Investment Finance Authority, and representatives from pertinent City Government Agencies and Departments, Laurel-Concord-Coleridge Public Schools. Memberships to selected **CHPS** should also consist of representation from the Laurel private sector, including, but not limited to major employers, homebuilders/remodelers, realtors and local banks, credit unions, insurance companies and Foundations.
- **Action Step 5.** **CHPS** will assist in implementing housing programs of greatest need in the Community of Laurel, as identified in the **10-Year Action Plan**. This would include meeting the housing needs and demands of the following priority *household sectors/types*:
  - *Housing for households of the highest incomes.*
  - *Owner and rental housing for households of all income ranges.*



- *Owner and rental housing and housing rehabilitation activities for elderly households, 55+ years of age, including independent, multi-level assisted living and long-term care/nursing home housing.*
- *Both temporary and permanent and emergency housing for “special needs” populations, including, but limited to persons and families with mobility and/cognitive disabilities, homeless and near-homeless, victims of domestic abuse, single parent households, multi-generational households, new American households and Veterans.*
- *Owner and rental housing development for the local workforce employees.*
- *Housing redevelopment, rehabilitation and preservation.*
- **Action Step 6:** **CHPS** will need to create local housing funding initiatives, such as a Housing Trust (or Investment) Fund (**HTF**), to assist in providing “gap” financing for proposed affordable housing development and rehabilitation programs in Laurel. For-profit, non-profit and philanthropic organizations, as well as commitments from major employers and local Foundations should be primary financial contributors. **HTF** monies could potentially be used for the following activities:
  - Investment funding for individual owner and rental housing rehabilitation programs.
  - Development of a community purchase-rehab-resale and re-rent program. Vacated housing on the real estate market in need of rehabilitation could be purchased by a **CHPS(s)**, or a local economic development entity, for the purpose of being rehabilitated into a viable, livable housing unit for persons and families generally of moderate income. The house is, then, put back on the market for sale by a local realtor or other housing-related agency.
  - Gap financing and/or developer incentives for the construction of new, affordable housing units.
  - Down payment and closing cost assistance via low- or no-interest loans for persons and families purchasing a home in Laurel. Housing purchase price maximums and household income thresholds can be determined by **CHPS**.
  - First or second mortgage assistance for prospective or current homeowners, including reduced rate or deferred payment loans.
- **Action Step 7:** Create a local Land Trust/Land Bank Program, via an existing 501(c)3 organization with an advisory Board, as a sub-group of the **CHPS**. The Land Trust/Land Bank will need to acquire developed or developable properties, via foreclosure or donation, to be repurposed and/or reutilized for new development projects, including housing.

**Goal 1:2 – Elevate the “housing intelligence” of the Community of Laurel, by providing the appropriate learning systems for educating CHPS 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 City.**

- **Action Step 1: CHPS** should have “housing” educational component of their “**mission statement**”, to successfully, both advocate for and assist in implementing needed housing programs in Laurel, as identified in the **10-Year Housing Action Plan**.
- **Action Step 2: CHPS** will need to fully understand the working connection between the **Laurel 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 Laurel.
- **Action Step 3.** Create a local “**Housing Development Education Program**” for **CHPS**, complete with certification of pertinent housing development topics, including, but limited to housing need recognition, housing advocacy, housing financial planning and housing development.
- **Action Step 4.** Train **CHPS** to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact housing programs in Laurel, as identified in the **10-Year Housing Action Plan**.



## **2: Community Housing Development, Rehabilitation & Preservation.**

**Goal 2.1: - General Housing Development.** Address the overall housing development needs of both owner- and renter households, of all age and income sectors, of varied price points/products. The **overall housing target demand** for the City of Laurel's general population/households, by 2030, is an estimated, minimum, **36 housing units**, consisting of **22 owner units** and **14 rental units**. This housing target forecast will require the City to designate between **29 and 35 acres** for residential land area to meet the specified housing target demand.

- **Action Step 1:** With the assistance of a newly-developed Laurel Land Trust/Land Bank, purchase and secure developable lots necessary for housing development opportunities. A coordinated Land Trust/Land Bank will need to acquire developable lots in close proximity to major employment centers, for the development of housing that, in addition, could be marketed to prospective employees of that particular employer.
- **Action Step 2:** Develop an “**incentives plan(s)**” for local developers and contractors to utilize in the development of both owner and rental housing of **recommended “price points”** in Laurel. This could include impact and development fee waivers, reduced lot costs, materials purchase assistance, etc.
- **Action Step 3:** New housing development projects in the City of Laurel should utilize **place-based development components**, whereby development supports the Community's quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.
- **Action Step 4:** A total of **22 housing units**, including 14 owner and eight rental units, for persons of moderate income, or between **61 and 125 percent AMI** should be targeted for construction in Laurel. These housing units should have an average purchase price between \$159,720 and \$329,920 and an average monthly rent between \$695 and \$1,425. This income bracket represents much of the “**missing middle**” housing development product, considered to be in the highest demand among young professionals and workforce populations, but also in the smallest supply due to a lack of supportive funding availability and land and development costs, etc.

The **CHPS** are encouraged to work with the City of Laurel in developing new and/or enhancing existing codes and ordinances to advance the development of housing in this price range, as well as creating a grassroots-level housing development/ rehabilitation program, including purchase-rehab-resale and re-rent activities for existing housing.

- **Action Step 5:** The City of Laurel, by designating between 29 and 35 acres for new housing products, by 2030, will need to monitor the City's available, buildable land areas, to match the development or build out potential for the housing target forecast of 36 housing units. Land areas are identified on the City of Laurel Comprehensive Plan's Future Land Use Map. **Currently, the City is in the process of annexing 110 acres of land for residential development in the southeast portion of the City.**

**Goal 2:2 – Workforce Housing.** Implement a **Workforce Housing Initiative** to encourage major employers and/or a **CHPS** comprised of two or more major employers in the Laurel area to become directly involved with assisting their employees in securing appropriate and affordable housing, with the eventual goal of becoming a homeowner in Laurel. **The Community of Laurel will need to target up to 22 housing units for both existing and future local employees by 2030.**

- **Action Step 1:** Encourage housing developers to pursue securing any and all available tools of financing assistance in the development of new housing projects in the Community, including Tax Increment Financing.
- **Action Step 2:** Implement a housing development plan with local major employers to ensure the provision of safe, decent and affordable owner and rental housing options for the local workforce. Encourage buy-in from major employers in Laurel to financially contribute to workforce housing development projects.



- **Action Step 3:** Major employers in Laurel should become active in providing financial assistance for existing and new employees that are actively seeking housing in Laurel. Assistance could include, but not be limited to, down payment assistance, developing and providing “transitional” housing for new employees and locating and negotiating the rent and/or purchase price of a housing unit and providing funding assistance.
- **Action Step 4:** Financing the creation of a Limited Liability Partnership (LLP), comprised of two or more major employers (possible mix of both public and private) to become directly involved with the development of a designated “workforce” housing project/subdivision.



**Goal 2:3 – Senior/Elderly Housing.** Develop a **Senior/Elderly Housing & Continuum of Care Initiative** in the City of Laurel directed at persons and families 55+ years of age. By 2030, the Community of Laurel will need to target up to **10 additional owner and rental housing products** for the local elderly population. This should include an estimated six owner and four rental housing units.

- **Action Step 1:** Create a **CHPS** to address all facets of elderly housing in Laurel, including additional affordable housing, both owner and rental, for elderly persons. A **CHPS** comprised of the Laurel Chamber Community Club, Laurel Economic Development, Northeast Nebraska Area Agency on Aging and local contractors and housing developers will be critical in advancing specialized housing for Laurel's senior population.
- **Action Step 2:** Establish a **CHPS** with local entities that could or currently provide needed supportive services including, but not limited to transportation to local businesses, shopping centers, hospitals and medical clinics, and entertainment venues from existing and new senior/elderly housing facilities.
- **Action Step 3:** Secure developable land, via a coordinated Land Trust/Land Bank program, especially lots in close proximity to existing senior/elderly housing facilities.



- **Action Step 4:** Educate the public about the benefits of senior living. Develop a messaging platform and communications plan to highlight benefits and resident experiences. Promote programs and services designed to enhance emotional, physical and cognitive well-being, along with the benefits of recreation and leisure opportunities.
- **Action Step 5:** Educate the senior population about legal, financial, insurance, advocacy and policy procedures in obtaining senior/elderly housing.



**Goal 2:4 – Downtown Housing.** Plan and implement a **Housing Initiative** for Downtown Laurel. An estimated **four rental housing units** should be developed/added, via rehabilitation and new construction, to the housing supply in the **Laurel Downtown**, by 2030.

- **Action Step 1:** Develop and maintain **CHPS** with Downtown advisory/development groups, including the Laurel Chamber Community Club, Laurel Community Development Agency, Laurel Economic Development and additional, Downtown-associated committees and organizations. Engage local developers and contractors to develop new and rehabilitate existing properties in Downtown.



- **Action Step 2:** Encourage business owners to rehabilitate, if necessary, and “rent out” upper floors of existing commercial buildings to increase housing availability in Downtown Laurel.
- **Action Step 3:** Encourage the use of grant dollars for commercial and residential building rehabilitation. This could include establishing Community Development Block Grant (CDBG) target areas exist within and in close proximity to Downtown Laurel where revitalization and reinvestment are most needed.
- **Action Step 4:** Utilize Tax Increment Financing (TIF) to revitalize buildings in Downtown Laurel for public infrastructure, residential and commercial purposes.

**Goal 2:5 – Special Needs Housing.** Implement a **Special Needs Supportive Housing Initiative**, including but not limited to housing for homeless and near-homeless persons and families, persons with chronic cognitive and/or physical disabilities, chronic illnesses and developmental disabilities. An estimated **two owner and two rental housing units** should be planned and developed for **persons of special needs** in Laurel, by 2030. Include emergency shelters, transitional housing and group homes that encourage resident safety and/or handicap accessibility as part of this Goal.

- **Action Step 1:** A **CHPS**, comprised of local groups such as Hillcrest Care Center, Northeast Nebraska Area Agency on Aging and Northeast Nebraska Community Action Partnership needs to plan and develop solutions to providing housing for Laurel’s most vulnerable population groups.
- **Action Step 2:** Create and implement a community-wide **supportive housing services plan** for the City of Laurel to encourage and support the provision of housing for persons with special needs, including mobility and cognitive disabilities. Owner and rental housing developed for special needs populations should meet all ADA requirements and be accessible for all persons experiencing a disability.

**Goal 2.6: - Housing Redevelopment, Rehabilitation & Preservation.** Implement and promote housing rehabilitation and preservation programs for Laurel, including the demolition and replacement of dilapidated housing units. An estimated **66 housing units**, both owner and rental, in Laurel, should receive **moderate rehabilitation, while an additional 38 housing units will need substantial rehabilitation.** An estimated additional **17 housing units** are, or over time, could deteriorate into a condition that would **warrant removal and replacement.**

- **Action Step 1:** **CHPS** should develop and implement a **Housing Redevelopment, Rehabilitation & Preservation Initiative** to promote the systemic development of new housing units on existing vacant lots and the rehabilitation of existing housing stock, of both moderate and substantial rehab to preserve and protect existing housing units that are of high age or historical significance and are affordable. Reinvestment in distressed neighborhoods will boost the Community’s property value base and provide additional housing choices for prospective buyers.



- **Action Step 2:** Identify housing units that are in need of moderate rehabilitation in Laurel. This includes homes needing “cosmetic” and minor “structural” improvements such as new siding, windows, paint, roof surface, doors, etc.
- **Action Step 3:** Identify housing units that are in need of substantial rehabilitation in Laurel. This includes homes needing the improvements identified in Action Step 2, but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/ structural repairs and plumbing/electrical upgrades.
- **Action Step 4:** Identify housing units that should be demolished and replaced in Laurel, with an emphasis on units that are currently occupied. Housing that is not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.
- **Action Step 5:** A systematic code inspection of all housing structures, 60+ years of age, combined with a rental housing licensing program would prove beneficial to the overall condition/status of the housing stock in Laurel.



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

- **Action Step 1:** Promote the use of energy conservation methods. Reduce consumption of energy in residential sectors.
- **Action Step 2:** Require compliance with a “Conditional” or “Special Use Permit” for any and all alternative energy projects. Small-scale and personal alternative energy projects could be permitted outright, as per consent of the Laurel City Council.
- **Action Step 3:** Promote the development of vocational **education opportunities** at local Public and Private Schools in the City of Laurel to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.
- **Action Step 4:** Promote the expanded use of solar and geothermal exchange energy systems for applications throughout the Community’s extra-territorial jurisdiction.
- **Action Step 5:** Promote the **rehabilitation of residential buildings utilizing weatherization methods and energy efficient or “green building” materials** in Laurel in conformance to the Leadership in Energy and Environmental Design (LEED) certified building techniques.
- **Action Step 6:** Utilize Laurel zoning ordinances and development and building codes to control the placement and operation of alternative energy systems. Local zoning ordinances should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.
- **Action Step 7:** Implement a “**pilot**” **alternative energy program** at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- **Action Step 8:** Expand awareness of available incentives that could assist in replacing old lighting fixtures, or heating and cooling systems with new energy efficient systems that reduce consumption and energy costs.



**Goal 2.8: - Emergency Housing and Natural Disaster Preparedness.** Prepare an emergency housing “plan of action” in an effort to assist the Community of Laurel in providing temporary, short-term shelter to those affected by natural disaster, including post-disaster housing repair, reconstruction and/or household relocation plans. Utilize recommendations set forth in the *Nebraska Housing Impact Analysis*.

- **Action Step 1:** Local, State, Federal “disaster housing partners” will play a critical role in ensuring the provision of housing for persons and families affected by catastrophic natural disaster. Partners should include local governments, Cedar County Emergency Management, Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Nebraska Emergency Management Agency, Federal Emergency Management Agency, U.S. Department of Housing and urban Development and United States Department of Agriculture-Rural Development.
- **Action Step 2:** Develop a City of Laurel “**Emergency Operations Plan**” that includes initiatives for providing temporary housing for persons and families affected by natural disaster.
- **Action Step 3:** Encourage local landlords to allow persons and families displaced by natural disaster to temporarily reside in vacant, non-occupied housing units. **NIFA has prepared a State-wide list of low-income housing tax credit properties that provide emergency housing to displaced persons and families due to natural disaster.**
- **Action Step 4:** Encourage local governments to review and revise comprehensive planning, land use, zoning and subdivision regulation documents as a means of limiting or eliminating housing development in areas where a natural disaster, such as flooding, could frequently occur.



### **3: Financing Activities for Housing Development.**

**Goal 3.1: - Housing Funding Source Identification.** Encourage housing developers in the Laurel area to consider both public and private funding sources when constructing new housing stock.

- **Action Step 1:** Housing developers should be encouraged to secure any and all available tools of financing assistance for both the development and preservation of housing in Laurel. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Midwest Housing Equity Group/Midwest Housing Development Fund, USDA Rural Development, Federal Home Loan Bank, the Department of Housing and Urban Development and Federal Emergency Management Agency, in the form of grants, tax credits and mortgage insurance programs. **Local elected leadership and specified CHPS will need to continue and/or develop relationships with developers and funders to enhance residential development in the Community.**

**Participants of the Laurel Citizen Survey expressed high support for the Community to utilize State and/or Federal grant funds to implement housing rehabilitation, purchase/rehab/resale, demolition/ replacement and down payment assistance programs.**

- **Action Step 2:** Laurel should consider the use of **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase and preparation and needed public facility and utility requirements. **The Laurel Community Development Agency will need to become actively involved in the planning and implementation of housing projects, including the use of TIF.**
- **Action Step 3:** Secure monies from the **Rural Workforce Housing Fund** that would allow a non-profit developer(s) to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations.

**The State of Nebraska has also received \$10.8 Billion for distress relief caused by the COVID-19 Pandemic.** Approximately \$85 Million will be utilized by the Community CARES program administered through the Department of Health and Human Services to provide food security, housing, and behavioral health care.

#### **4: Housing Study Implementation & Review.**

**Goal 3.1: Maintain and regularly review this Community Housing Study, in an effort to continue efficient, sustainable housing development.**

- **Action Step 1:** Established CHPS, along with the City of Laurel, should collaborate for an **annual review process of the Community Housing Study**. Local elected officials, governmental volunteers, community and economic development groups and local housing stakeholders and funders should be involved in this review.
- **Action Step 2:** The **Housing Study** review should coincide with an annual review of the Community's Comprehensive Plan and any ongoing community planning and economic development initiatives/master plans that are imperative to future development and qualities of life offered in the City of Laurel.
- **Action Step 3:** Ensure the **Housing Study** should be made available, via several media outlets, to allow for public and private sector review and input.



# **SECTION 6**



**HOUSING DEVELOPMENT CONCEPTS &  
FUNDING SOURCES/PARTNERS.**



## **SECTION 6:** ***HOUSING DEVELOPMENT CONCEPTS & FUNDING SOURCES/PARTNERS.***

### **INTRODUCTION.**

Section 6 of this **Housing Study** provides a discussion of **housing development concepts** and **funding sources/partners** for the City of Laurel. This includes a discussion of various affordable housing development options, successfully being implemented in Nebraska, today. The Community of Laurel can consider these and other successful affordable housing models in the development of needed housing types, during the next 10 years.

This **Section** also provides a discussion of funding sources and partners available to assist in both the financing and development of housing in Laurel. Emphasis is directed at both public and private funding sources utilizing Local, State and Federal funding partners.

### **HOUSING DEVELOPMENT IMPLEMENTATION & CONCEPTS.**

The successful implementation of housing target demand in Laurel will depend on a firm understanding of the local housing industry and available housing funding resources. Solutions to housing opportunities in the Community can be achieved with a pro-active approach via collective partnerships among housing developers, funders, non-profit organizations, local elected officials and Laurel citizenry.

The development of affordable housing throughout Laurel will require the strategic application of a variety of both public and private funding sources. Typical private funding is secured from banks, foundations, major employers and individuals with a passion for financing housing and sustaining the livability of their Community.

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

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

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

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

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

**Single family and townhomes** are being developed as **Credit-, or Lease-To-Own (CROWN)**, affordable housing options in Nebraska Communities, including Laurel. This housing option is typically funded with Low-Income Housing Tax Credits, awarded by the Nebraska Investment Finance Authority, with the CROWN or Credit-To-Own Program, HOME Funds and/or Nebraska Affordable Housing Trust Funds, available through the Nebraska Department of Economic Development (NDED) and/or Affordable Housing Program funds, provided by the Federal Home Loan Bank. Also included in funding affordable single family homes is conventional financing and Tax Increment Financing.



Although reasonably modest by design, all in an effort to maximize the use of tax dollars, **single family home CROWN units** provide all necessary living space for medium to large families. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in an egress basement, one bath, on the upper level, with the potential for another in the lower level, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,200 to 1,600 square feet. These homes are usually constructed on lots of 8,000 to 10,000 square feet, allowing for ample yard space.

**Duplex/triplex rental housing** is a popular affordable housing program in Nebraska for both, older adults, 55+ years of age, as well as singles, couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the selected funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from \$575 to \$865, depending upon the local housing economics of the subject community.

Affordable duplex and triplex rental housing provides an excellent low-density housing option for Nebraska communities, while maintaining a cost containment approach to building living space and maximizing the use of tax dollars. Duplex and triplex rental housing units range from 1,100 to 1,400 square feet, contain either two- or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and a garage. Basements can be included in the development process, to provide additional living space, if necessary. **Affordable housing programs with supportive services for the subject tenant are the most successful programs.**

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

**Immediate housing alternatives** are needed in the City of Laurel as a solution to the Community’s growing population, especially workforce employees. Participants of the Housing Listening Sessions and Survey respondents identified a large number of employees are seeking affordable housing in Laurel, but due to a lack of available and appropriate housing, are moving into homes and apartments that do not meet their needs and/or are not affordable.

The following immediate housing alternatives would create additional housing choices in Laurel for persons and families of all income sectors. **It is recommended that the Community support this type of housing development through the identification of suitable lots, the approval of infill ordinances and design guideline review.**

### **Infill Housing.**

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

### **“Accessory” Housing.**

Also known as “**In-Law Suites**” or “**Granny Flats,**” accessory housing can create additional housing opportunities in urban and suburban neighborhoods from surplus space, such as a second story of an existing housing unit or a detached structure. Accessory housing structures are growing in popularity in Communities dealing with issues pertaining to the displacement of low- to moderate-income residents. Advantages to this housing unit type include, but are not limited to, property owners living on-site, construction not consuming additional land, an alternative to traditional apartment life and a reduced cost of construction when compared to conventional apartment development.



**Example of Infill Housing.**

### **Conversion Housing.**

Families meeting required guidelines established by the U.S. Department of Housing and Urban Development can apply for “**conversion vouchers**” that support families in public housing units being displaced due to demolition, transfer of ownership or unacceptable living conditions. Families are allowed to find a housing unit that is suitable for their needs and income, whereby 30 percent of the family’s income and Housing Authority payment standard, or the gross rent, whichever is lower, is covered through a Housing Assistance Payments contract with the owner. It is important for the Community of Laurel to provide a variety of safe, decent housing alternatives in the event a public housing complex falls victim to the previously mentioned scenarios of substandard housing.

### **Single Room Occupancy (SRO) Housing.**

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

## **FUNDING SOURCES/PARTNERS.**

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

### **LOCAL FUNDING OPTIONS.**

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

#### **Local Tax Base Options.**

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

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

**The Community of Laurel has a designated “Redevelopment Area” in the northeast portion of the Community, which includes residential areas adjacent the Downtown. TIF dollars could be used for structural rehabilitation, or the demolition and replacement of housing in this location.**

**Local Housing Authority.**

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

**Local Major Employers and/or Community Foundation Assistance.**

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

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

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



**STATE PROGRAMS.**

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

**Nebraska Department of Economic Development (NDED).**

The **2020 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.

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

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

NDED will allocate the forthcoming **CDBG Disaster Recovery (CDBG-DR)** funds to support Nebraska's disaster relief, long-term recovery and restoration efforts as a result of the 2019 flooding disaster. HUD has allocated \$108.9 million to the fund, which Nebraska local government will be able to apply for beginning in mid- to late 2020. NDED's CDBG-DR webpage will be continually updated to serve as an informational resource in the coming months for potential grantees.

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

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

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

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

The **Nebraska Affordable Housing Trust Fund (NAHTF)** is available to assist in funding affordable housing programs. The Trust Fund is administered by **NDED** and is used to match with Low-Income Housing Tax Credit allocations for new affordable rental housing, funding of non-profit operating assistance, financing distressed rental properties and the acquisition/rehabilitation of existing rental programs. **A total of \$3 Million is currently being made available from NAHTF for “Disaster Recovery Housing” projects.**

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

**Laurel is a member of Northeast Nebraska Economic Development District (NENEDD), which provides local planning coordination and development activities. NENEDD provides assistance to members on a variety of issues of regional significance, including transportation planning, strategic planning and needs assessments, grant assistance for economic development and planning efforts for environmental issues.**

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

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

**Nebraska Historic Tax Credit (NHTC).**

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

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

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

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

**Basic provisions of the NHTC:**

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

**To qualify, a historic property must be:**

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

**The minimum project investment must equal or exceed:**

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

**Nebraska Investment Finance Authority (NIFA).**

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

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

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

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

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

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

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

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

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

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

**Midwest Housing Equity Group (MHEG).**

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

**Midwest Housing Development Fund (MHDF).**

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

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

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

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

Community, Economic and Housing Development Grant administration is provided by the **Northeast Nebraska Economic Development District (NENEDD).**



### **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 Energy Office (NEO).**

**Low-Income Weatherization Assistance Program** – This Federally funded program assists people with low-incomes by making energy improvements to their homes. The program is a State-wide effort carried out primarily by Nebraska Community Action Partnerships. The weatherization program concentrates on energy improvements which have the greatest impact on making recipient’s homes more energy efficient, thereby lowering their energy consumption. Eligible weatherization measures include caulking, weather stripping, ceiling, wall and floor insulation and furnace repair.

### **Nebraska Department of Health and Human Services (NDHHS).**

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

### **Nebraska Realtors Association’s Home Buyer’s Assistance Foundation.**

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

**Nebraska Disaster Behavioral Health Project.**

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

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

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

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

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

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

**REGIONAL FUNDING.**

**Federal Home Loan Bank.**

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

**FEDERAL FUNDING.**

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

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

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

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

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

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

**Federal Emergency Management Agency (FEMA).**

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

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 for persons with a serious mental illness are the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the Rehabilitation Tax Credit, available via the Historic Preservation Act.



# **SECTION 7**



**10-YEAR HOUSING ACTION PLAN.**

## **SECTION 7:** ***10-YEAR HOUSING ACTION PLAN.***

### **INTRODUCTION.**

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The greatest challenge for the Community of Laurel, during the next 10 years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with special attention given to workforce households. In total, the Community should target up to **36 new units; 22 owner units and 14 rental units,** by 2030.

The successful implementation of the “**10-Year Housing Action Plan**” will begin with the preparation of reasonable, feasible housing projects. Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

Important to the successful implementation of the Laurel 10-Year Housing Action Plan will be the creation of **Community Housing Partnerships (CHPS)**, as detailed in **Section 5** of this **Housing Study**. **CHPS** should be created to “fit” each proposed housing program. **CHPS** should include an appropriate mix of both public and private partners to balance, as well as expedite the implementation of housing development.



## **PLACE-BASED DEVELOPMENT COMPONENTS.**

Each **Housing Program** identified in the **10-Year Housing Action Plan** should incorporate “**Place-Based**” development components, whereby development supports the Community’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 following **Housing Action Plan** presents a listing of **Housing Programs** recommended for Laurel during the next 10 years. Programs include activities associated with the organizational or operational requirements of the Community to insure housing development exists as both an ongoing community and economic development process, producing housing units for both elderly and non-elderly households, local workforce, and persons with special needs and address the preservation or rehabilitation of Laurel's existing housing stock. The **Plan** defines a purpose, estimated housing program costs and, where relevant, estimated cost subsidy for each **Housing Program**.

**This Housing Action Plan should be monitored on a continuous basis and reviewed annually for necessary changes and/or modifications.**

## **ORGANIZATIONAL/OPERATIONAL PROGRAMS.**

	<b><u>Program.</u></b>	<b><u>Purpose of Program.</u></b>	<b><u>Est. Total Cost.</u></b>
1.	Create <b>Community Housing Partnerships (CHPS)</b> , to conduct housing project "specific" activities.	Create <b>CHPS</b> from selected pertinent local, both public and private housing stakeholders and providers to establish programs of housing awareness and education, as well as housing project "specific" developments, in Laurel.	Estimated Annual Cost: \$8,000.
2.	Develop a <b>Laurel Workforce Housing Initiative/ Employers Assistance Program</b> .	To encourage major employers of Laurel to be actively involved in <b>CHPS</b> to assist the Community in developing workforce and other housing programs identified in the 10-Year Housing Action Plan, including the City's first-time homebuyer, down payment assistance and immediate need housing.	\$85,000 10-year contribution from major employers would be requested.







## ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).



	<u>Program.</u>	<u>Purpose of Program.</u>	<u>Est. Total Cost.</u>
3.	Create a <b>Laurel Continuum of Care Program.</b>	Establish program-specific <b>CHPS</b> to provide housing assistance to address all facets of <b>housing needs for elderly and special populations</b> including housing for persons with a disability needing special accommodations, Veterans, frail elderly, homeless and near-homeless, etc.	\$85,000 annual contribution from public and private funding sources.
4.	Create a <b>Laurel Community Land Bank Program, via locally-based organizations.</b>	Establish a program-specific <b>CHPS</b> to create a Land Bank to ensure the availability of land for future housing developments as well as securing land via a dilapidated housing acquisition program. The organizations of local housing developers and funders with the ability to purchase lots in Laurel will be key to a successful Land Bank organization.	\$110,000, 10-year contribution from public and private funding sources.
5.	Plan and implement an <b>annual Laurel Housing Summit.</b>	<b>Laurel Economic Development</b> , with the assistance of local funding and <b>established CHPS</b> , conduct an annual presentation of housing accomplishments and opportunities in the Community of Laurel.	Estimated Annual Cost: \$4,500.





## HOUSING PRESERVATION.

	<u>Programs.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Examples.</u>
6.	<b>Housing Code Inspection and Rental Licensing Program</b> , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a <b>nuisance abatement program and nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.</b>	\$85,000 (10-year).	20% or \$17,000.	
7.	Target the <b>purchase and Demolition of 15 substandard, dilapidated housing units</b> in Laurel, by 2030 and establish a Land Bank of property (lots) for redevelopment purposes. <b>Can be combined with a nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.</b>	\$1,350,000.	90% or \$1,215,000.	
8.	<b>Single Family Owner Housing Rehabilitation Program, target up to 20 Units</b> , moderate rehabilitation at \$30,000 to \$42,000 per unit in Laurel, by 2030, to meet the needs of low- to moderate-income households.	\$720,000.	70% or \$504,000.	
9.	<b>Single Family Purchase-Rehab-Resale/Re-Rent Program, target up to 10 Units</b> , 3+ bedroom houses, standard amenities in Laurel, by 2030, to meet the affordable homeowner/renter needs of low- to moderate-income households (31% to 80% AMI).	\$1,750,000.	60% or \$1,050,000.	




## HOUSING FOR ELDERLY & SENIOR POPULATIONS.

	<u>Programs.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Examples.</u>
10.	<b>Elderly Rental Housing Program, target up to Eight Units</b> , scattered site and/or “retirement campus”, mixed income, 2+-bedroom duplex and triplex units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (31% to 80% AMI).	\$1,650,000.	60% or \$936,000.	
11.	<b>Elderly Homeownership Initiative, target up to Eight Units</b> , scattered site and/or new subdivision, mixed income, 2- & 3-bedroom single family, patio home, duplex and town home units, standard amenities, complete accessibility design, to meet the needs of moderate- to upper-income elderly households (81%+ AMI).	\$2,520,000.	20% or \$504,000.	



## HOUSING FOR ELDERLY & SENIOR POPULATIONS.

	<u>Programs.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Examples.</u>
12.	<b>Housing Rehabilitation/ Modification Program, target up to Eight Units</b> , standard amenities, complete visitability, accessibility design, to meet the needs of very- low- to moderate-income (0% to 80% AMI), Including <i><b>Elderly and Special Population Households</b></i> , with a Person(s) with a Disability.	\$340,000.	90% or \$306,000.	
13.	<b>Target up to 16 additional licensed assisted living units</b> with supportive/specialized services for near-independent and frail- elderly residents of Laurel.	\$3,360,000.	40% or \$1,344,000.	

## HOUSING FOR FAMILIES.

	<u>Programs.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Examples.</u>
14.	<b>Single Family Rental, CROWN Rent-To-Own Program, target up to Four Units</b> , scattered site, mixed income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (31% to 80% AMI).	\$980,000.	75% or \$735,000.	
15.	<b>General Rental Housing Program, target up to 12 Units</b> , scattered site, mixed income, consisting of 2- & 3-bedroom units with standard amenities, to meet the affordable rental housing needs of moderate-income workforce households (31% to 125% AMI).	\$2,700,000.	40% or \$724,000.	
16.	<b>Family Homeownership Initiative, target up to 14 Units</b> , scattered site, mixed income, single family, patio home and town home, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (31%+ AMI). <b>Both New Construction and Purchase-Rehab-Resale or Re-rent Program. Could be combined with a Workforce Housing Initiative.</b>	\$4,340,000.	40% or \$1,736,000.	

## HOUSING FOR FAMILIES (Continued).

	<u>Programs.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Examples.</u>
17.	<b>Owner/Rental Housing Initiative for Special Needs Populations, target up to Four Units (two owner, two rental),</b> scattered site, 1- & 2-bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (31% to 125% AMI).	\$905,000.	85% or \$769,250.	
18.	<b>Downtown Rental Units, target up to Six Units,</b> mixed income, scattered site, 1- & 2-bedroom apartments. Units could include rehabilitation of upper-level commercial structures.	\$623,000	50% or \$550,000.	



# APPENDIX I



LAUREL SURVEY RESULTS.

## Laurel Citizen Survey Results

### 1. How long have you lived in Laurel?

	Number of Response(s)	Response Ratio
Less Than 1 Year	5	2.6%
1 to 5 Years	30	16.0%
6 to 10 Years	15	8.0%
11 to 20 Years	20	10.6%
21+ Years	94	50.2%
I do not live in Laurel	17	9.0%
No Responses	6	3.2%
<b>Total</b>	<b>187</b>	<b>100%</b>

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

	Number of Response(s)	Response Ratio
One	34	18.1%
Two	89	47.5%
Three	12	6.4%
Four	19	10.1%
Five	14	7.4%
Six or More	13	6.9%
No Responses	6	3.2%
<b>Total</b>	<b>187</b>	<b>100%</b>

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

**1 = 1, 2 = 2, 3 = 3, 4 = 4, 5 = 5+**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Less Than 18 Years	13 25%	18 35%	11 21%	7 13%	3 6%
18 to 24 Years	14 78%	4 22%	0 0%	0 0%	0 0%
25 to 34 Years	14 42%	17 52%	1 3%	1 3%	0 0%
35 to 44 Years	13 37%	21 60%	1 3%	0 0%	0 0%
45 to 54 Years	16 55%	13 45%	0 0%	0 0%	0 0%
55 to 64 Years	29 56%	23 44%	0 0%	0 0%	0 0%
65 to 74 Years	26 68%	12 32%	0 0%	0 0%	0 0%
75 to 81 Years	13 68%	6 32%	0 0%	0 0%	0 0%
82+ Years	16 89%	2 11%	0 0%	0 0%	0 0%

**4. Check all that apply.**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
I am a graduate of LCC (Laurel) Public Schools.	90	72.5%
I have children attending LCC (Laurel) Public Schools.	48	38.7%
Public Schools were a factor in my decision to locate in Laurel.	24	19.3%
<b>Total</b>	124	100%

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

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Yes	107	57.2%
No	40	21.3%
No Responses	40	21.3%
<b>Total</b>	187	100%

**6. If No to Question #5, what could be done to improve the safety of children commuting to and from school?**

Top Responses: Highway crossing guards, Sidewalks from Hillcrest Neighborhood, Slower traffic speeds.

**7. Would you recommend LCC (Laurel) Public Schools to parents?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Yes	145	77.5%
No	11	5.8%
No Responses	31	16.5%
<b>Total</b>	187	100%

**8. What new public recreational opportunities should be considered for Laurel?**

Top Responses: Walking/Hiking Trails, Fitness/Wellness Center, Improved softball/baseball fields, improved City park equipment.

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

Top Responses: Restaurants (fast food, breakfast cafe), bowling alley, theater, clothing store, Casey's General Store.

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

Top Responses: Community Center, curbside recycling, street improvements, new city hall, Manufacturing employment.

**11. Please rate the quality of the following Community Services and Public Facilities in or around your Town.**

**1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Churches	119 75%	35 22%	2 1%	2 1%
Grocery Store	83 50%	62 37%	21 13%	1 1%
Pharmacy	111 66%	44 26%	11 7%	1 1%
Fire Protection	98 60%	51 31%	13 8%	0 0%



City Hall & Offices	68 43%	57 36%	26 17%	6 4%
Parks/Recreation	28 18%	71 46%	49 31%	8 5%
Wellness/Fitness Center	35 24%	39 27%	48 33%	25 17%
Garbage Collection	72 46%	67 43%	15 10%	1 1%
Local Government	51 36%	64 45%	20 14%	6 4%
Cable TV	20 15%	52 39%	39 29%	22 17%

**12. CONTINUED: Please rate the quality of the following Community Services and Public Facilities in or around your Town.**

**1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Public Transit	13 10%	20 16%	32 26%	60 48%
Discount/Variety Store	31 21%	59 40%	43 29%	14 10%
Downtown Businesses	45 29%	67 43%	41 26%	2 1%
Senior Center	29 20%	55 37%	42 29%	21 14%
Post Office	72 44%	73 44%	18 11%	2 1%
Restaurants/Cafes	17 11%	54 35%	56 36%	29 19%
Convenience Stores	31 21%	71 47%	38 25%	11 7%
Streets/Sidewalks	7 4%	23 15%	47 30%	81 51%
Utilities	36 24%	73 49%	32 21%	8 5%
Retail Goods/Services	16 12%	56 42%	45 34%	15 11%

**13. CONTINUED: Please rate the quality of the following Community Services and Public Facilities in or around your Town.**

**1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Employment Opportunities	4 3%	36 24%	69 47%	38 26%
Recycling/Garbage Service	65 41%	65 41%	21 13%	7 4%
Repair Services	61 39%	65 42%	27 17%	3 2%
Entertainment/Theater	2 2%	6 5%	27 21%	94 73%
Library	32 21%	68 45%	45 30%	6 4%

**14. CONTINUED: Please rate the quality of the following Community Services and Public Facilities in or around your Town.**

**1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Medical Clinic	85 52%	69 42%	7 4%	2 1%
Police Protection	47 30%	74 47%	29 19%	6 4%
Banks	100 61%	49 30%	13 8%	1 1%
Schools	76 50%	60 39%	14 9%	3 2%
Child Care opportunities	15 11%	37 28%	63 48%	17 13%
Internet/ Telecommunications	20 14%	49 34%	56 39%	19 13%
Other (Please Identify)	1 25%	1 25%	2 50%	0 0%

**15. Please select the top three (3) most important business/industry sectors to the City of Laurel.**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Farming/Agriculture	140	84.3%
Food Processing	4	2.4%
Utilities	20	12.0%
Information	0	0.0%
Health	25	15.0%
Leisure/Hospitality/ Tourism	3	1.8%
Government	1	<1%
Medical/Emergency	46	27.7%
Automotive	23	13.8%
Retail	30	18.0%
Entertainment	5	3.0%
Financial Activities	18	10.8%
Professional & Business	38	22.8%
Education	79	47.5%
Home-Based Businesses	7	4.2%
Law Enforcement/ Protection	16	9.6%
Fire Protection	27	16.2%
Other	5	3.0%
<b>Total</b>	<b>166</b>	<b>100%</b>

**16. Which transportation items need to be addressed in Laurel?**

**1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>
Traffic Safety Improvements	20 15%	70 51%	46 34%
Railroad Crossing Improvements	10 8%	52 39%	71 53%
Pedestrian/Trails Connections	33 25%	55 41%	45 34%

School Traffic Circulation	38 29%	59 45%	35 27%
Improved Traffic Control	15 12%	38 29%	76 59%
Improved Truck Routes	44 33%	45 34%	45 34%

**17. CONTINUED: Which transportation items need to be addressed in Laurel?**

**1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>
Highway Corridor Enhancements	24 19%	51 40%	53 41%
Access Management/ Frontage Roads	13 10%	45 36%	68 54%
More Parking	26 20%	50 38%	57 43%
Congestion Reduction	4 3%	27 22%	93 75%
Public Transit	23 17%	59 44%	51 38%
1 Comment(s)			

**18. The Appearance of the City of Laurel can be improved with...**

**1 = Strongly Agree, 2 = Agree, 3 = No Opinion, 4 = Disagree, 5 = Strongly Disagree**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Street & Pedestrian Lighting	49 33%	52 35%	38 25%	9 6%	2 1%
Special Sales, Events and Welcome Banners	19 13%	52 35%	63 43%	10 7%	3 2%
Crosswalk Enhancements	46 32%	44 30%	43 30%	11 8%	1 1%
Street Trees, Benches and Landscaping	31 21%	58 39%	40 27%	14 10%	4 3%
Pedestrian Seating Areas and Sidewalk Cafes	36 24%	37 25%	49 33%	21 14%	4 3%
Vehicular Traffic Safety	13 9%	36 26%	78 55%	12 9%	2 1%
Coordinated Traffic Control Lighting.	12 8%	21 15%	80 56%	23 16%	7 5%

**19. CONTINUED: The Appearance of the City of Laurel can be improved with...**

**1 = Strongly Agree, 2 = Agree, 3 = No Opinion, 4 = Disagree, 5 = Strongly Disagree**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Directional Signage	14 10%	36 26%	75 53%	13 9%	3 2%
Restoration/Preservation of Historic Buildings/Housing	22 15%	56 38%	55 37%	14 9%	1 1%
Gateway Entrance Signage and Advertising	20 14%	40 28%	61 43%	18 13%	3 2%
Design Guidelines for Facades, Awnings, etc.	10 7%	27 19%	76 54%	23 16%	5 4%
Nuisance Enforcement/Property Clean-Up	81 55%	40 27%	21 14%	4 3%	1 1%
Housing Development/ Rehabilitation	55 39%	48 34%	34 24%	3 2%	0 0%
Other (Specify):	1 25%	1 25%	2 50%	0 0%	0 0%



**20. The Sustainability of the City of Laurel can be improved with...**

**1 = Strongly Agree, 2 = Agree, 3 = No Opinion, 4 = Disagree, 5 = Strongly Disagree**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Water, Sewer & Utility Replacement	26 18%	55 38%	55 38%	7 5%	0 0%
Improved Streets, Sidewalks & Alleys	100 65%	43 28%	11 7%	1 1%	0 0%
Additional Pedestrian Safety Measures	34 23%	44 30%	57 39%	11 8%	0 0%
Additional Parking for Businesses/ in Downtown	24 17%	46 32%	53 37%	22 15%	0 0%
Burying Overhead Utility Lines	31 22%	38 26%	65 45%	8 6%	2 1%
Business Retention, Recruitment & Expansion	67 47%	51 36%	24 17%	1 1%	0 0%
Marketing of Sales & Festivals	27 19%	56 39%	53 37%	6 4%	0 0%

**21. CONTINUED: The sustainability of the City of Laurel can be improved with...**

**1 = Strongly Agree, 2 = Agree, 3 = No Opinion, 4 = Disagree, 5 = Strongly Disagree**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Coordinated Business Hours	20 14%	41 29%	72 51%	8 6%	1 1%
Designation of a "Historic District"	10 7%	36 26%	72 52%	19 14%	2 1%
Increased Marketing of Vacant Buildings	34 24%	70 49%	38 26%	2 1%	0 0%
Development of an Incubator Business Program	15 11%	48 35%	64 47%	9 7%	1 1%
Reducing Utility Costs with Alternative Energy Sources	33 23%	54 37%	45 31%	10 7%	3 2%
New/Improved Parks/Rec/Trails	41 29%	45 32%	41 29%	11 8%	2 1%
Nuisance Enforcement/Property clean-up	82 56%	44 30%	17 12%	3 2%	1 1%
Update of City Equipment and Vehicles	23 16%	38 27%	65 46%	14 10%	1 1%
Infrastructure Improvements (Hydrants, Water Meters, Water Wells, Sewer Scoping, Street Replacement, etc.)	57 41%	49 35%	31 22%	2 1%	0 0%
Other (Specify):	2 40%	2 40%	1 20%	0 0%	0 0%
1 Comment(s)					

**22. Where should future residential growth in Laurel take place? Check all that apply.**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
North	22	15.8%
South	75	53.9%
East	35	25.1%
West	66	47.4%
<b>Total</b>	<b>139</b>	<b>100%</b>

**23. Should the Community of Laurel expand to include new commercial and entertainment facilities?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Yes	123	65.7%
No	26	13.9%
No Responses	38	20.3%
<b>Total</b>	<b>187</b>	<b>100%</b>

**24. If Yes, where should future commercial and entertainment facilities be developed?**

56 Response(s)

**25. Do you support stricter enforcement of City ordinances regarding parking, junk vehicles and property maintenance?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Yes	139	74.3%
No	13	6.9%
No Responses	35	18.7%
<b>Total</b>	<b>187</b>	<b>100%</b>

**26. Do you rent or own your place of residence?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Own	139	74.3%
Rent	23	12.2%
No Responses	25	13.3%
<b>Total</b>	187	100%

**27. Describe the type of housing you currently reside in.**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
House	155	82.8%
Mobile Home	0	0.0%
Apartment	6	3.2%
Town Home/Duplex	0	0.0%
No Responses	26	13.9%
<b>Total</b>	187	100%

**28. Are you satisfied with your current place of residence? If No, why not?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Yes	147	78.6%
No	13	6.9%
No Responses	27	14.4%
<b>Total</b>	187	100%
11 Comment(s)		

**29. How would you rate the condition of your home or place of residence? If minor or major repair is needed to your home, please describe the type of repair needed.**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Excellent	58	31.0%
Good	74	39.5%
Fair - Needs Minor Rehabilitation	25	13.3%
Poor - Needs Major Rehabilitation	3	1.6%
No Responses	27	14.4%
<b>Total</b>	187	100%
28 Comment(s)		

**30. Which of the following housing types are needed in Laurel? \*Family Income: 2.5 persons per household income.**

**1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>
Housing for Low-Income Families 0%-60% Area Median Income (\$0-\$31,950)*	47 38%	57 46%	20 16%
Housing for Middle-Income Families 61%-100% Area Median Income (\$32,000-\$53,250)*	47 36%	70 53%	15 11%
Housing for Upper-Income Families 101%+ Area Median Income (\$53,251+)*	24 20%	60 50%	37 31%
Housing for Single Parent Families	41 34%	69 58%	9 8%
Housing for Existing/New Employees	30 25%	81 69%	7 6%
Single Family Housing	47 39%	69 57%	6 5%
General Rental Housing	37 28%	78 60%	15 12%
Manufactured Homes	12 10%	64 54%	43 36%
Mobile Homes	4 3%	24 20%	92 77%
Condominiums and/or Townhomes	37 29%	55 43%	37 29%



**31. CONTINUED: Which of the following housing types are needed in Laurel?**

**1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>
Duplex Housing	35 28%	70 55%	22 17%
Apartment Complex (3 to 12 Units)	25 19%	68 53%	36 28%
Rehabilitation of Owner-Occupied Housing	41 33%	71 58%	11 9%
Rehabilitation of Renter-Occupied Housing	45 36%	62 50%	18 14%
Housing Choices for First-Time Homebuyers	54 44%	57 47%	11 9%
Short-Term Single Family Rent-To-Own (3 to 5 Years)	21 19%	71 63%	20 18%
Long-Term Single Family Rent-To-Own (6 to 15 Years)	32 27%	67 56%	21 18%
Short-Term Duplex/Townhouse Rent-To-Own (3 to 5 Years)	20 18%	66 59%	26 23%
Long-Term Duplex/Townhouse Rent-To-Own (6 to 15 Years)	27 23%	56 48%	34 29%

**32. CONTINUED: Which of the following housing types are needed in Laurel?**

**1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>
One Bedroom Apartment or House	24 20%	66 55%	29 24%
Two Bedroom Apartment or House	46 37%	66 53%	12 10%
Three Bedroom Apartment or House	42 35%	66 55%	12 10%
Independent Living Housing for persons with a Mental/ Physical Disability	29 24%	73 61%	18 15%
Group Home Housing for persons with a Mental/ Physical Disability	18 16%	57 51%	37 33%
Retirement Housing (Rental)	50 38%	65 50%	15 12%
Retirement Housing (Owner)	49 38%	65 50%	15 12%

**33. CONTINUED: Which of the following housing types are needed in Laurel?**

**1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	<b>1</b>	<b>2</b>	<b>3</b>
Retirement Housing for Low-Income Elderly Persons	65 48%	61 45%	10 7%
Retirement Housing for Middle-Income Elderly Persons	49 36%	78 58%	8 6%
Retirement Housing for Upper-Income Elderly Persons	33 26%	70 55%	24 19%
Licensed Assisted Living Facility with Specialized Services	38 31%	65 54%	18 15%
Single Room Occupancy Housing (Boarding Homes)	5 4%	43 37%	69 59%
Short-Term Emergency Shelters (30 Days or Less)	9 8%	50 43%	58 50%
Long-Term Shelters (30-90 Days)	3 3%	48 42%	64 56%
Transitional/ Temporary Housing	6 5%	51 44%	59 51%
Other (Specify):	0 0%	2 50%	2 50%
1 Comment(s)			

<b>34. Would you support the City of Laurel using State or Federal grant funds to conduct an Owner Housing Rehabilitation Program?</b>		
	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Yes	122	65.2%
No	31	16.5%
No Responses	34	18.1%
<b>Total</b>	187	100%

<b>35. Would you support the City of Laurel using State or Federal grant funds to conduct a Renter Housing Rehabilitation Program?</b>		
	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Yes	102	54.5%
No	41	21.9%
No Responses	44	23.5%
<b>Total</b>	187	100%

<b>36. Would you support the City of Laurel establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house?</b>		
	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Yes	147	78.6%
No	13	6.9%
No Responses	27	14.4%
<b>Total</b>	187	100%

<b>37. Would you support the City of Laurel using grant dollars to purchase, rehabilitate and resell vacant housing in the Community?</b>		
	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Yes	132	70.5%
No	25	13.3%
No Responses	30	16.0%
<b>Total</b>	187	100%

**38. Would you support the City of Laurel using State or Federal grant dollars to provide down payment assistance to first-time home buyers?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Yes	129	68.9%
No	31	16.5%
No Responses	27	14.4%
<b>Total</b>	<b>187</b>	<b>100%</b>

**39. As a Laurel resident, would you be willing to contribute or donate money to support a local Community, Economic or Housing development activity?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Yes	68	36.3%
No	82	43.8%
No Responses	37	19.7%
<b>Total</b>	<b>187</b>	<b>100%</b>



## Workforce Housing Needs Survey Results

### 1. Place of Employment.

Represented employers included, but were not limited to Security Bank, Hillcrest Care Center, City of Laurel and Hansen Bros.

### 2. Where do you currently reside? If "Other," where and why?

	Number of Response(s)	Response Ratio
City of Laurel	118	67.8%
One Mile or Less from Laurel	4	2.2%
Rural/Unincorporated Cedar County	29	16.6%
Outside of Cedar County/Other (Identify)	13	7.4%
No Responses	10	5.7%
<b>Total</b>	174	100%
11 Comment(s)		

### 3. If outside of Laurel, would you be interested in moving to the Community?

	Number of Response(s)	Response Ratio
Yes	16	9.1%
No	26	14.9%
No Responses	132	75.8%
<b>Total</b>	174	100%

### 4. Do you commute to Laurel for work?

	Number of Response(s)	Response Ratio
Yes	30	17.2%
No	112	64.3%
No Responses	32	18.3%
<b>Total</b>	174	100%

**5. If Yes to Question #4, how far is your commute?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Less than 10 Minutes	19	10.9%
10-20 Minutes	12	6.8%
21-30 Minuets	3	1.7%
31-40 Minutes	1	<1%
41-50 Minutes	3	1.7%
51-60 Minutes	1	<1%
61+ Minutes	0	0.0%
No Responses	135	77.5%
<b>Total</b>	<b>174</b>	<b>100%</b>

**6. Number of persons in your household?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
1	21	12.0%
2	86	49.4%
3	18	10.3%
4	18	10.3%
5 or More	24	13.7%
No Responses	7	4.0%
<b>Total</b>	<b>174</b>	<b>100%</b>

**7. Do you rent, or are you a homeowner?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Rent	24	13.7%
Own	146	83.9%
No Responses	4	2.2%
<b>Total</b>	<b>174</b>	<b>100%</b>

**8. How much is your monthly rent or mortgage payment?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
\$0-\$499	64	36.7%
\$500-\$649	17	9.7%
\$650-\$799	13	7.4%
\$800-\$949	6	3.4%
\$950-\$1,099	9	5.1%
\$1,100-\$1,249	5	2.8%
\$1,250+	8	4.5%
No Responses	52	29.8%
<b>Total</b>	<b>174</b>	<b>100%</b>

**9. Are you satisfied with your current housing situation? If no, why not?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Yes	153	87.9%
No	20	11.4%
No Responses	1	<1%
<b>Total</b>	<b>174</b>	<b>100%</b>
22 Comment(s)		

**10. Please indicate your total household income range.**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Less than \$35,000	26	14.9%
\$36,000-\$50,000	29	16.6%
\$51,000-\$70,000	32	18.3%
\$71,000-\$85,000	19	10.9%
\$86,000+	43	24.7%
No Responses	25	14.3%
<b>Total</b>	<b>174</b>	<b>100%</b>

**11. If you are a renter, what are the issues or barriers you experience with obtaining affordable, suitable housing for your household? If you are a homeowner, please skip to Question #12.**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Lack of handicap accessible housing	1	4.5%
Lack of adequate public transportation	3	13.6%
Lack of knowledge of fair housing rights	0	0.0%
Cost of rent	7	31.8%
Restrictive zoning/building codes	0	0.0%
Job status	1	4.5%
Attitudes of landlords & neighbors	2	9.0%
Lack of availability of decent rental units in your price range	10	45.4%
Use of background checks	0	0.0%
Excessive application fees and/or rental deposits	0	0.0%
Cost of utilities	5	22.7%
Lack of educational resources about tenant responsibilities	0	0.0%
Age of existing rental housing	8	36.3%
Condition of existing rental housing	12	54.5%
Other	2	9.0%
<b>Total</b>	<b>22</b>	<b>100%</b>

**12. If you are a homeowner, what are the issues or barriers you experience with obtaining affordable, suitable housing for your household?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Lack of handicap accessible housing	7	7.0%
Lack of adequate public transportation	9	9.0%
Lack of knowledge of fair housing rights	1	1.0%
Housing prices	25	25.0%
Restrictive zoning/building codes	8	8.0%
Job status	5	5.0%
Attitudes of immediate neighbors	9	9.0%
Mortgage lending application requirements	4	4.0%
Excessive down payment/closing costs	9	9.0%
Cost of utilities	21	21.0%
Lack of educational resources about homeowner responsibilities	6	6.0%
Cost of homeowners insurance	14	14.0%
Lack of sufficient homes for sale	32	32.0%
Cost of Real Estate Taxes	29	28.9%
Age of existing housing	17	17.0%
Condition of existing housing	26	26.0%
Other	1	1.0%
<b>Total</b>	<b>100</b>	<b>100%</b>

**13. Where would you like to purchase or rent a home? Check all that apply.**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
City of Laurel	40	66.6%
One Mile or Less From Laurel	16	26.6%
Rural/Unincorporated Cedar County	11	18.3%
Outside of Cedar County/Other (Identify)	4	6.6%
<b>Total</b>	<b>60</b>	<b>100%</b>
2 Comment(s)		



**14. Which one of the following housing types would you most like to purchase or rent?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Single Family Home	31	17.8%
Attached Townhouse or Duplex/Triplex Unit	11	6.3%
Residential Acreage	11	6.3%
Mobile Home	0	0.0%
Patio Home (slab home)	1	<1%
I plan to remain where I am	10	5.7%
No Responses	110	63.2%
<b>Total</b>	<b>174</b>	<b>100%</b>

**15. How many bedrooms will your family need?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
One	1	<1%
Two	20	11.4%
Three	22	12.6%
Four or More	23	13.2%
No Responses	108	62.0%
<b>Total</b>	<b>174</b>	<b>100%</b>

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

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Less than \$100K	17	9.7%
\$100K to \$175K	23	13.2%
\$176K to \$250K	11	6.3%
\$251K+	8	4.5%
No Responses	115	66.0%
<b>Total</b>	<b>174</b>	<b>100%</b>

**17. What is the most your family could afford for monthly rent, which doesn't include monthly utilities?**

	<b>Number of Response(s)</b>	<b>Response Ratio</b>
Less than \$400	10	5.7%
\$400 to \$600	17	9.7%
\$601 to \$800	13	7.4%
\$801 to \$950	4	2.2%
\$951 to \$1,100	2	1.1%
\$1,101+	8	4.5%
No Responses	120	68.9%
<b>Total</b>	<b>174</b>	<b>100%</b>

# APPENDIX II



LAUREL TABLE PROFILE.

**TABLE 1**  
**POPULATION TRENDS & PROJECTIONS**  
**LAUREL, NEBRASKA**  
**2000-2030**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	986	--	--	--	--
	2010	964	-22	-2.2%	-2.2	-0.2%
	<b>2020</b>	<b>955</b>	<b>-9</b>	<b>-0.9%</b>	<b>-0.9</b>	<b>-0.1%</b>
<b>Low</b>	<b>2030</b>	<b>938</b>	<b>-17</b>	<b>-1.8%</b>	<b>-1.7</b>	<b>-0.2%</b>
<b>Medium</b>	<b>2030</b>	<b>977</b>	<b>+22</b>	<b>+2.3%</b>	<b>+2.2</b>	<b>+0.2%</b>
<b>High</b>	<b>2030</b>	<b>1,001</b>	<b>+46</b>	<b>4.8%</b>	<b>+4.6</b>	<b>+0.5%</b>
<b>ED Boost*</b>	<b>2030</b>	<b>1,023</b>	<b>+68</b>	<b>+7.1%</b>	<b>+6.8</b>	<b>+0.7%</b>

Note 1: 2014-2018 American Community Survey 5-Year Population Estimate: 1,047.

Note 2: 2018 U.S. Census Annual Population Estimate: 921.

\*Population estimated due to an ***Economic Development (ED) Boost*** via increased job creation and housing development. “High 2030 = 15 Additional Full Time Employment (FTE) Positions in the next 10 years. “ED Boost” 2030 = 30 Additional FTE positions in the next 10 years.

Source: 2000, 2010 Census; 2011-2018 Census Estimates.  
Hanna:Keelan Associates, P.C., 2020.

**TABLE 2**  
**POPULATION ESTIMATES**  
**STATE OF NEBRASKA / CITY OF LAUREL, NEBRASKA**  
**2010-2018**

	<u>Nebraska</u>	<u>% Change Since 2010</u>	<u>Laurel</u>	<u>% Change Since 2010</u>
<b>2010 Census</b>	<b>1,826,341</b>	<b>--</b>	<b>964</b>	<b>--</b>
July 2011 Est.	1,840,538	+0.8%	952	-1.2%
July 2012 Est.	1,853,323	+1.5%	946	-1.9%
July 2013 Est.	1,865,414	+2.1%	946	-1.9%
July 2014 Est.	1,879,522	+2.9%	932	-3.3%
July 2015 Est.	1,891,507	+3.6%	927	-3.8%
July 2016 Est.	1,905,924	+4.4%	939	-2.6%
July 2017 Est.	1,917,575	+5.0%	926	-3.9%
July 2018 Est.	1,929,268	+5.6%	921	-4.5%

Source: 2010 Census, 2011-2018 Census Population Estimates.  
Hanna:Keelan Associates, P.C., 2020.

**TABLE 3**  
**POPULATION AGE DISTRIBUTION – TRENDS & PROJECTIONS**  
**LAUREL, NEBRASKA**  
**2000-2030**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010</u> <u>Change</u>	<u>2020</u>	<u>2030</u>	<u>2020-2030</u> <u>Change</u>
19 and Under	252	240	-12	230	221	-9
20-34	125	149	+24	159	167	+8
35-54	244	222	-22	216	220	+4
55-64	67	115	+48	128	138	+10
65-74	108	72	-36	95	106	+11
75-84	113	106	-7	71	83	+12
85+	77	60	-17	56	42	-14
<b>Totals</b>	<b>986</b>	<b>964</b>	<b>-22</b>	<b>955</b>	<b>977</b>	<b>+22</b>
 <b>Median Age</b>	 <b>45.0</b>	 <b>44.7</b>	 <b>-0.3</b>	 <b>44.2</b>	 <b>44.1</b>	 <b>-0.1</b>

Source: 2000, 2010 Census.

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

**TABLE 4**  
**SPECIFIC HOUSEHOLD CHARACTERISTICS**  
**LAUREL, NEBRASKA**  
**2000-2030**

<u>Year</u>	<u>Population</u>	<u>Group</u> <u>Quarters</u>	<u>Persons in</u> <u>Households</u>	<u>Households</u>	<u>Persons Per</u> <u>Household</u>
2000	986	42	944	414	2.28
2010	964	28	936	415	2.26
<b>2020</b>	<b>955</b>	<b>25</b>	<b>930</b>	<b>417</b>	<b>2.23</b>
<b>2030</b>	<b>977</b>	<b>22</b>	<b>955</b>	<b>432</b>	<b>2.21</b>
<b>2030*</b>	<b>1,023</b>	<b>27</b>	<b>996</b>	<b>446</b>	<b>2.23</b>

\*ED Boost.

Source: 2000, 2010 Census.

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

**TABLE 5**  
**TENURE BY HOUSEHOLD**  
**LAUREL, NEBRASKA**  
**2000-2030**

<u>Year</u>	<u>Total</u> <u>Households</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
2000	414	330	79.7%	84	20.3%
2010	415	326	78.6%	89	21.4%
<b>2020</b>	<b>417</b>	<b>324</b>	<b>77.7%</b>	<b>93</b>	<b>22.3%</b>
<b>2030</b>	<b>432</b>	<b>331</b>	<b>76.7%</b>	<b>101</b>	<b>23.3%</b>
<b>2030*</b>	<b>446</b>	<b>339</b>	<b>76.0%</b>	<b>107</b>	<b>24.0%</b>

\*ED Boost.

Source: 2000, 2010 Census.

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

**TABLE 6**  
**RACE AND HISPANIC ORIGIN**  
**LAUREL, NEBRASKA**  
**2000-2017**

<u>Race</u>	<u>2000</u>		<u>2010</u>		<u>2018 Est.*</u>	
	<u>Number</u>	<u>% of</u> <u>Total</u>	<u>Number</u>	<u>% of</u> <u>Total</u>	<u>Number</u>	<u>% of</u> <u>Total</u>
White	981	99.5%	933	96.8%	1,015	97.0%
Black or African American	0	0.0%	2	0.2%	3	0.3%
Am. Indian and Alaska Native	2	0.2%	2	0.2%	13	1.2%
Asian	0	0.0%	3	0.3%	0	0.0%
Native Hawaiian/Pacific Islander	1	0.1%	0	0.0%	0	0.0%
<u>Other Race/Two or More Races</u>	<u>2</u>	<u>0.2%</u>	<u>24</u>	<u>2.5%</u>	<u>16</u>	<u>1.5%</u>
<b>Totals</b>	<b>986</b>	<b>100.0%</b>	<b>964</b>	<b>100.0%</b>	<b>1,047</b>	<b>100.0%</b>
<b>Hispanic Origin</b>	<b>3</b>	<b>0.3%</b>	<b>16</b>	<b>1.7%</b>	<b>8</b>	<b>0.7%</b>

\*Subject to Margin of Error.

Source: 2000, 2010 Census. 2014-2018 American Community Survey Estimate.

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



**TABLE 7**  
**HOUSEHOLD INCOME TRENDS & PROJECTIONS**  
**LAUREL, NEBRASKA**  
**2000-2030**

<b>Income Group</b>	<b>2000*</b>	<b>2018 Est.*</b>	<b>2020</b>	<b>2030</b>	<b>2030* ED Boost</b>	<b>% Change 2020-2030</b>
<b>All Households</b>						
Less than \$10,000	48	28	27	16	16	-40.7%
\$10,000-\$19,999	76	64	63	47	47	-25.4%
\$20,000-\$34,999	126	80	61	52	54	-14.8%
\$35,000-\$49,999	76	70	78	86	88	+2.3%
\$50,000 or More	80	196	188	231	241	+4.3%
<b>Totals</b>	<b>406</b>	<b>438</b>	<b>417</b>	<b>432</b>	<b>446</b>	<b>+3.2%</b>
<b>Median Income</b>	<b>\$29,519</b>	<b>\$47,700</b>	<b>\$48,060</b>	<b>\$56,038</b>	<b>\$57,950</b>	<b>+3.4%</b>
<b>Renter Households</b>						
Less than \$10,000	28	11	7	6	6	-14.3%
\$10,000-\$19,999	10	20	16	14	14	-12.5%
\$20,000-\$34,999	40	33	22	20	22	-9.1%
\$35,000-\$49,999	16	35	31	35	37	+12.9%
\$50,000 or More	0	27	17	26	28	+7.6%
<b>Totals</b>	<b>94</b>	<b>126</b>	<b>93</b>	<b>101</b>	<b>107</b>	<b>+5.9%</b>
<b>Median Income</b>	<b>\$23,250</b>	<b>\$35,000</b>	<b>\$36,725</b>	<b>\$39,860</b>	<b>\$40,500</b>	<b>+8.5%</b>

\* Specified Data Used. 2018 Estimate subject to Margin of Error (+/- 60 households).

Source: 2000 Census, 2014-2018 American Community Survey.

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

**TABLE 8**  
**PER CAPITA PERSONAL INCOME**  
**TRENDS & PROJECTIONS**  
**CEDAR COUNTY / STATE OF NEBRASKA**  
**2010-2030**

	<u>Cedar County</u>		<u>State of Nebraska</u>	
<u>Year</u>	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
<b>2010</b>	\$39,559	--	\$40,920	--
<b>2011</b>	\$51,880	+31.2%	\$45,429	+11.0%
<b>2012</b>	\$46,022	-11.3%	\$46,562	+2.5%
<b>2013</b>	\$57,466	+24.9%	\$46,592	+0.1%
<b>2014</b>	\$55,188	-4.0%	\$48,948	+5.1%
<b>2015</b>	\$55,541	+0.6%	\$50,588	+3.4%
<b>2016</b>	\$52,010	-6.4%	\$49,703	-1.8%
<b>2017</b>	\$49,736	-4.4%	\$50,663	+1.9%
<b>2018</b>	\$52,839	+6.2%	\$53,263	+5.1%
<b>2020</b>	<b>\$54,000</b>	<b>+2.2%</b>	<b>\$54,450</b>	<b>+2.2%</b>
<b>2010-2020</b>	<b>\$39,559-\$54,000</b>	<b>+36.5%</b>	<b>\$40,920-\$54,450</b>	<b>+33.1%</b>
<b>2020-2030</b>	<b>\$54,000-\$66,312</b>	<b>+22.8%</b>	<b>\$54,450-\$66,974</b>	<b>+23.0%</b>

Source: U.S. Bureau of Economic Analysis – FRED, Federal Reserve Bank of St. Louis, 2019.  
Hanna:Keelan Associates, P.C., 2020.

**TABLE 9**  
**ESTIMATED OWNER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**LAUREL, NEBRASKA**  
**2000-2030**

	2000	2016*	2020	2030
<u>Income Range</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0%-30% AMI	20 / 20	35 / 20	39 / 23	40 / 27
31%-50% AMI	52 / 20	35 / 4	33 / 4	30 / 5
51%-80% AMI	75 / 16	50 / 4	60 / 5	59 / 5
81%+ AMI	206 / 8	205 / 10	192 / 9	202 / 8
<b>Totals</b>	<b>353 / 64</b>	<b>325 / 38</b>	<b>324 / 41</b>	<b>331 / 45</b>

\*Specified Data Used; 2016 estimate subject to margin of error.

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

Source: 2000 CHAS Tables, Huduser.org.

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

**TABLE 10**  
**ESTIMATED RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**LAUREL, NEBRASKA**  
**2000-2030**

	2000	2016*	2020	2030
<u>Income Range</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0%-30% AMI	36 / 24	50 / 35	28 / 22	29 / 25
31%-50% AMI	16 / 8	15 / 10	9 / 7	9 / 7
51%-80% AMI	18 / 0	45 / 10	25 / 6	28 / 7
81%+ AMI	46 / 4	55 / 10	31 / 5	35 / 5
<b>Totals</b>	<b>116 / 36</b>	<b>165 / 65</b>	<b>93 / 40</b>	<b>101 / 44</b>

\*Specified Data Used; 2016 estimate subject to margin of error.

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

Source: 2000 CHAS Tables, Huduser.org.

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

**TABLE 11**  
**LABOR FORCE STATISTICS**  
**CEDAR COUNTY, NEBRASKA**  
**2000-2030**

<u>Year</u>	<u>Labor Force</u>	<u>Employment</u>	<u>Unemployment</u>	<u>Unemployment Rate</u>
2000	5,040	4,915	125	2.5%
2001	5,016	4,890	126	2.5%
2002	5,070	4,939	131	2.6%
2003	5,032	4,875	157	3.1%
2004	5,078	4,933	145	2.9%
2005	4,989	4,853	136	2.7%
2006	4,908	4,794	114	2.3%
2007	4,776	4,660	116	2.4%
2008	4,829	4,707	122	2.5%
2009	4,844	4,668	176	3.6%
2010	4,627	4,462	165	3.6%
2011	4,709	4,554	155	3.3%
2012	4,741	4,603	138	2.9%
2013	4,733	4,593	140	3.0%
2014	4,661	4,553	108	2.3%
2015	4,640	4,530	110	2.4%
2016	4,565	4,449	116	2.5%
2017	4,463	4,365	98	2.2%
2018	4,459	4,355	104	2.3%
<b>2020</b>	<b>4,513</b>	<b>4,393</b>	<b>120</b>	<b>2.7%</b>
<b>2030</b>	<b>4,419</b>	<b>4,304</b>	<b>115</b>	<b>2.6%</b>

Source: Nebraska Department of Labor, Labor Market Information, 2020.  
Hanna:Keelan Associates, P.C., 2020.

<b>TABLE 12</b>	
<b>WORKFORCE EMPLOYMENT BY TYPE</b>	
<b>CEDAR COUNTY, NEBRASKA</b>	
<b>2020</b>	
<b><u>Workforce</u></b>	
<b>Non-Farm Employment</b>	
<b>(Wage and Salary)</b>	<b>2,522</b>
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	*
Construction.	150
Manufacturing.	211
Wholesale Trade.	207
Retail Trade.	311
Transportation & Warehousing.	112
Information.	35
Finance & Insurance.	160
Real Estate & Rental/Leasing.	13
Professional, Scientific & Technical Services.	69
Management of Companies & Enterprises.	0
Administrative/Support/Waste.	29
Educational Services.	*
Health Care & Social Assistance.	256
Arts, Entertainment & Recreation.	11
Accommodation & Food Service.	71
Other Services (except Public Administration).	121
Federal Government.	87
State Government.	27
Local Government.	557

\*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2020.

**TABLE 13**  
**HOUSING STOCK PROFILE**  
**DEFINING SUBSTANDARD HOUSING – HUD**  
**LAUREL, NEBRASKA**  
**2000-2017**

	<b>Complete Plumbing</b>			<b>Lack of Complete Plumbing</b>		<b>Units with 1.01+ Persons per Room</b>	
	<u><b>Total</b></u>	<u><b>Number</b></u>	<u><b>% of Total</b></u>	<u><b>Number</b></u>	<u><b>% of Total</b></u>	<u><b>Number</b></u>	<u><b>% of Total</b></u>
<b>2000</b>	414	414	100.0%	0	0.0%	7	1.7%
<b>2010 Est.*</b>	376	376	100.0%	0	0.0%	0	0.0%
<b>2018 Est.*</b>	438	438	100.0%	0	0.0%	0	0.0%

\*Subject to margin of error.

Source: 2000 Census.

2006-2010 & 2014-2018 American Community Survey Estimates.

**TABLE 14**  
**ESTIMATED YEAR HOUSING UNITS BUILT\***  
**LAUREL, NEBRASKA**  
**2020**

<u><b>Year</b></u>	<u><b>Housing Units</b></u>
2014 to Present	4
2010 to 2013	0
2000 to 2009	15
1990 to 1999	25
1980 to 1989	61
1970 to 1979	78
1960 to 1969	66
1950 to 1959	49
1940 to 1949	42
<u>1939 or Before</u>	<u>174</u>
<b>Subtotal</b>	<b>514</b>
<u>Units Lost (2014 to Present)</u>	<u>(4)</u>
<b>Total Est. Units – 2020</b>	<b>510</b>
% 1939 or Before	33.3%
% 1959 or Before	51.1%

\*Specified Data Used; subject to margin of error.

Source: City of Laurel, 2020.

2000 Census.

American Community Survey 5-Year Estimates.

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



**TABLE 15**  
**HOUSING STOCK OCCUPANCY / VACANCY STATUS**  
**LAUREL, NEBRASKA**  
**2000-2020**

	<u>2000</u>	<u>2010</u>	<u>2020</u>
<b>a) Housing Stock</b>	<b>466</b> (O=353; R=113)	<b>474</b> (O=354; R=120)	<b>510</b> (O=374; R=136)
<b>b) Vacant Housing Stock</b>	<b>52</b>	<b>59</b>	<b>93</b>
<b>c) Occupied Housing Stock</b>	<b>414</b>	<b>415</b>	<b>417</b>
Owner Occupied	330	326	324
Renter Occupied	84	89	93
<b>d) Housing Vacancy Rate</b>	<b>11.2% (52)</b>	<b>12.4% (59)</b>	<b>18.2% (93)</b>
Owner Vacancy	6.5% (23)	7.9% (28)	11.2% (42)
Rental Vacancy	25.7% (29)	25.8% (31)	37.5% (51)
<b>e) Adjusted Vacancy Rate*</b>	<b>8.2% (38)</b>	<b>7.8% (37)</b>	<b>2.7% (14)</b>
Owner Adjusted Vacancy*	3.7% (13)	3.7% (13)	1.3% (5)
Rental Adjusted Vacancy*	22.1% (25)	20.0% (24)	6.6% (9)

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

Source: 2000, 2010 Census; City of Laurel, 2020.  
Hanna:Keelan Associates, P.C., 2020.

**TABLE 16**  
**SURVEY OF RENTAL PROPERTIES**  
**CEDAR COUNTY, NEBRASKA**  
**2002-2019**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	2	36	13.9	46.5
2003	2	54	22.2	56.7
2004	4	104	18.3	36.5
2005	7	103	20.4	73
2006	12	171	19.3	51.5
2007	13	148	20.9	83
2008	12	140	20.7	54.1
2009	11	104	22.1	40.9
2010	11	150	26	90
2011	9	86	25.6	80.3
2012	10	106	16	28.5
2013	8	85	18.8	100
2014	15	146	15.1	176.7
2015	9	104	16.3	78
2016	7	86	10.5	365
2017	4	50	12	15.6
2018	6	74	12.2	37.2
2019	4	61	24.6	105

Source: Nebraska Investment Finance Authority, 2020.

**TABLE 17**  
**VACANCY RATES BY UNIT TYPE**  
**CEDAR COUNTY, NEBRASKA**  
**2019**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate</u>
Single Family Units	5	0	0%
Apartments	56	15	26.8%
Mobile Homes	0	0	0%
Not Sure of Type/Other	0	0	0%
<b>Total</b>	<b>61</b>	<b>15</b>	<b>24.6%</b>

Source: Nebraska Investment Finance Authority, 2020.

**TABLE 18**  
**OWNER OCCUPIED HOUSING VALUE**  
**LAUREL, NEBRASKA**  
**2000-2030**

	<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,999</u>	<u>\$200,000 or More</u>	<u>Totals</u>
<b>2000*</b>	121	151	22	3	0	<b>297</b>
<b>2018 Est*</b>	58	141	63	31	19	<b>312</b>
<b><u>Median Value</u></b>						
<b>2000</b>	<b>\$56,500</b>					
<b>2018 Est*</b>	<b>\$87,300</b>					
<b>2020</b>	<b>\$88,000</b>					
<b>2030</b>	<b>\$103,500</b>					

\*Specified Data Used.

Source: 2000 Census, 2014-2018 American Community Survey Estimate.

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

**TABLE 19**  
**GROSS RENT**  
**LAUREL, NEBRASKA**  
**2000-2030**

	<u>Less than \$300</u>	<u>\$300 to \$399</u>	<u>\$400 to \$499</u>	<u>\$500 to \$599</u>	<u>\$600 or More</u>	<u>Totals</u>
<b>2000*</b>	47	16	26	5	0	<b>94</b>
<b>2018 Est*</b>	16	3	26	3	78	<b>126</b>
<b><u>Median Rent</u></b>						
<b>2000</b>	<b>\$373</b>					
<b>2018 Est*</b>	<b>\$704</b>					
<b>2020</b>	<b>\$719</b>					
<b>2030</b>	<b>\$803</b>					

\* Specified Data Used.

Source: 2000 Census, 2014-2018 American Community Survey Estimate.

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

**TABLE 20**  
**ESTIMATED HOUSING UNIT TARGET DEMAND**  
**LAUREL, NEBRASKA**  
**2030**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
<b>Medium (Pop. Proj.):</b>	<b>22</b>	<b>14</b>	<b>36**^# (80)</b>	<b>\$9.1 (\$20.2)</b>
<b>ED Boost:</b>	<b>31</b>	<b>21</b>	<b>52 (115)</b>	<b>\$13.1 (\$28.9)</b>

\*Based upon the general estimate of **new population/households**, providing affordable housing for **20% of cost burdened households**, replacement of **20% of occupied housing stock** in “Deteriorated” to “Dilapidated” condition and for experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound, year-round housing units, build for **3.5% (existing households) “pent-up” demand**, based upon local capacity and availability of land and financial resources, with a **development capacity percentage of 45%**. **Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 20% to 30% of the Total Housing Target Demand).**

**NOTE: Numbers in parenthesis represent Housing Target Demand Potential.**

**\*\*Includes Downtown Housing Potential, Six Rental Units.**

**^Includes an estimated 19 Owner and 13 Rental Workforce Housing Units.**

**#Estimated designated Residential Land Use requirement = 35.3 Acres.**

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

**TABLE 21**  
**HOUSEHOLD AREA MEDIAN INCOME (AMI)**  
**CEDAR COUNTY, NEBRASKA**  
**2019**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
<b>30% AMI</b>	\$15,300	\$17,500	\$19,700	\$21,850	\$23,600	\$25,350	\$27,100	\$28,850
<b>50% AMI</b>	\$25,550	\$29,200	\$32,850	\$36,450	\$39,400	\$42,300	\$45,200	\$48,150
<b>60% AMI</b>	\$30,660	\$35,040	\$39,420	\$43,740	\$47,280	\$50,760	\$54,240	\$57,780
<b>80% AMI</b>	\$40,850	\$46,650	\$52,500	\$58,300	\$63,000	\$67,650	\$72,300	\$77,000
<b>100%AMI</b>	\$51,100	\$58,400	\$65,700	\$72,900	\$78,800	\$84,600	\$90,400	\$96,300
<b>125%AMI</b>	\$63,875	\$73,000	\$82,125	\$91,125	\$98,500	\$105,750	\$113,000	\$120,375

Source: U.S. Department of Housing and Urban Development 2020.

**TABLE 22**  
**ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR**  
**(MEDIUM POPULATION PROJECTION)**  
**LAUREL, NEBRASKA**  
**2030**

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	<u>Totals</u>
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
<b>Owner:</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>10</b>	<b>6</b>	<b>22</b>
<b>Rental:</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>2</b>	<b>0</b>	<b>14</b>

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

**TABLE 23**  
**HOUSING DEMAND POTENTIAL – TARGET POPULATIONS**  
**LAUREL, NEBRASKA**  
**2030**

<b>OWNER UNITS</b>	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>					<b>TOTALS</b>	<b>Workforce Sector</b>
	<b><u>0%-30%</u></b>	<b><u>31%-60%</u></b>	<b><u>61%-80%</u></b>	<b><u>81%-125%</u></b>	<b><u>126%+</u></b>		
<b>Elderly (55+)</b>	0	0	0	3	3	<b>6</b>	<b>0</b>
<b>Family</b>	0	2	3	6	3	<b>14</b>	<b>14</b>
<b>Special</b>							
<b><u>Populations<sup>1</sup></u></b>	<u>0</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>2</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>10</b>	<b>6</b>	<b>22</b>	<b>14</b>
<b>RENTAL UNITS*</b>							
<b>Elderly (55+)</b>	0	2	2	0	0	<b>4</b>	<b>0</b>
<b>Family</b>	0	3	3	2	0	<b>8</b>	<b>8</b>
<b>Special</b>							
<b><u>Populations<sup>1</sup></u></b>	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>2</b>	<b>0</b>	<b>14</b>	<b>8</b>
<b>TOTALS</b>	<b>0</b>	<b>8</b>	<b>10</b>	<b>12</b>	<b>6</b>	<b>36</b>	<b>22</b>

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

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

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

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



**TABLE 24**  
**HOUSING DEMAND POTENTIAL – UNIT TYPE /**  
**PRICE POINT (PRODUCT) RANGE BY AMI**  
**LAUREL, NEBRASKA**  
**2030**

<b><u>PRICE – PURCHASE COST (Area Median Income)</u></b>							<b>Work Force</b>
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>TOTALS</b>	<b>\$138,200-</b>
<b>OWNER UNITS*</b>	<b>\$0- \$96,600*</b>	<b>\$81,175- \$157,115*</b>	<b>\$159,720- \$209,470*</b>	<b>\$213,790- \$329,920*</b>	<b>\$332,555*+</b>		<b>\$207,330*</b>
2 Bedroom	0	0	1	3	2	6	0
3+ Bedroom	0	2	3	7	4	16	14
<b>TOTALS</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>10</b>	<b>6</b>	<b>22</b>	<b>14</b>

<b><u>PRICE – PURCHASE COST (Area Median Income)</u></b>							<b>Work Force</b>
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>TOTALS</b>	<b>\$670-</b>
<b>RENTAL UNITS**</b>	<b>\$0- \$340**</b>	<b>\$350-\$685**</b>	<b>\$695- \$910**</b>	<b>\$925- \$1,425**</b>	<b>\$1,440**+</b>		<b>\$1,005**</b>
2 Bedroom	0	4	3	2	0	9	3
3+ Bedroom	0	2	3	0	0	5	5
<b>TOTALS</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>2</b>	<b>0</b>	<b>14</b>	<b>8</b>

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

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

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

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

**TABLE 25**  
**HOUSEHOLD AREA MEDIAN INCOME (AMI)**  
**CEDAR COUNTY, NEBRASKA**  
**2019**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
<b>30% AMI</b>	\$15,300	\$17,500	\$19,700	\$21,850	\$23,600	\$25,350	\$27,100	\$28,850
<b>50% AMI</b>	\$25,550	\$29,200	\$32,850	\$36,450	\$39,400	\$42,300	\$45,200	\$48,150
<b>60% AMI</b>	\$30,660	\$35,040	\$39,420	\$43,740	\$47,280	\$50,760	\$54,240	\$57,780
<b>80% AMI</b>	\$40,850	\$46,650	\$52,500	\$58,300	\$63,000	\$67,650	\$72,300	\$77,000
<b>100%AMI</b>	\$51,100	\$58,400	\$65,700	\$72,900	\$78,800	\$84,600	\$90,400	\$96,300
<b>125%AMI</b>	\$63,875	\$73,000	\$82,125	\$91,125	\$98,500	\$105,750	\$113,000	\$120,375

Source: U.S. Department of Housing and Urban Development 2020.

**TABLE 26**  
**ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR**  
**(ED BOOST POPULATION PROJECTION)**  
**LAUREL, NEBRASKA**  
**2030**

	<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>
<b>Owner:</b>	<b>0</b>	<b>3</b>	<b>5</b>	<b>14</b>	<b>9</b>	<b>31</b>
<b>Rental:</b>	<b>0</b>	<b>7</b>	<b>10</b>	<b>4</b>	<b>0</b>	<b>21</b>

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

**TABLE 27**  
**HOUSING DEMAND POTENTIAL – TARGET POPULATIONS (ED BOOST)**  
**LAUREL, NEBRASKA**  
**2030**

<b>OWNER UNITS</b>	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>					<b>TOTALS</b>	<b>Workforce Sector</b>
	<b><u>0%-30%</u></b>	<b><u>31%-60%</u></b>	<b><u>61%-80%</u></b>	<b><u>81%-125%</u></b>	<b><u>126%+</u></b>		
<b>Elderly (55+)</b>	0	0	0	4	4	8	0
<b>Family</b>	0	3	4	9	5	21	19
<b>Special</b>							
<b><u>Populations<sup>1</sup></u></b>	<u>0</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>2</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>3</b>	<b>5</b>	<b>14</b>	<b>9</b>	<b>31</b>	<b>19</b>
<b>RENTAL UNITS*</b>							
<b>Elderly (55+)</b>	0	2	4	0	0	6	0
<b>Family</b>	0	4	5	4	0	13	13
<b>Special</b>							
<b><u>Populations<sup>1</sup></u></b>	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>7</b>	<b>10</b>	<b>4</b>	<b>0</b>	<b>21</b>	<b>13</b>
<b>TOTALS</b>	<b>0</b>	<b>10</b>	<b>15</b>	<b>18</b>	<b>9</b>	<b>52</b>	<b>32</b>

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

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

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

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

**TABLE 28**  
**HOUSING DEMAND POTENTIAL – UNIT TYPE /**  
**PRICE POINT (PRODUCT) RANGE BY AMI (ED BOOST)**  
**LAUREL, NEBRASKA**  
**2030**

<b><u>PRICE – PURCHASE COST (Area Median Income)</u></b>							<b>Work Force</b>
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>TOTALS</b>	<b>\$138,200-</b>
<b>OWNER UNITS*</b>	<b>\$0- \$96,600*</b>	<b>\$81,175- \$157,115*</b>	<b>\$159,720- \$209,470*</b>	<b>\$213,790- \$329,920*</b>	<b>\$332,555*+</b>		<b>\$207,330*</b>
2 Bedroom	0	0	1	4	3	8	0
3+ Bedroom	0	3	4	10	6	23	19
<b>TOTALS</b>	<b>0</b>	<b>3</b>	<b>5</b>	<b>14</b>	<b>9</b>	<b>31</b>	<b>19</b>

<b><u>PRICE – PURCHASE COST (Area Median Income)</u></b>							<b>Work Force</b>
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>TOTALS</b>	<b>\$670-</b>
<b>RENTAL UNITS**</b>	<b>\$0- \$340**</b>	<b>\$350-\$685**</b>	<b>\$695- \$910**</b>	<b>\$925- \$1,425**</b>	<b>\$1,440**+</b>		<b>\$1,005**</b>
2 Bedroom	0	4	5	2	0	11	4
3+ Bedroom	0	3	5	4	0	10	9
<b>TOTALS</b>	<b>0</b>	<b>7</b>	<b>10</b>	<b>4</b>	<b>0</b>	<b>21</b>	<b>13</b>

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

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

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

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

<b>TABLE 29</b> <b>HOUSING STRUCTURAL CONDITIONS SURVEY</b> <b>LAUREL, NEBRASKA</b> <b>2020</b>	
Rating 1 – Excellent, New	33
Rating 2 – Sound	208
Rating 3 – Minor Deteriorating	130
Rating 4 – Major Deteriorating	23
<u>Rating 5 – Critical/ Dilapidated</u>	<u>3</u>
<b>TOTAL</b>	<b>397</b>
Source: Hanna:Keelan Associates, P.C., 2020.	

<b>TABLE 30</b> <b>TARGET REHABILITATION &amp;</b> <b>DEMOLITION DEMAND &amp; ESTIMATED COSTS</b> <b>LAUREL, NEBRASKA</b> <b>2030</b>	
	<b># Units / Est. Costs</b>
- Moderate Rehabilitation	66 / \$1,848,000
- Substantial Rehabilitation	38 / \$1,596,000*
- Demolition	17 / \$323,000**
	<b>\$1,235,000***</b>
*Pending Appraisal Qualification. **Estimated Cost without Acquisition. ***Estimated Cost with Acquisition.	
Source: Hanna:Keelan Associates, P.C., 2020.	