

**PAWNEE CITY, NEBRASKA  
COMPREHENSIVE PLANNING PROGRAM – 2026.**

*Nebraska Investment Finance Authority  
Housing Study Grant Program.*

**Community Housing Study  
with Strategies for  
Affordable Housing.**

**Prepared By:**

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

**August, 2016**



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**“SNAPSHOT”  
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COMMUNITY HOUSING STUDY WITH  
STRATEGIES FOR AFFORDABLE HOUSING - 2026.**

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The Pawnee City, Nebraska Community Housing Study with Strategies for Affordable Housing was funded by the Nebraska Investment Finance Authority Housing Study Grant Program, with matching funds from the City of Pawnee City. The Housing Study was completed with the guidance and direction of the Pawnee City Planning Commission, in conjunction with the Pawnee City Comprehensive Plan.

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

## **INTRODUCTION.**

The following Pawnee City “Community Housing Goals & Action Steps” reflect citizen input through Surveys and meetings with the Pawnee City Planning Commission. These activities provided several opportunities for input from various individuals, organizations, groups and Community leadership, regarding the existing and future housing needs of the Community. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in Pawnee City.

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

**Goal 1: Community Housing Initiative.** The City of Pawnee City should implement a **Housing Initiative** as a primary economic development activity. This Housing Initiative should include the development of up to **40 new housing units by 2026**, including an estimated **16 owner housing units** and **24 new rental units**. This Housing Initiative would provide current and future residents of the Community with access to a variety of safe, decent and affordable housing types for families/individuals of all ages, household sizes and incomes.

- **Action Step 1:** Support the efforts of **Pawnee City Development Corporation (PCDC)** and the Pawnee City Housing Authority to encourage and monitor housing development. The City should continue to work directly with both public and private sectors to encourage the development of specific housing programs to meet the needs of the Community’s current and future residents, with emphasis on housing for young families, the local workforce, retirees and special populations. **By 2026, the City of Pawnee City will need to develop up to 10 owner units and 12 rental housing units for households, age 18 to 54 years, and six owner and 12 rental units for elderly households, 55+ years of age.**

The City of Pawnee City has established memberships and/or working relationships with regional economic and housing development organizations such as PCDC, Pawnee County Promotional Network, Pawnee City Chamber of Commerce, Southeast Nebraska Development District and Southeast Nebraska Community Action. The programs provided by these organizations are vital to the successful implementation of future housing activities.

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

The **Workforce Housing Needs Survey** that was distributed to the major employers in Pawnee City and filled out by their employees identified the **“cost of real estate taxes”** and **“lack of sufficient homes to purchase”** as barriers to home owners and the **“lack of decent rental units”** and the **“cost of rent”** to renters as the most significant barriers to obtaining affordable, suitable housing for their families.

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

Pawnee City recently received a \$3.1 Million grant to develop a 22 unit Assisted Living facility in the Community. Assisted living housing was identified as the “most needed” housing type for persons 55+ years of age by participants of the *Continuum of Care for Elderly Persons Household Survey*. Additionally, 85.7 percent of the respondents to the *Citizen Survey* selected Assisted Living Housing as the highest ranked “greatly needed” housing type within the next 10 years.

**Goal 2: New Housing Developments.** New housing developments in the City of Pawnee City should address the needs of both owner and renter households, of all age and income sectors, of varied price products.

- **Action Step 1:** The City of Pawnee City should identify up to **19 to 23 acres of land** for **new residential development** to meet the estimated need for **40 additional housing units by 2026**. The City should develop housing in both new and developed areas of the Community. Preferred unit types should include single family housing, town homes and duplex/triplex units. **A total of 13.2 acres of residential land should be developed by 2026.**

- **Action Step 2:** Build an estimated 10 units of owner housing for households of moderate income households (61%-125% AMI) and an estimated four owner units for families and individuals of upper income (126%+ AMI). Special attention should be given the construction of single family housing units for younger households and duplex/triplex units for the elderly and retirees. **New owner housing price products should have a purchase price between an estimated \$165,000 to \$230,000, depending on the type of housing units and the household income sector being targeted.**
- **Action Step 3:** Build an estimated 10 rental housing units for persons and families of low-income (0%-60% AMI) and an estimated 14 rental units for households of moderate- to upper-income (61%+ AMI).

Rental housing for families and elderly populations should be targeted to all income ranges. Pawnee City should provide a variety of new retirement and elderly housing types in order to retain these populations in the City. **Rental unit price products in Pawnee City should range in monthly rents from \$580 to \$855, depending on the size, number of bedrooms and the household income sector being served.**

Rental units of all types should be constructed in Pawnee City, with emphasis on single family housing, duplex/triplex units, town home units and apartment rental units for both the elderly and younger households. A rent-to-purchase option should be made available with single family rental units. Rental housing should be built to meet the housing needs of young, single workers in the Community.

- **Action Step 4:** Future housing development programs in Pawnee City should be concentrated in the northern portion of City, as identified by participants of the Pawnee City Citizen Survey. Consider new, modern housing development types, such as housing in the Downtown and new subdivisions utilizing modern planning concepts.
- **Action Step 5:** New housing developments in the City of Pawnee City should include the construction of housing that focuses on accessibility and use by persons and families with special needs.
- **Action Step 6:** As needed, the City should continue the process of condemning and demolishing housing of a dilapidated condition, not cost effective to rehabilitate. **The vacated lots could be set aside as part of a City-Wide Land Bank program to be used for future owner and rental housing development needs.**



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

- **Action Step 1:** The Community of Pawnee City should support a housing rehabilitation program for both owner and rental housing units, with emphasis on meeting the housing rehabilitation needs of the elderly, low income families and housing occupied by persons with special needs.

**Rehabilitation of owner and renter-occupied housing units was identified as “greatly needed” by participants of the Pawnee City Citizen Survey.**

- **Action Step 2:** The Community of Pawnee City should preserve housing of historical significance. Housing that is architecturally significant or for its association with persons or families who played key roles in the development and growth of the City adds to the character and uniqueness of Pawnee City neighborhoods.



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

- **Action Step 1:** The City should pursue State and Federal Grants to assist in financing housing rehabilitation, housing purchase, rehabilitate and resale and first-time homebuyers’ programs. The City and private builders should pursue such funding from the Nebraska Investment Finance Authority and Nebraska Department of Economic Development.
- **Action Step 2:** The City of Pawnee City should utilize Tax Increment Financing (TIF) to assist in the financing of new housing developments, specifically public facility and utility requirements. **Pawnee City has two designated “Redevelopment Areas,” which includes the Downtown, Highway Commercial Corridors and adjacent industrial and residential areas.**
- **Action Step 3:** Housing developers in Pawnee City should be encouraged to pursue securing any and all available tools of financing assistance in the development of new housing projects in the Community. This assistance is available with the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, USDA-Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development, in the form of grants, tax credits and mortgage insurance.

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

- **Action Step 1:** Address the following, primary impediments to fair housing choice in Pawnee City, as identified by participants of the **Pawnee City Workforce Housing Survey**. The most common barriers faced when obtaining affordable housing included, but were not limited to housing/rental prices and a lack of sufficient homes/apartments for sale or for rent.
- **Action Step 2:** Support and enforce a **Fair Housing Policy**, to ensure all current and future residents of the Community do not experience any discrimination in housing choice. **The Fair Housing Policy could include the following:**

- Creating an “Action Plan” to identify strategies to further affordable housing opportunities.
- Hosting a “Housing Fair” for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
- Promote “Equal Housing Opportunities” on flyers, brochures and local newspapers.
- Assist the Housing Authority in enforcing fair housing policies and submitting complaints of discrimination to the Nebraska Equal Opportunity Commission.
- **Action Step 3:** Pawnee City should enforce **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- **Action Step 4:** For **persons with a disability(ies)**, supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.
- **Action Step 5:** Routinely inspect rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.

# ***10-YEAR HOUSING ACTION PLAN.***

## **INTRODUCTION.**

The greatest challenge for the City of Pawnee City, during the next 10 years, will be to develop housing units for moderate-income families, especially workforce households, as well as elderly populations. Overall, Pawnee City should build **40 new units; 16 owner units and 24 rental units, by 2026.**

The successful implementation of the “**Pawnee City, Nebraska 10-Year Housing Action Plan**” will begin with preparation of reasonable, feasible housing projects. This Plan addresses all aspects of housing, including new construction, housing rehabilitation, the removal of substantially deteriorated or dilapidated housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

Important to the cause for housing in Pawnee City will be the creation of a **Community-Wide Housing Partnership**, comprised of housing stakeholders throughout the Community. *“The bigger the circle of Partners, the better the delivery of housing.” The following Community groups, organizations and funds/funding sources are available to create new and preserve existing housing.*



## **HOUSING PARTNERS.**

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

**AHP** = Federal Home Loan Bank-Affordable Housing Program.

**NIFA** = Nebraska Investment Finance Authority-Low Income Housing Tax Credit,  
First-Time Homebuyer (Programs) & Workforce Housing Initiative.

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

**USDA-RD** = United States Department of Agriculture-Rural Development.

**HOME** = HOME Program.

**NAHTF** = Nebraska Affordable Housing Trust Fund.

**OE** = Owner Equity.

**CPF** = Conventional Private Financing.

**TIF** = Tax Increment Financing, City of Pawnee City.

**PCDC** = Pawnee City Development Corporation.

**PCHA** = Pawnee City Housing Authority

**PCCF** = Pawnee City Community Foundation.

**PCC-WHP** = Pawnee City Community-Wide Housing Partnership.

**PCMH** = Pawnee County Memorial Hospital.

**ME** = Major Employers.

**SENCA** = Southeast Nebraska Community Action Partnership.

**SEND** = Southeast Nebraska Development District.

**SENAHC** = Southeast Nebraska Affordable Housing Council.

**BRAAA** = Blue Rivers Area Agency on Aging.

**MHEG** = Midwest Housing Equity Group.

**MHDF** = Midwest Housing Development Fund.

**PD** = Private Developer.

**PF** = Local, State & Regional (Private) Foundations.

## **HOUSING PROJECTS**

The following **Housing Action Plan** presents the “**priority**” housing programs proposed for the City of Pawnee City during the next 10 years. Programs include activities associated with the organizational or operational requirements to ensure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. The **Plan** defines a purpose and estimated cost for each housing program and, where relevant, the estimated cost subsidy.

Each housing program should incorporate “**Place-Based**” development concepts, 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.





## ORGANIZATIONAL/OPERATIONAL PROGRAMS.

|    | <u>Activities.</u>   | <u>Purpose of Activity.</u>   | <u>Total Cost/Partners.</u>                      |
|----|--|---|--|
| 1. | Establish a <b>Pawnee City Community-Wide Housing Partnership (PCC-WHP)</b> to promote and guide housing development activities in the Community.  | A <b>Community-Wide</b> organization, created by <b>PCDC</b> , that plans and implements affordable housing programs. To include the input and involvement of existing Pawnee City housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services. Contributions should be made to a local 501(c)(3) non-profit organization(s) to allow for a tax incentive deduction. | \$20,000 Annually.<br>(Selected Partners).       |
| 2. | <b>Community-Wide Housing Investment Club.</b>   | With the guidance of the <b>Pawnee City Community-Wide Housing Partnership</b> , organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments. Contributions should be made to a local 501(c)(3) non-profit organization(s) to allow for a tax incentive deduction.   | \$100,000 Annually.<br>PCC-WHP.                  |
| 3. | Establish an <b>Employer’s Housing Assistance Program</b> , encouraging major employers in the Community to become directly involved with assisting their employees in obtaining affordable housing. | To encourage <b>Major Employers</b> in Pawnee City to partner and financially assist in developing housing programs identified in the Housing Action Plan, including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed workforce housing projects.  | \$100,000 Annually.<br>ME.                       |
| 4. | Create a <b>Continuum of (Housing) Residential Care Program</b> in the Community, directed at persons and families 55+ years of age.   | Housing assistance program provided by the <b>Pawnee City Community-Wide Housing Partnership</b> , to address all facets of <b>elderly housing needs and associated support services</b> in Pawnee City, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.  | \$150,000 Annually.<br>PCC-WHP, PCCF &<br>BRAAA. |
| 5. | Plan and implement an annual <b>Pawnee City Housing Summit.</b>  | The <b>PCC-WHP</b> , with the assistance of local funders should conduct an annual presentation of housing accomplishments and opportunities in Pawnee City.  | \$3,500 Annually.<br>PCC-WHP.                    |








## HOUSING PRESERVATION.

|    | <u>Activity/Purpose.</u>   | <u>Total Cost.</u> | <u>Required Cost Subsidy.</u> | <u>Potential Partnerships.</u>   |
|----|--|--------------------|-------------------------------|--|
| 6. | <b>Community-Wide 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</b> .              | \$100,000.         | 50% or \$50,000.              | PCC-WHP, SENDD, SENAHC, SENCA & PD.  |
| 7. | <b>Purchase and Demolition</b> of up to 20 substandard, dilapidated housing units in Pawnee City, by 2026.   | \$1,300,000.       | 75% or \$975,000.             | PCC-WHP, SENCA, SENDD, SENAHC, CDBG, NAHTF, TIF, PCCF & OE.                |
| 8. | <b>Single Family Owner Housing Rehabilitation Program, 25 Units</b> , moderate rehabilitation at \$32,000 to \$38,000 per unit in Pawnee City, by 2026, to meet the needs of low- to moderate-income households.                             | \$900,000.         | 85% or \$765,000.             | PCC-WHP, SENCA, SENDD, SENAHC, RD, CDBG, HOME, NAHTF, PCCF & OE.           |
| 9. | <b>Single Family Purchase-Rehab-Resale/Re-Rent Program, 12 Units</b> , 3+ bedroom houses, standard amenities in Pawnee City, by 2026, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 125% AMI). | \$1,700,000.       | 70% or \$1,190,000.           | PCC-WHP, SENCA, SENDD, SENAHC, PD, CDBG, HOME, NAHTF, CPF, TIF, PCCF & OE. |

## HOUSING FOR ELDERLY/SENIOR POPULATIONS.

|     | <u>Activity.</u>   | <u>Total Cost.</u>  | <u>Required Cost Subsidy.</u> | <u>Potential Partnerships.</u>  |
|-----|--|---|-------------------------------|---|
| 10. | <p><b>Elderly Rental Housing Initiative, Eight Units:</b></p> <p>Scattered Site, two mixed income, 2- or 3- bedroom duplex/townhome units, standard amenities, to meet the rental housing needs of low- to moderate-mixed-income elderly households (31% to 60% AMI).</p>                                | \$1,360,000.  | 70% or \$952,000.             | PCC-WHP, PD, SENCA, BRAAA, PCHA, PCMH, LIHTC, MHEG, MHDF, RD, HOME, NAHTF, AHP, HUD, TIF, CPF & PF. |
|     |  |   |                               |   |
| 11. | <p><b>Pawnee City Elderly Homeownership Initiative, Four Units:</b></p> <p>Scattered site, 2 &amp; 3 bedroom single family units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (81%+ AMI).</p>   | \$880,000.  | 30% or \$264,000.             | PCC-WHP, PD, BRAAA, SENDD, SENAHC, HOME, NAHTF & CPF.   |
|     |  |   |                               |   |
| 12. | <p><b>Housing Rehabilitation/Modification Initiative, 10 Units:</b></p> <p>Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), <b>Elderly and Special Population Households</b>, with a Person(s) with a Disability.</p> | \$250,000.  | 80% or \$200,000.             | PCC-WHP, BRAAA, SENCA, SENDD, SENAHC, CDBG, HOME, NAHTF, TIF, PCCF & OE.                            |
|     |  |   |                               |   |

## HOUSING FOR FAMILIES.

|     | <u>Activity.</u>  | <u>Total Cost.</u>   | <u>Required Cost Subsidy.</u>   | <u>Potential Partnerships.</u>   |
|-----|---|--|---|--|
| 13. | <p><b>Single Family Rental, CROWN Rent-To-Own Program, Four Units:</b></p> <p>Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (61% to 80% AMI).</p>   | \$808,000.   | 70% or \$565,600.   | PCC-WHP, ME, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF & CPF.                                       |
|     |   |    |    |  |
| 14. | <p><b>General Rental Housing Program, Four Units:</b></p> <p>Scattered Site, two Mixed Income duplexes, consisting of 2 &amp; 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (61% to 80% AMI).</p>            | \$720,000.   | 65% or \$468,000.   | PCC-WHP, ME, PD, LIHTC, MHEG, MHDF, RD, AHP, NAHTF, HOME, TIF & CPF.                                   |
|     |   |  |  |  |
| 15. | <p><b>Family Homeownership Initiative, 10 Units:</b></p> <p>Scattered Site, Mixed Income, single family units, 3+ bedrooms with standard amenities to meet the affordable housing needs of low- to upper-income family households (81%+ AMI).</p>   | \$2,250,000.   | 20% or \$450,000.   | PCC-WHP, PD, SENDD, SENAHC, FTHB, CDBG, NAHTF, HOME, TIF & CP.   |
|     |   |  |  |  |
| 16. | <p><b>Rental Housing Initiative for Special Populations, Three Units:</b></p> <p>Scattered Site, 2 &amp; 3 bedrooms, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).</p> | \$420,000.   | 90% or \$378,000.   | PCC-WHP, PD, PCMH, SENDD, SENAHC, CDBG, NAHTF, HOME, USDA-RD, LIHTC, MHEG, MHDF, AHP, TIF, PCCF & CPF. |
|     |   |  |   |  |

**TABLE 1  
POPULATION TRENDS AND PROJECTIONS  
CITY OF PAWNEE CITY, NEBRASKA  
1990-2026**

|                   | <u>Year</u> | <u>Population</u> | <u>Total</u>  |                | <u>Annual</u> |                |
|-------------------|-------------|-------------------|---------------|----------------|---------------|----------------|
|                   |             |                   | <u>Change</u> | <u>Percent</u> | <u>Change</u> | <u>Percent</u> |
|                   | 1990        | 1,008             | --            | --             | --            | --             |
|                   | 2000        | 1,033             | +25           | +2.5%          | +2.5          | +0.3%          |
|                   | 2010        | 878               | -155          | -15.0%         | -15.5         | -1.5%          |
|                   | <b>2016</b> | <b>833</b>        | <b>-45</b>    | <b>-5.1%</b>   | <b>-7.5</b>   | <b>-0.8%</b>   |
| <b>Low</b>        | <b>2026</b> | <b>792</b>        | <b>-41</b>    | <b>-4.9%</b>   | <b>-4.1</b>   | <b>-0.5%</b>   |
| <b>Medium</b>     | <b>2026</b> | <b>820</b>        | <b>-13</b>    | <b>-1.5%</b>   | <b>-1.3</b>   | <b>-0.2%</b>   |
| <b>High*</b>      | <b>2026</b> | <b>849</b>        | <b>+17</b>    | <b>+2.0%</b>   | <b>+1.7</b>   | <b>+0.2%</b>   |
| <b>ED Boost*:</b> | <b>2026</b> | <b>891</b>        | <b>+58</b>    | <b>+7.0%</b>   | <b>+5.8</b>   | <b>+0.7%</b>   |

City of Pawnee City Census Population Estimates:  
2011 = 876; 2012 = 870; 2013 = 851; 2014 = 839; 2015 = 827.

\*Population estimated due to an Economic Development (ED) Boost via increased job creation and housing development. “High 2026 = 25 Additional Full-Time Employment (FTE) positions. “ED Boost” 2026 = 65 additional FTE positions.

Source: 2000, 2010 Census, 2010-2014 Census Population Estimates.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 2  
POPULATION AGE DISTRIBUTION  
TRENDS AND PROJECTIONS  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2026**

| <u>Age Group</u> | <u>2000</u>  | <u>2010</u> | <u>Change</u> | <u>2016</u> | <u>2026</u> | <u>2016-2026<br/>Change</u> |
|------------------|--------------|-------------|---------------|-------------|-------------|-----------------------------|
| 19 and Under     | 232          | 184         | -48           | 174         | 153         | -21                         |
| 20-34            | 108          | 77          | -31           | 63          | 54          | -9                          |
| 35-54            | 234          | 199         | -35           | 187         | 165         | -22                         |
| 55-64            | 96           | 139         | +43           | 148         | 179         | +31                         |
| 65-74            | 132          | 90          | -42           | 83          | 91          | +8                          |
| 75-84            | 140          | 108         | -32           | 100         | 98          | -2                          |
| 85+              | 91           | 81          | -10           | 78          | 80          | +2                          |
| <b>Totals</b>    | <b>1,033</b> | <b>878</b>  | <b>-155</b>   | <b>833</b>  | <b>820</b>  | <b>-13</b>                  |
| Median Age       | 50.3         | 52.9        | +2.6          | 53.5        | 55.2        | +1.7                        |

Source: 2000, 2010 Census.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 3  
SPECIFIC HOUSEHOLD CHARACTERISTICS  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2026**

| <u>Year</u>          | <u>Population</u> | <u>Group<br/>Quarters</u> | <u>Persons in<br/>Households</u> | <u>Households</u> | <u>Persons Per<br/>Household</u> |
|----------------------|-------------------|---------------------------|----------------------------------|-------------------|----------------------------------|
| 2000                 | 1,033             | 54                        | 979                              | 474               | 2.07                             |
| 2010                 | 878               | 39                        | 839                              | 425               | 1.97                             |
| <b>2016</b>          | <b>833</b>        | <b>32</b>                 | <b>801</b>                       | <b>411</b>        | <b>1.95</b>                      |
| <b>2026</b>          | <b>820</b>        | <b>25</b>                 | <b>795</b>                       | <b>405</b>        | <b>1.96</b>                      |
| <b>2026 ED Boost</b> | <b>881</b>        | <b>42</b>                 | <b>839</b>                       | <b>417</b>        | <b>2.01</b>                      |

Source: 2000, 2010 Census.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 4  
TENURE BY HOUSEHOLD  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2026**

| <u>Year</u>          | <u>Total<br/>Households</u> | <u>Owner</u>  |                | <u>Renter</u> |                |
|----------------------|-----------------------------|---------------|----------------|---------------|----------------|
|                      |                             | <u>Number</u> | <u>Percent</u> | <u>Number</u> | <u>Percent</u> |
| 2000                 | 474                         | 353           | 74.5%          | 121           | 25.5%          |
| 2010                 | 425                         | 296           | 69.6%          | 129           | 30.4%          |
| <b>2016</b>          | <b>411</b>                  | <b>283</b>    | <b>68.9%</b>   | <b>128</b>    | <b>31.1%</b>   |
| <b>2026</b>          | <b>405</b>                  | <b>273</b>    | <b>67.3%</b>   | <b>132</b>    | <b>32.7%</b>   |
| <b>2026 ED Boost</b> | <b>417</b>                  | <b>283</b>    | <b>68.0%</b>   | <b>134</b>    | <b>32.0%</b>   |

Source: 2000, 2010 Census.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 5  
HOUSEHOLDS BY HOUSEHOLD SIZE  
CITY OF PAWNEE CITY, NEBRASKA  
2014 ESTIMATE\***

| <u>1<br/>Person</u> | <u>2<br/>Persons</u> | <u>3<br/>Persons</u> | <u>4<br/>Persons</u> | <u>5<br/>Persons</u> | <u>6<br/>Persons</u> | <u>7+<br/>Persons</u> |
|---------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|
| 211                 | 152                  | 42                   | 26                   | 0                    | 20                   | 8                     |

\*Estimate subject to margin of error. Total 2014 estimated households = 1,922.

Source: 2010-2014 American Community Survey.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 6  
HOUSEHOLD INCOME BY AGE GROUP\*  
TRENDS AND PROJECTIONS  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2026**

| <b>Income Group</b>        | <b>2000*</b>    | <b>2014 Est.*</b> | <b>2016</b>     | <b>2026</b>     | <b>2026<br/>ED Boost</b> | <b>% Change<br/>2016-2026^</b> |
|----------------------------|-----------------|-------------------|-----------------|-----------------|--------------------------|--------------------------------|
| <b>All Households</b>      |                 |                   |                 |                 |                          |                                |
| Less than \$10,000         | 106             | 64                | 53              | 37              | 32                       | -30.2%                         |
| \$10,000-\$19,999          | 105             | 113               | 97              | 88              | 89                       | -9.3%                          |
| \$20,000-\$34,999          | 119             | 104               | 101             | 103             | 108                      | +2.0%                          |
| \$35,000-\$49,999          | 79              | 69                | 71              | 73              | 78                       | +2.8%                          |
| \$50,000 or More           | 71              | 109               | 89              | 104             | 110                      | +16.8%                         |
| <b>Totals</b>              | <b>480</b>      | <b>459</b>        | <b>411</b>      | <b>405</b>      | <b>417</b>               | <b>-1.5%</b>                   |
| <b>Median Income</b>       | <b>\$23,655</b> | <b>\$28,250</b>   | <b>\$29,635</b> | <b>\$35,479</b> | <b>\$38,142</b>          | <b>+19.7%</b>                  |
| <b>Households 65+ Yrs.</b> |                 |                   |                 |                 |                          |                                |
| Less than \$10,000         | 55              | 19                | 17              | 12              | 14                       | -29.4%                         |
| \$10,000-\$19,999          | 77              | 76                | 74              | 71              | 71                       | -4.0%                          |
| \$20,000-\$34,999          | 48              | 51                | 52              | 55              | 55                       | +5.7%                          |
| \$35,000-\$49,999          | 29              | 22                | 25              | 32              | 33                       | +28.0%                         |
| \$50,000 or More           | 14              | 24                | 27              | 33              | 37                       | +22.2%                         |
| <b>Totals</b>              | <b>223</b>      | <b>192</b>        | <b>195</b>      | <b>203</b>      | <b>210</b>               | <b>+4.1%</b>                   |
| <b>Median Income</b>       | <b>\$17,337</b> | <b>\$21,294</b>   | <b>\$23,078</b> | <b>\$27,665</b> | <b>\$28,979</b>          | <b>+19.8%</b>                  |

\* Specified Data Used. 2014 Estimate subject to margin of error.

^Does not include ED Boost.

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

Hanna:Keelan Associates, P.C., 2016.

**TABLE 7  
PER CAPITA INCOME  
PAWNEE COUNTY, NEBRASKA / STATE OF NEBRASKA  
2002-2026**

| <u>Year</u>      | <b>Pawnee County</b>         |                           | <b>State of Nebraska</b>     |                           |
|------------------|------------------------------|---------------------------|------------------------------|---------------------------|
|                  | <u>Per Capita<br/>Income</u> | <u>Percent<br/>Change</u> | <u>Per Capita<br/>Income</u> | <u>Percent<br/>Change</u> |
| 2002             | \$21,516                     | --                        | \$30,314                     | +1.4%                     |
| 2003             | \$28,114                     | +30.6%                    | \$32,126                     | +6.0%                     |
| 2004             | \$31,566                     | +12.3%                    | \$33,265                     | +3.5%                     |
| 2005             | \$29,675                     | -6.0%                     | \$34,318                     | +3.2%                     |
| 2006             | \$29,012                     | -2.2%                     | \$35,679                     | +4.0%                     |
| 2007             | \$31,414                     | +8.3%                     | \$38,177                     | +7.0%                     |
| 2008             | \$37,131                     | +18.2%                    | \$40,163                     | +5.2%                     |
| 2009             | \$34,444                     | -7.2%                     | \$39,332                     | -2.1%                     |
| 2010             | \$33,589                     | -2.5%                     | \$39,445                     | +0.3%                     |
| 2011             | \$41,131                     | +22.4%                    | \$42,450                     | +7.6%                     |
| <b>2016</b>      | <b>\$46,637</b>              | <b>+8.5%</b>              | <b>\$45,948</b>              | <b>+8.2%</b>              |
| <b>2000-2016</b> | <b>\$21,516-\$46,637</b>     | <b>+116.7%</b>            | <b>\$30,314-\$45,948</b>     | <b>+44.3%</b>             |
| <b>2016-2026</b> | <b>\$46,637-\$55,510</b>     | <b>+19.0%</b>             | <b>\$45,948-\$56,108</b>     | <b>+22.1%</b>             |

Source: Nebraska Department of Economic Development, 2016.  
Hanna:Keelan Associates, P.C., 2012.

**TABLE 8  
PERSONS RECEIVING SOCIAL SECURITY INCOME  
PAWNEE COUNTY, NEBRASKA  
2014**

| <u>Social Security Income-2014</u>       | <u>Number of Beneficiaries</u> |
|--|--------------------------------|
| <u>Retirement Benefits</u>               |                                |
| Retired Workers                          | 580                            |
| Wives & Husbands                         | 35                             |
| Children                                 | 0                              |
| <u>Survivor Benefits</u>                 |                                |
| Widows & Widowers                        | 70                             |
| Children                                 | 10                             |
| <u>Disability Benefits</u>               |                                |
| Disabled Persons                         | 65                             |
| Wives & Husbands                         | 0                              |
| <u>Children</u>                          | <u>10</u>                      |
| <b>Total</b>                             | <b>770</b>                     |
| <u>Aged 65 &amp; Older</u>               |                                |
| Men                                      | 290                            |
| <u>Women</u>                             | <u>365</u>                     |
| <b>Total</b>                             | <b>655</b>                     |
| <u>Supplemental Security Income-2014</u> |                                |
| Aged 65 or Older                         | N/A                            |
| <u>Blind and Disabled</u>                | <u>N/A</u>                     |
| <b>Total</b>                             | <b>N/A</b>                     |

N/A=Not Available.

Source: Department of Health and Human Services,  
Social Security Administration, 2016.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 9  
ESTIMATED OWNER HOUSEHOLDS BY INCOME  
COST BURDENED WITH HOUSING PROBLEMS  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2026**

| <b>Income Range</b> | <b>2000*</b><br><b># / #CB-HP</b> | <b>2012*</b><br><b># / #CB-HP</b> | <b>2016</b><br><b># / #CB-HP</b> | <b>2026</b><br><b># / #CB-HP</b> |
|---------------------|-----------------------------------|-----------------------------------|----------------------------------|----------------------------------|
| 0%-30% AMI          | 54 / 35                           | 25 / 25                           | <b>20 / 20</b>                   | <b>14 / 14</b>                   |
| 31%-50% AMI         | 68 / 16                           | 40 / 4                            | <b>38 / 6</b>                    | <b>30 / 5</b>                    |
| 51%-80% AMI         | 89 / 12                           | 60 / 4                            | <b>62 / 6</b>                    | <b>64 / 4</b>                    |
| <u>81%+ AMI</u>     | <u>188 / 16</u>                   | <u>160 / 4</u>                    | <u><b>163 / 4</b></u>            | <u><b>165 / 4</b></u>            |
| <b>Totals</b>       | <b>399 / 79</b>                   | <b>285 / 37</b>                   | <b>283 / 36</b>                  | <b>273 / 27</b>                  |

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

\*Specified Data Used.

Source: 2000, 2012 CHAS Data, huduser.org.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 10  
ESTIMATED RENTER HOUSEHOLDS BY INCOME  
COST BURDENED WITH HOUSING PROBLEMS  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2019**

| <b>Income Range</b> | <b>2000*</b><br><b># / #CB-HP</b> | <b>2012*</b><br><b># / #CB-HP</b> | <b>2016</b><br><b># / #CB-HP</b> | <b>2026</b><br><b># / #CB-HP</b> |
|---------------------|-----------------------------------|-----------------------------------|----------------------------------|----------------------------------|
| 0%-30% AMI          | 68 / 41                           | 70 / 40                           | <b>63 / 37</b>                   | <b>58 / 33</b>                   |
| 31%-50% AMI         | 42 / 12                           | 15 / 10                           | <b>10 / 9</b>                    | <b>10 / 8</b>                    |
| 51%-80% AMI         | 16 / 0                            | 25 / 0                            | <b>27 / 0</b>                    | <b>31 / 0</b>                    |
| <u>81%+ AMI</u>     | <u>32 / 4</u>                     | <u>35 / 4</u>                     | <u><b>28 / 3</b></u>             | <u><b>33 / 2</b></u>             |
| <b>Totals</b>       | <b>158 / 57</b>                   | <b>145 / 54</b>                   | <b>128 / 49</b>                  | <b>132 / 43</b>                  |

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

\*Specified Data Used.

Source: 2000, 2012 CHAS Data, huduser.org.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 11  
EMPLOYMENT DATA TRENDS AND PROJECTIONS  
PAWNEE COUNTY, NEBRASKA  
2002-2026**

| <u>Year</u>          | <u>Number of<br/>Employed Persons</u> | <u>Change</u> | <u>Percent<br/>Unemployment</u> |
|----------------------|---------------------------------------|---------------|---------------------------------|
| 2002                 | 1,583                                 | --            | 3.7%                            |
| 2003                 | 1,611                                 | +28           | 4.1%                            |
| 2004                 | 1,611                                 | +0            | 3.7%                            |
| 2005                 | 1,573                                 | -38           | 3.7%                            |
| 2006                 | 1,576                                 | +3            | 3.0%                            |
| 2007                 | 1,544                                 | -32           | 2.6%                            |
| 2008                 | 1,571                                 | +26           | 3.3%                            |
| 2009                 | 1,469                                 | -102          | 3.8%                            |
| 2010                 | 1,452                                 | -17           | 4.2%                            |
| 2011                 | 1,561                                 | +109          | 3.1%                            |
| 2012                 | 1,592                                 | +31           | 3.2%                            |
| 2013                 | 1,780                                 | +188          | 2.7%                            |
| 2014                 | 1,744                                 | -36           | 2.2%                            |
| 2015*                | 1,586                                 | -158          | 2.5%                            |
| <b>2016</b>          | <b>1,632</b>                          | <b>+46</b>    | <b>2.4%</b>                     |
| <b>2026</b>          | <b>1,855</b>                          | <b>+223</b>   | <b>2.4%</b>                     |
| <b>2026 ED Boost</b> | <b>2,189</b>                          | <b>+557</b>   | <b>2.3%</b>                     |
| <b>2002-2026^</b>    | <b>1,583-1,855</b>                    | <b>+272</b>   | <b>3.7%-2.4%</b>                |

\*Estimate as of September, 2015.

^Does not include ED Boost.

Source: Nebraska Department of Labor, Labor Market Information, 2016.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 12  
WORKFORCE EMPLOYMENT BY TYPE  
PAWNEE COUNTY, NEBRASKA  
2013-2015**

| <u>Workforce</u>                                   | <u>2013</u> | <u>2014</u> | <u>2015</u> | <u>% Change<br/>2013-2015</u> |
|--|-------------|-------------|-------------|-------------------------------|
| <b>Non-Farm Employment<br/>(Wage &amp; Salary)</b> | <b>913</b>  | <b>924</b>  | <b>907</b>  | <b>-0.6%</b>                  |
| Goods-Producing                                    | 335         | 341         | 301         | -10.1%                        |
| Nat. Res. & Const**                                | 33          | 36          | 42          | +27.3%                        |
| <b>Service-Providing</b>                           | <b>578</b>  | <b>583</b>  | <b>606</b>  | <b>+4.8%</b>                  |
| Trade, Trans, Ware, Util***                        | *           | *           | *           | *                             |
| Total Trade  | *           | *           | *           | *                             |
| Wholesale Trade                                    | *           | *           | *           | *                             |
| Retail Trade                                       | 60          | 61          | 57          | -5.0%                         |
| Information  | 0           | 0           | 0           | +0.0%                         |
| Financial Activities                               | 42          | 53          | 48          | +14.3%                        |
| Professional & Business                            | *           | *           | 17          | N/A                           |
| Education & Health                                 | *           | *           | *           | *                             |
| Leisure & Hospitality                              | 31          | 27          | *           | N/A                           |
| Other Services                                     | 20          | 25          | 36          | +80.0%                        |
| <b>Total Government</b>                            | <b>327</b>  | <b>297</b>  | <b>284</b>  | <b>-13.1%</b>                 |
| Federal  | 24          | 23          | 21          | -12.5%                        |
| State  | 12          | 10          | 11          | -8.3%                         |
| Local  | 291         | 264         | 252         | -13.4%                        |

N/A = Not Available.

\*Data not available due to disclosure suppression.

\*\*Natural Resources & Construction.

\*\*\* Trade, Transportation, Warehousing & Utilities.

Source: Nebraska Department of Labor, Labor Market Information, 2016.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 13  
TRAVEL TIME TO WORK  
CITY OF PAWNEE CITY, NEBRASKA  
2014 ESTIMATE\***

| <u>9 Minutes<br/>or Less</u> | <u>10-19<br/>Minutes</u> | <u>20-29<br/>Minutes</u> | <u>30-39<br/>Minutes</u> | <u>40 Minutes<br/>or More</u> |
|------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|
| 203                          | 32                       | 13                       | 40                       | 31                            |

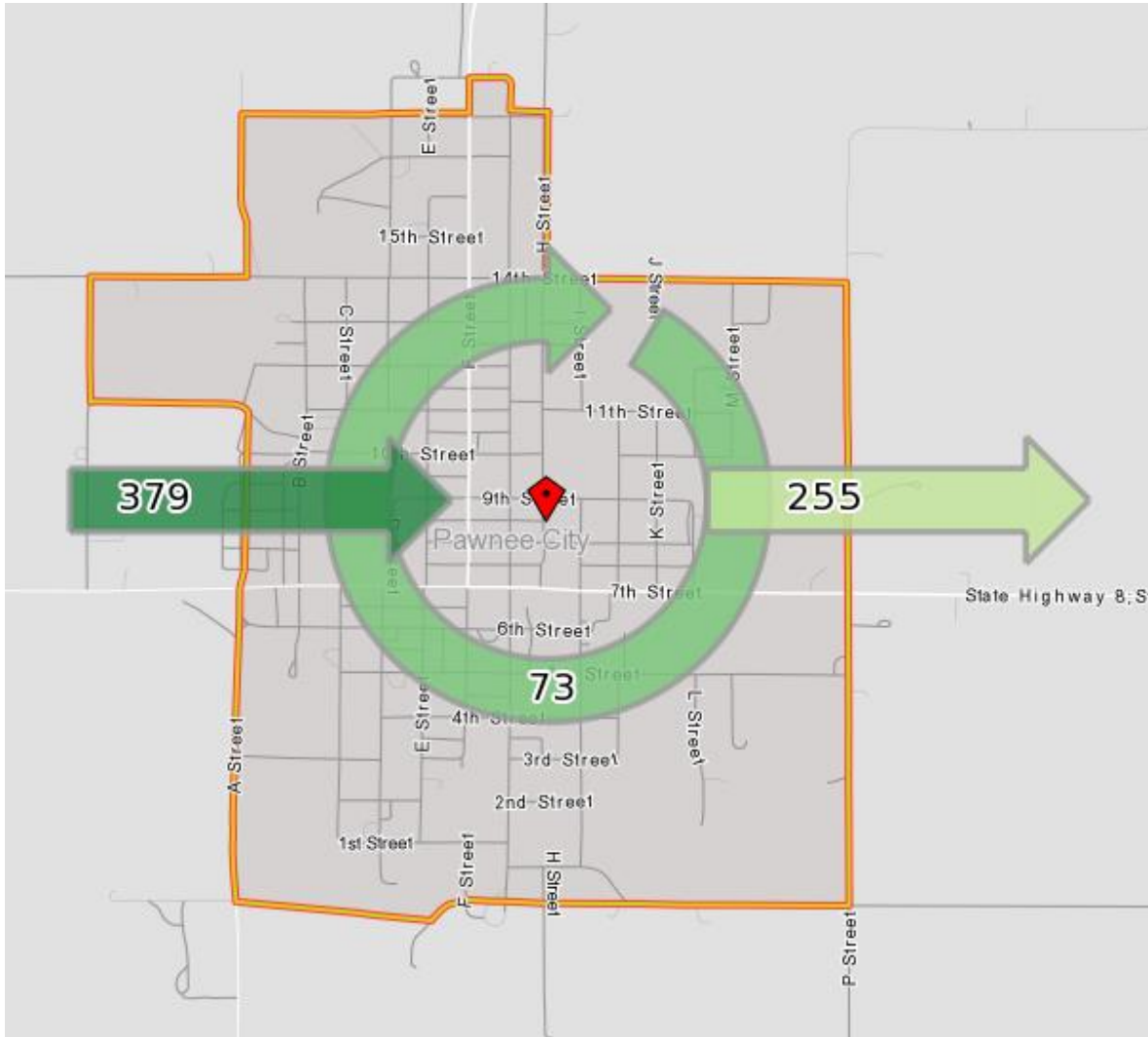
\* Subject to margin of error.

Source: 2010-2014 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2016.

## CITY OF PAWNEE CITY INFLOW-OUTFLOW EMPLOYMENT - 2013

(Source: U.S. Census-Center for Economic Studies).



|  | Count | Share  |
|--|-------|--------|
| <a href="#"><u>Employed in the Selection Area</u></a>                    | 452   | 100.0% |
| <a href="#"><u>Employed in the Selection Area but Living Outside</u></a> | 379   | 83.8%  |
| <a href="#"><u>Employed and Living in the Selection Area</u></a>         | 73    | 16.2%  |
| <a href="#"><u>Living in the Selection Area</u></a>                      | 328   | 100.0% |
| <a href="#"><u>Living in the Selection Area but Employed Outside</u></a> | 255   | 77.7%  |
| <a href="#"><u>Living and Employed in the Selection Area</u></a>         | 73    | 22.3%  |

**TABLE 14  
HOUSING STOCK PROFILE / UNITS IN STRUCTURE  
CITY OF PAWNEE CITY, NEBRASKA  
2000 & 2014 ESTIMATE**

| <u>Year</u>   | <u>Number of Units</u> |                  |                  |               | <u>Total</u> |
|---------------|------------------------|------------------|------------------|---------------|--------------|
|               | <u>1 Unit</u>          | <u>2-9 Units</u> | <u>10+ Units</u> | <u>Other*</u> |              |
| <b>2000</b>   | 456                    | 43               | 26               | 25            | <b>550</b>   |
| <b>2014**</b> | 439                    | 59               | 24               | 21            | <b>543</b>   |

\*Includes mobile home or trailer.

\*\*Specified Data Used. 2014 estimate subject to margin of error.

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

Hanna:Keelan Associates, P.C., 2016.

**TABLE 15  
HOUSING STOCK PROFILE  
DEFINING SUBSTANDARD HOUSING – HUD  
CITY OF PAWNEE CITY, NEBRASKA  
2000 & 2014 ESTIMATE**

|              | <u>Complete Plumbing</u> |               |                    | <u>Lack of Complete Plumbing</u> |                    |               | <u>Units with 1.01+ Persons per Room</u> |  |
|--------------|--------------------------|---------------|--------------------|----------------------------------|--------------------|---------------|--|--|
|              | <u>Totals</u>            | <u>Number</u> | <u>% of Totals</u> | <u>Number</u>                    | <u>% of Totals</u> | <u>Number</u> | <u>% of Totals</u>                       |  |
| <b>2000</b>  | 478                      | 473           | 98.9%              | 5                                | 1.1%               | 2             | 0.4%                                     |  |
| <b>2014*</b> | 459                      | 456           | 99.3%              | 3                                | 0.7%               | 0             | 0.0%                                     |  |

\*Specified Data Used. 2014 estimate subject to margin of error.

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

Hanna:Keelan Associates, P.C., 2016.

**TABLE 16**  
**ESTIMATED YEAR UNITS BUILT\***  
**CITY OF PAWNEE CITY, NEBRASKA**  
**2016**

| <u>Year</u>                         | <u>Housing Units</u> |
|-------------------------------------|----------------------|
| 2015 to Present                     | 1                    |
| 2010 to 2014                        | 2                    |
| 2000 to 2009                        | 23                   |
| 1990 to 1999                        | 26                   |
| 1980 to 1989                        | 35                   |
| 1970 to 1979                        | 71                   |
| 1960 to 1969                        | 71                   |
| 1950 to 1959                        | 19                   |
| 1940 to 1949                        | 35                   |
| <u>1939 or Before</u>               | <u>263</u>           |
| <b>Subtotal</b>                     | <b>546</b>           |
| <u>Units Lost (2010 to Present)</u> | <u>(17)</u>          |
| <b>Total Est. Units – 2016</b>      | <b>529</b>           |
| % 1939 or Before                    | 46.5%                |
| % 1959 or Before                    | 56.7%                |

\*Specified Data Used; subject to margin of error.  
 Source: City of Pawnee City, 2016;  
 2010-2014 American Community Survey.  
 Hanna:Keelan Associates, P.C., 2016.

**TABLE 17  
HOUSING STOCK OCCUPANCY / VACANCY STATUS  
CITY OF PAWNEE CITY, NEBRASKA  
2000, 2010 & 2016**

|                                  | <u>2000</u>           | <u>2010</u>           | <u>2016</u>           |
|----------------------------------|-----------------------|-----------------------|-----------------------|
| <b>a) Housing Stock</b>          | 542<br>(O=394; R=148) | 518<br>(O=355; R=163) | 529<br>(O=332; R=197) |
| <b>b) Vacant Housing Stock</b>   | <b>68</b>             | <b>93</b>             | <b>118</b>            |
| <b>c) Occupied Housing Stock</b> | <b>474</b>            | <b>425</b>            | <b>411</b>            |
| Owner Occupied                   | 353                   | 296                   | 283                   |
| Renter Occupied                  | 121                   | 129                   | 128                   |
| <b>d) Housing Vacancy Rate</b>   | <b>12.5% (68)</b>     | <b>17.9% (93)</b>     | <b>22.3% (118)</b>    |
| Owner Vacancy                    | 10.4% (41)            | 16.6% (59)            | 20.8% (69)            |
| Renter Vacancy                   | 18.2% (27)            | 20.8% (34)            | 24.9% (49)            |
| <b>e) Adjusted Vacancy Rate*</b> | <b>5.0% (27)</b>      | <b>6.2% (32)</b>      | <b>6.4% (34)</b>      |
| Adjusted Owner Vacancy*          | 4.7% (19)             | 5.6% (20)             | 6.6% (22)             |
| Adjusted Renter Vacancy*         | 5.4% (8)              | 7.3% (12)             | 6.1% (12)             |

\* 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 Pawnee City, 2016.  
2010-2014 American Community Survey Estimate.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 18  
OWNER OCCUPIED HOUSING VALUE  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2026**

|                     | <b>Less than<br/>\$50,000</b> | <b>\$50,000<br/>to \$99,999</b> | <b>\$100,000<br/>to \$149,999</b> | <b>\$150,000<br/>to \$200,000</b> | <b>\$200,000<br/>or More</b> | <b><u>Totals</u></b> |
|---------------------|-------------------------------|---------------------------------|-----------------------------------|-----------------------------------|------------------------------|----------------------|
| <b>2000*</b>        | 230                           | 90                              | 0                                 | 2                                 | 0                            | <b>322</b>           |
| <b>Median Value</b> | <b>\$29,000</b>               |                                 |                                   |                                   |                              |                      |
| <b>2014*</b>        | 171                           | 90                              | 9                                 | 13                                | 13                           | <b>296</b>           |
| <b>Median Value</b> | <b>\$35,500</b>               |                                 |                                   |                                   |                              |                      |
| <b>2016</b>         | <b>\$37,900</b>               |                                 |                                   |                                   |                              |                      |
| <b>2026</b>         | <b>\$50,400</b>               |                                 |                                   |                                   |                              |                      |

\*Specified Data Used. 2014 estimate subject to margin of error.  
Source: 2000 Census, 2010-2014 American Community Survey.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 19  
GROSS RENT  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2026**

|                    | <b>Less<br/>than<br/>\$300</b> | <b>\$300<br/>to<br/>\$399</b> | <b>\$400<br/>to<br/>\$499</b> | <b>\$500<br/>to<br/>\$699</b> | <b>\$700<br/>or<br/>More</b> | <b><u>Totals</u></b> |
|--------------------|--------------------------------|-------------------------------|-------------------------------|-------------------------------|------------------------------|----------------------|
| <b>2000*</b>       | 71                             | 36                            | 9                             | 2                             | 0                            | <b>118</b>           |
| <b>Median Rent</b> | <b>\$271</b>                   |                               |                               |                               |                              |                      |
| <b>2014*</b>       | 49                             | 22                            | 40                            | 46                            | 6                            | <b>163</b>           |
| <b>Median Rent</b> | <b>\$469</b>                   |                               |                               |                               |                              |                      |
| <b>2016</b>        | <b>\$480</b>                   |                               |                               |                               |                              |                      |
| <b>2026</b>        | <b>\$593</b>                   |                               |                               |                               |                              |                      |

\*Specified Data Used. 2014 estimate subject to margin of error.  
Source: 2000 Census, 2010-2014 American Community Survey.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 20**  
**SURVEY OF RENTAL PROPERTIES**  
**PAWNEE COUNTY, NEBRASKA**  
**2002-2014**

| <u>Year</u> | <u>Completed Surveys</u> | <u>Total Units</u> | <u>Vacancy Rate (%)</u> | <u>Absorption Rate (Days)</u> |
|-------------|--------------------------|--------------------|-------------------------|-------------------------------|
| 2002        | 2                        | 8                  | 0.0                     | 37.5                          |
| 2003        | 3                        | 67                 | 1.5                     | 37.9                          |
| 2004        | 2                        | 63                 | 0.0                     | 31.9                          |
| 2005        | 6                        | 78                 | 5.1                     | 49.3                          |
| 2006        | 6                        | 90                 | 4.4                     | 17.7                          |
| 2007        | 6                        | 84                 | 0.0                     | 23.8                          |
| 2008        | 5                        | 16                 | 0.0                     | 38.4                          |
| 2009        | 4                        | 73                 | 6.8                     | 59.7                          |
| 2010        | 7                        | 77                 | 11.7                    | 21.5                          |
| 2011        | 3                        | 10                 | 0.0                     | 45.0                          |
| 2012        | 2                        | 84                 | 0.0                     | 26.0                          |
| 2013        | 4                        | 65                 | 3.1                     | 14.0                          |
| 2014        | 3                        | 64                 | 12.5                    | N/A                           |
| <b>2015</b> | <b>5</b>                 | <b>71</b>          | <b>0.0</b>              | <b>N/A</b>                    |

N/A – Not Available.  
 Source: Nebraska Investment Finance Authority, 2016.

**TABLE 21  
AVERAGE SALES PRICE OF  
SINGLE FAMILY HOMES  
PAWNEE COUNTY, NEBRASKA  
2000-2015**

| <u>Fiscal Year</u>        | <u>Average Sale Price</u> |
|---------------------------|---------------------------|
| 2000                      | \$18,823                  |
| 2001                      | \$29,310                  |
| 2002                      | \$33,321                  |
| 2003                      | \$29,246                  |
| 2004                      | \$30,913                  |
| 2005                      | \$27,844                  |
| 2006                      | \$31,478                  |
| 2007                      | \$29,223                  |
| 2008                      | \$44,465                  |
| 2009                      | \$21,650                  |
| 2010                      | \$29,874                  |
| 2011                      | \$26,912                  |
| 2012                      | \$37,493                  |
| 2013                      | \$42,154                  |
| 2014                      | \$44,214                  |
| <u>2015</u>               | <u>\$55,389</u>           |
| <b>Change (2000-2015)</b> | <b>+36,566 (+194.3%)</b>  |

Source: Nebraska Investment Finance Authority, 2016.

**TABLE 22  
HOUSING CONDITIONS SURVEY  
PAWNEE CITY, NEBRASKA  
2016**

|              |            |
|--------------|------------|
| Excellent    | 30         |
| Good         | 125        |
| Average      | 223        |
| Fair         | 32         |
| <u>Poor</u>  | <u>10</u>  |
| <b>Total</b> | <b>420</b> |

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 23  
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS  
PAWNEE CITY, NEBRASKA  
2016**

| <u>Project Name</u>              | <u>Year</u> | <u>Units</u>        | <u>Type</u>                          | <u>Rent</u>                              | <u>Occupancy</u> | <u>Waiting List</u> |
|----------------------------------|-------------|---------------------|--------------------------------------|--|------------------|---------------------|
| <b>Pawnee Village</b>            | 1965        | 1-Bd: 54<br>2-Bd: 5 | HUD<br>Elderly/Family<br>(Section 8) | 30% Income<br>1-Bd: \$350<br>2-Bd: \$470 | 90%              | Yes (7)             |
| <b>Premier Estates of Pawnee</b> | 1966        | 1-Bd: 64            | Long-Term<br>Care                    | \$185.00-<br>\$205.00/Day                | 54%              | No                  |
| <b>Red Bud CROWN</b>             | 2007        | 3-Bd: 5             | NIFA Family                          | \$675                                    | 100%             | N/A                 |

N/A = Not Available.

Source: Property Managers, Pawnee City Housing Authority, 2016.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 24  
ESTIMATED HOUSING TARGET DEMAND  
CITY OF PAWNEE CITY, NEBRASKA  
2026**

| <u>Owner</u> | <u>Rental</u> | <u>Total<br/>Target<br/>Demand</u> | <u>Est. Required<br/>Target<br/>Budget (Millions)</u> |
|--------------|---------------|------------------------------------|---|
| 16           | 24            | 40*                                | \$6.8   |
| 26           | 36            | 62^                                | \$10.6  |

\*Based upon new households, providing affordable housing for 20% of cost burdened households, replacement of 65% of housing stock experiencing structural, plumbing and/or overcrowded conditions (as per the housing conditions survey), absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for 1.75% “pent-up” demand, based upon local capacity and availability of land and financial resources.

^Economic Development (ED) Boost. Includes an additional 65 FTE job increase.

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 25  
AREA HOUSEHOLD INCOME (AMI)  
PAWNEE COUNTY, NEBRASKA (INCLUDING CITY OF PAWNEE CITY)  
2016**

|                | <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> | \$12,810    | \$14,640    | \$16,470    | \$18,300    | \$19,770    | \$21,240    | \$22,710    | \$24,180    |
| <b>50% AMI</b> | \$21,350    | \$24,400    | \$27,450    | \$30,500    | \$32,950    | \$35,400    | \$37,850    | \$40,300    |
| <b>60% AMI</b> | \$25,620    | \$29,280    | \$32,940    | \$36,600    | \$39,540    | \$42,480    | \$45,420    | \$48,360    |
| <b>80% AMI</b> | \$31,450    | \$39,050    | \$43,900    | \$48,800    | \$52,700    | \$56,600    | \$60,500    | \$64,400    |
| <b>100%AMI</b> | \$42,700    | \$48,800    | \$54,900    | \$61,000    | \$65,900    | \$70,800    | \$75,700    | \$80,600    |
| <b>125%AMI</b> | \$53,375    | \$61,000    | \$68,625    | \$76,250    | \$82,375    | \$88,500    | \$94,625    | \$100,750   |

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 26  
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR  
CITY OF PAWNEE CITY, NEBRASKA  
2026**

|                | <u>Income Range</u>  |                       |                       |                        |                      | <u>Totals</u> |
|----------------|----------------------|-----------------------|-----------------------|------------------------|----------------------|---------------|
|                | <u>0-30%<br/>AMI</u> | <u>31-60%<br/>AMI</u> | <u>61-80%<br/>AMI</u> | <u>81-125%<br/>AMI</u> | <u>126%+<br/>AMI</u> |               |
| <b>Owner:</b>  | <b>0</b>             | <b>2</b>              | <b>4</b>              | <b>6</b>               | <b>4</b>             | <b>16</b>     |
| <b>Rental:</b> | <b>0</b>             | <b>10</b>             | <b>8</b>              | <b>6</b>               | <b>0</b>             | <b>24</b>     |

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 27  
TARGET REHABILITATION & DEMOLITION DEMAND & BUDGET  
CITY OF PAWNEE CITY, NEBRASKA  
2026**

|                              |                                       |
|------------------------------|---------------------------------------|
| - Moderate Rehabilitation    | 129 / \$3.3 Million                   |
| - Substantial Rehabilitation | 68 / \$3.0 Million*                   |
| - Demolition                 | 29 / \$509,000**/<br>\$1.5 Million*** |

\*Pending Appraisal Qualification.  
\*\*Estimated Cost without Acquisition.  
\*\*\*Estimated Cost with Acquisition.

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 28  
HOUSING TARGET DEMAND –  
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR  
CITY OF PAWNEE CITY, NEBRASKA  
2026**

| <u>Age Sector</u>                                | <u>Type of Unit</u> | <u>#Owner /<br/>#Rental</u> | <u>Land Requirements<br/>(Acres)</u> |
|--|---------------------|-----------------------------|--------------------------------------|
| <b>18 to 54 Years**</b>                          | Single Family Unit  | 8 / 6*                      | 6.0                                  |
|  | Town Home Unit      | 2 / 0                       | 0.6                                  |
|  | Duplex/Triplex Unit | 0 / 6                       | 1.4                                  |
| <b>Totals</b>                                    |                     | <b>10 / 12</b>              | <b>8.0</b>                           |
| <b>55+ Years</b>                                 | Single Family Unit  | 4 / 0                       | 1.7                                  |
|  | Town Home Unit      | 2 / 4                       | 1.6                                  |
|  | Duplex/Triplex Unit | 0 / 8                       | 1.9                                  |
| <b>Totals</b>                                    |                     | <b>6 / 12</b>               | <b>5.2</b>                           |
| <b>TOTAL UNITS / ACRES</b>                       |                     | <b>16 / 24</b>              | <b>13.2</b>                          |
| *Includes Credit-To-Own Units.                   |                     |                             |                                      |
| **Includes housing for persons with a disability |                     |                             |                                      |
| Source: Hanna:Keelan Associates, P.C., 2016.     |                     |                             |                                      |

**TABLE 29  
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS  
CITY OF PAWNEE CITY, NEBRASKA  
2026**

| <b>OWNER<br/>UNITS</b>                     | <b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b> |                |                 |              |               | <b>Workforce<br/>Sector</b> |
|--|---|----------------|-----------------|--------------|---------------|-----------------------------|
|  | <b>31%-60%</b>                            | <b>61%-80%</b> | <b>81%-125%</b> | <b>126%+</b> | <b>Totals</b> |                             |
| <b>Elderly (55+)</b>                       | 0   | 0              | 2               | 4            | 6             | 0                           |
| <b>Family</b>                              | 1   | 4              | 4               | 0            | 9             | 8                           |
| <b>Special<br/>Populations<sup>1</sup></b> | <u>1</u>                                  | <u>0</u>       | <u>0</u>        | <u>0</u>     | <u>1</u>      | <u>0</u>                    |
| <b>Subtotals</b>                           | <b>2</b>                                  | <b>4</b>       | <b>6</b>        | <b>4</b>     | <b>16</b>     | <b>8</b>                    |
| <b>RENTAL</b>                              |   |                |                 |              |               |                             |
| <b>UNITS</b>                               |   |                |                 |              |               |                             |
| <b>Elderly (55+)</b>                       | 4   | 4              | 4               | 0            | 12            | 0                           |
| <b>Family</b>                              | 5   | 3              | 2               | 0            | 10            | 9                           |
| <b>Special<br/>Populations<sup>1</sup></b> | <u>1</u>                                  | <u>1</u>       | <u>0</u>        | <u>0</u>     | <u>2</u>      | <u>0</u>                    |
| <b>Subtotals</b>                           | <b>10</b>                                 | <b>8</b>       | <b>6</b>        | <b>0</b>     | <b>24</b>     | <b>9</b>                    |
| <b>Totals</b>                              | <b>12</b>                                 | <b>12</b>      | <b>12</b>       | <b>4</b>     | <b>40</b>     | <b>17</b>                   |

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

\* 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., 2016.

**TABLE 30  
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)  
CITY OF PAWNEE CITY, NEBRASKA  
2026**

**PRICE – PURCHASE COST (Area Median Income)**

| <b>Owner</b>  | (31%-60%)         | (61%-80%)         | (81%-125%)        | (126%+)            |               | <b>Work Force</b> |
|---------------|-------------------|-------------------|-------------------|--------------------|---------------|-------------------|
| <b>Units</b>  | <b>\$135,000*</b> | <b>\$165,000*</b> | <b>\$190,300*</b> | <b>\$230,000*+</b> | <b>Totals</b> | <b>\$165,000*</b> |
| 2 Bedroom     | 2                 | 2                 | 2                 | 0                  | 6             | 0                 |
| 3+ Bedroom    | 0                 | 2                 | 4                 | 4                  | 10            | 8                 |
| <b>Totals</b> | <b>2</b>          | <b>4</b>          | <b>6</b>          | <b>4</b>           | <b>16</b>     | <b>8</b>          |

**PRICE – PURCHASE COST (Area Median Income)**

| <b>Rental</b> | (31%-60%)      | (61%-80%)      | (81%125%)      | (126%+)         |               | <b>Work Force</b> |
|---------------|----------------|----------------|----------------|-----------------|---------------|-------------------|
| <b>Units</b>  | <b>\$580**</b> | <b>\$655**</b> | <b>\$855**</b> | <b>\$965**+</b> | <b>Totals</b> | <b>\$725**</b>    |
| 2 Bedroom     | 4              | 3              | 2              | 0               | 9             | 0                 |
| 3+ Bedroom    | 6              | 5              | 4              | 0               | 15            | 9                 |
| <b>Totals</b> | <b>10</b>      | <b>8</b>       | <b>6</b>       | <b>0</b>        | <b>24</b>     | <b>9</b>          |

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

\*Average Affordable Purchase Price.

\*\*Average Affordable Monthly Rent.

Source: Hanna:Keelan Associates, P.C., 2016.

**PAWNEE CITY, NEBRASKA  
COMPREHENSIVE PLANNING PROGRAM – 2026.**

*Nebraska Investment Finance Authority  
Housing Study Grant Program.*

**Community Housing Study  
with Strategies for  
Affordable Housing.**

**Prepared By:**

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

**August, 2016**



***PAWNEE CITY, NEBRASKA  
COMMUNITY HOUSING STUDY WITH  
STRATEGIES FOR AFFORDABLE HOUSING - 2026.***

**MAYOR**

**Charlie Hatfield**

**FORMER MAYOR**

**Deborah Klein**

**CITY COUNCIL**

**Sandi Corbitt-Sears, President**

**Mark Sunneberg Jr.**

**John Dahlgren**

**Ricky Helms**

**PLANNING COMMISSION**

**John Wissler, Chairman**

**John DeFreece**

**Steve Messing**

**Ron Hodges**

**CITY STAFF**

**Tamela Stephens, Clerk/Treasurer**

**Clint Johnson, Zoning Administrator**

**L. Joe Stehlik, Attorney**

**PAWNEE CITY CHAMBER OF COMMERCE**

**Dan Lovercheck, President**

The Pawnee City, Nebraska Community Housing Study with Strategies for Affordable Housing was funded by the Nebraska Investment Finance Authority Housing Study Grant Program, with matching funds from the City of Pawnee City. The Housing Study was completed with the guidance and direction of the Pawnee City Planning Commission, in conjunction with the Pawnee City Comprehensive Plan.

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

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

**\*Lincoln, Nebraska\* 402.464.5383 \***

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

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**PAWNEE CITY, NEBRASKA**

**COMMUNITY HOUSING STUDY WITH  
STRATEGIES FOR AFFORDABLE HOUSING - 2026.**

# **SECTION 1**

**Overview of Research Activities,  
Expected Outcomes &  
Citizen Participation Program.**

# ***OVERVIEW OF RESEARCH ACTIVITIES, EXPECTED OUTCOMES & CITIZEN PARTICIPATION PROGRAM.***

## **INTRODUCTION.**

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

This **Community Housing Study** was conducted for the **City of Pawnee City** by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. **Local elected officials and the citizens of Pawnee City all provided invaluable information.** Funding for the **Community Housing Study** was provided by the City and a Housing Study Grant awarded by the **NEBRASKA INVESTMENT FINANCE AUTHORITY**. The **Study** serves as a component to the **Pawnee City Comprehensive Plan**.

## **RESEARCH APPROACH.**

This **Community Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the City of Pawnee City was derived from the U.S. Census and the 2010-2014 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and other pertinent data sources.

To facilitate effective both short- and long-range planning and implementation activities, housing demand projections were developed for a 10-year period. The implementation period for this Housing Study will be 10 years; August, 2016 to August, 2026.



## **PURPOSE OF STUDY.**

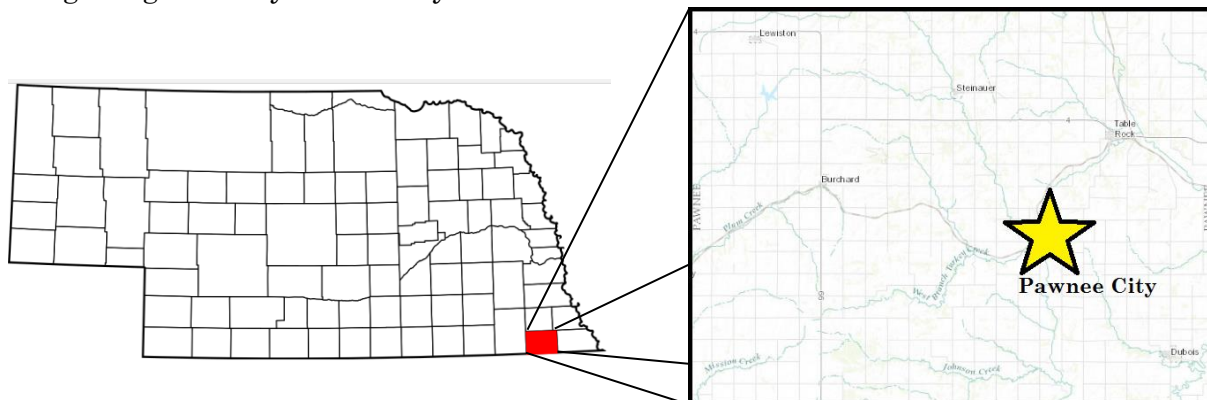
*“The purpose of this Housing Study is to create a ‘housing vision’ and a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for the City of Pawnee City and to ensure that proper guidance is observed in developing of various housing types for persons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

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

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative** activities included a comprehensive Community citizen participation program consisting of the implementation of three Surveys, meetings with the Pawnee City Planning Commission, and a Community Planning/Housing “Open House” with the local citizenry, all in an effort to address the issues and needs of the Community. **Quantitative** research activities included the collection of statistical and field data. The analysis of this data allowed for the projection of the Pawnee City population and household database, income capacity and housing profile and demand.

## **SUMMARY.**

The City of Pawnee City is located in central Pawnee County, Nebraska, and serves as the County-Seat of Pawnee County. The population of the previous two Decennial Censuses (2000 and 2010) recorded a declining population for Pawnee City, by 155 people, or from 1,033 in 2000 to 878 in 2010. The 2016 population is estimated to be 833. The Community benefits from several attributes including its largest employers: CJ Foods, Pawnee County Medical Hospital and Pawnee City Public Schools, Pawnee County Government and ShillingBridge Winery & Brewery.



The City of Pawnee City will have an estimated (medium) population of 820 by 2026. This population will represent a slight decrease of 13 from the estimated 2016 population. With the creation of 25 additional, full-time employment (FTE) positions, the City has the potential to increase by an estimated 16 persons, resulting in a 2026 population of 849. An **Economic Development (ED) “Boost”** scenario, through the addition of 65 FTE positions, could result in a 2021 population of 891, an increase of 58, or 7 percent.



To meet the housing needs of its current and future residents, Pawnee City should strive to develop up to **40 new housing units by 2061**, including, approximately 16 owner and 24 rental housing units. Housing development in Pawnee City should consist of a blend of housing for existing families, local workforce, first-time homebuyers and the elderly. This would include the development of single family, duplex/triplex and townhome style units as the primary housing types for Pawnee City. **An ED “Boost” scenario would result in the demand for 62 total housing units, including 26 owner and 36 rental housing units by 2026.**



**An estimated 13 acres of land will be needed for residential purposes in Pawnee City during the next 10 years, including an estimated eight acres for housing development for family housing and an estimated five acres for elderly (55+ years) housing developments.** Any future housing units built outside the current Corporate Limits of Pawnee City, but within the City’s One-Mile Planning Jurisdiction should be constructed in a planned rural subdivision with the appropriate development specifications to allow these units to eventually be annexed into the City.

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

## **CITIZEN PARTICIPATION PROGRAM.**

The following highlights the **comprehensive citizen participation program** that was implemented to gather the opinions of the area citizenry regarding housing issues and needs. ***Planning for the Community'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 Pawnee City included meetings with the **Pawnee City Planning Commission**, a **Community Planning/Housing "Open House"** and the implementation of three important Surveys: a **"Citizen Survey,"** a **"Workforce Housing Needs Survey"** and a **"Continuum of Care for Elderly Persons Household Survey"**. Surveys were distributed utilizing local websites, as well as hard copies at key Community locations.

## **CITIZEN SURVEY.**

The Pawnee City **"Citizen Survey"** asked participants to provide information regarding various aspects of the Community, including housing, their current living situation, condition of their dwelling unit and what families could afford for monthly rent or a monthly house payment. A total of **33 Surveys** were completed. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I**.

- An estimated 33 percent of Survey participants have lived in Pawnee City for 21 years or more.
- 18 participants resided in a single family home. A majority of participants were satisfied with their current housing situation. **An estimated 39 percent of Survey participants rated the condition of their home as "fair," or in need of minor repair.**
- Housing types identified by participants as **"Greatly Needed"** in the City of Pawnee City include, but are not limited to Housing for Middle-Income Families, Housing for Existing/New Employees, Rehabilitation of Owner and Renter-Occupied Housing and a Licensed Assisted Living Facility with Specialized Services.
- Top-rated Community services in Pawnee City included Churches, Fire Protection, Garbage Collection, Library, Medical Clinic and Banks.
- 94.4 percent of the Survey respondents supported the Community using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 76.4 percent of the Survey respondents supported Pawnee City using State or Federal grant funds to conduct a rental housing rehabilitation program.

- 83.3 percent of the Survey respondents supported Pawnee City 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.
- 72.2 percent of the Survey respondents supported the Community using grant dollars to purchase, rehab and resell vacant housing in the Community.
- 88.2 percent of the Survey respondents supported Pawnee City using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

### **WORKFORCE HOUSING NEEDS SURVEY.**

**The Pawnee City Planning Commission**, in cooperation with **local major employers**, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the Community's workforce. A total of **73 Surveys** were completed.

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 what participants could afford for monthly rent or house payment. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix I** of this **Housing Study**.

- **Survey respondents included 48 homeowners and 25 renters. A total of 10 participants were not satisfied with their current housing situation.** Reasons included their home was too small, in need of substantial updating and/or being too far from their place of employment. **A total of seven participants indicated an interest in purchasing a housing unit in Pawnee City.**
- A total of five respondents could afford a home priced between \$50,000 and \$100,000.
- Most participants identified an ability to afford a monthly rent less than \$650.
- The most common barriers identified when obtaining affordable **owner housing** included **cost of utilities, a lack of sufficient homes for sale and the cost of real estate taxes.**
- The most common barriers faced when obtaining affordable **rental housing** included the **high cost of rent and a lack of decent rental units at an affordable price range and the cost of utilities.**

## **CONTINUUM OF CARE FOR ELDERLY PERSONS HOUSEHOLD SURVEY.**

A “**Continuum of Care for Elderly Persons Household Survey**” was made available at select locations in Pawnee City, to assist in determining the specific immediate, short- and long-term housing and Community service needs of the Area’s elderly population. A total of **45 Surveys** were completed.

Survey participants were asked to provide information on subjects concerning the types of housing needed for senior citizens and the appeal of a retirement housing campus for the Community. The following are highlights from the **Survey**. The complete results are available in **Appendix I** of this **Housing Study**.

- **Survey respondents consisted of 40 owners and five renters.**
- A majority of Survey respondents were satisfied with their current housing situation.
- **Participants identified anticipating needing either an assisted living housing unit, a two-bedroom apartment for rent or a single family home to satisfy their housing needs within the next five years. A majority of participants felt living in a Retirement Housing Campus was either “somewhat appealing” or “very appealing”.**
- Church, Grocery Store, Pharmacy, Fire Protection, City Offices, Library, Medical Clinic, Police Protection, Banks and Schools were identified as the top Community services in Pawnee City. The top support services included Food/Meals-On-Wheels, Home Health Care, Mental and Physical Health Services and Law Enforcement.

## **COMMUNITY PLANNING/HOUSING OPEN HOUSE**

The Community Citizen Participation Program included a **Community Planning/Housing “Open House”** at the Pawnee City Public Library. Attendees provided input on local planning and development issues and offered solutions to alleviate weaknesses or threats to the quality of life in Pawnee City. The following highlights the priority housing issues or needs for the City, as expressed by those in attendance.

- Participants identified a need to keep local housing price products at or below \$160,000. Anything above this price would likely “price out” and discourage persons in the City, County or region from purchasing a home in Pawnee City.
- A large percentage of persons employed in educational or administrative positions do not reside in the Community, due to a lack of decent, safe and affordable housing, both owner and rental.
- Participants stressed a need for an assisted living facility, providing specialized services, in an effort to retain the elderly populations of Pawnee City. Most persons in need of assisted living relocate outside of Pawnee County for services.
- There is a good provision of “basic necessities” in Pawnee City, including a pharmacy, medical services, groceries and other public and commercial services. This should be used to attract new residents to the Community.
- The City of Pawnee City has declined slightly in population since the 2000 Census. Several participants cited an “aging in place” population.
- New housing development and existing housing rehabilitation is needed to attract young professionals and employees to Pawnee City. A number of new and existing employment opportunities, including a local niobium mining operation, are proposed for the Pawnee City area that could attract new persons and families to the Community.
- Participants would like to see street improvements be tied to new housing development. A number of vacant lots are located on gravel roads, which makes housing development less attractive.



**PAWNEE CITY, NEBRASKA**

**COMMUNITY HOUSING STUDY WITH  
STRATEGIES FOR AFFORDABLE HOUSING - 2026.**

**SECTION 2**

**Community Housing Goals &  
Action Steps.**

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

## **INTRODUCTION.**

The following Pawnee City “Community Housing Goals & Action Steps” reflect citizen input through Surveys and meetings with the Pawnee City Planning Commission. These activities provided several opportunities for input from various individuals, organizations, groups and Community leadership, regarding the existing and future housing needs of the Community. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in Pawnee City.

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

**Goal 1: Community Housing Initiative.** The City of Pawnee City should implement a **Housing Initiative** as a primary economic development activity. This Housing Initiative should include the development of up to **40 new housing units by 2026**, including an estimated **16 owner housing units** and **24 new rental units**. This Housing Initiative would provide current and future residents of the Community with access to a variety of safe, decent and affordable housing types for families/individuals of all ages, household sizes and incomes.

- **Action Step 1:** Support the efforts of **Pawnee City Development Corporation (PCDC)** and the Pawnee City Housing Authority to encourage and monitor housing development. The City should continue to work directly with both public and private sectors to encourage the development of specific housing programs to meet the needs of the Community’s current and future residents, with emphasis on housing for young families, the local workforce, retirees and special populations. **By 2026, the City of Pawnee City will need to develop up to 10 owner units and 12 rental housing units for households, age 18 to 54 years, and six owner and 12 rental units for elderly households, 55+ years of age.**

The City of Pawnee City has established memberships and/or working relationships with regional economic and housing development organizations such as PCDC, Pawnee County Promotional Network, Pawnee City Chamber of Commerce, Southeast Nebraska Development District and Southeast Nebraska Community Action. The programs provided by these organizations are vital to the successful implementation of future housing activities.

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

The **Workforce Housing Needs Survey** that was distributed to the major employers in Pawnee City and filled out by their employees identified the **“cost of real estate taxes”** and **“lack of sufficient homes to purchase”** as barriers to home owners and the **“lack of decent rental units”** and the **“cost of rent”** to renters as the most significant barriers to obtaining affordable, suitable housing for their families.

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

Pawnee City recently received a \$3.1 Million grant to develop a 22 unit Assisted Living facility in the Community. Assisted living housing was identified as the “most needed” housing type for persons 55+ years of age by participants of the *Continuum of Care for Elderly Persons Household Survey*. Additionally, 85.7 percent of the respondents to the *Citizen Survey* selected Assisted Living Housing as the highest ranked “greatly needed” housing type within the next 10 years.

**Goal 2: New Housing Developments.** New housing developments in the City of Pawnee City should address the needs of both owner and renter households, of all age and income sectors, of varied price products.

- **Action Step 1:** The City of Pawnee City should identify up to **19 to 23 acres of land** for **new residential development** to meet the estimated need for **40 additional housing units by 2026**. The City should develop housing in both new and developed areas of the Community. Preferred unit types should include single family housing, town homes and duplex/triplex units. **A total of 13.2 acres of residential land should be developed by 2026.**

- **Action Step 2:** Build an estimated 10 units of owner housing for households of moderate income households (61%-125% AMI) and an estimated four owner units for families and individuals of upper income (126%+ AMI). Special attention should be given the construction of single family housing units for younger households and duplex/triplex units for the elderly and retirees. **New owner housing price products should have a purchase price between an estimated \$165,000 to \$230,000, depending on the type of housing units and the household income sector being targeted.**
- **Action Step 3:** Build an estimated 10 rental housing units for persons and families of low-income (0%-60% AMI) and an estimated 14 rental units for households of moderate- to upper-income (61%+ AMI).

Rental housing for families and elderly populations should be targeted to all income ranges. Pawnee City should provide a variety of new retirement and elderly housing types in order to retain these populations in the City. **Rental unit price products in Pawnee City should range in monthly rents from \$580 to \$855, depending on the size, number of bedrooms and the household income sector being served.**

Rental units of all types should be constructed in Pawnee City, with emphasis on single family housing, duplex/triplex units, town home units and apartment rental units for both the elderly and younger households. A rent-to-purchase option should be made available with single family rental units. Rental housing should be built to meet the housing needs of young, single workers in the Community.

- **Action Step 4:** Future housing development programs in Pawnee City should be concentrated in the northern portion of City, as identified by participants of the Pawnee City Citizen Survey. Consider new, modern housing development types, such as housing in the Downtown and new subdivisions utilizing modern planning concepts.
- **Action Step 5:** New housing developments in the City of Pawnee City should include the construction of housing that focuses on accessibility and use by persons and families with special needs.
- **Action Step 6:** As needed, the City should continue the process of condemning and demolishing housing of a dilapidated condition, not cost effective to rehabilitate. **The vacated lots could be set aside as part of a City-Wide Land Bank program to be used for future owner and**



rental housing development needs.

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

- **Action Step 1:** The Community of Pawnee City should support a housing rehabilitation program for both owner and rental housing units, with emphasis on meeting the housing rehabilitation needs of the elderly, low income families and housing occupied by persons with special needs.

**Rehabilitation of owner and renter-occupied housing units was identified as “greatly needed” by participants of the Pawnee City Citizen Survey.**

- **Action Step 2:** The Community of Pawnee City should preserve housing of historical significance. Housing that is architecturally significant or for its association with persons or families who played key roles in the development and growth of the City adds to the character and uniqueness of Pawnee City neighborhoods.



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

- **Action Step 1:** The City should pursue State and Federal Grants to assist in financing housing rehabilitation, housing purchase, rehabilitate and resale and first-time homebuyers' programs. The City and private builders should pursue such funding from the Nebraska Investment Finance Authority and Nebraska Department of Economic Development.
- **Action Step 2:** The City of Pawnee City should utilize Tax Increment Financing (TIF) to assist in the financing of new housing developments, specifically public facility and utility requirements. **Pawnee City has two designated "Redevelopment Areas," which includes the Downtown, Highway Commercial Corridors and adjacent industrial and residential areas.**
- **Action Step 3:** Housing developers in Pawnee City should be encouraged to pursue securing any and all available tools of financing assistance in the development of new housing projects in the Community. This assistance is available with the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, USDA-Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development, in the form of grants, tax credits and mortgage insurance.

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

- **Action Step 1:** Address the following, primary impediments to fair housing choice in Pawnee City, as identified by participants of the **Pawnee City Workforce Housing Survey**. The most common barriers faced when obtaining affordable housing included, but were not limited to housing/rental prices and a lack of sufficient homes/apartments for sale or for rent.
- **Action Step 2:** Support and enforce a **Fair Housing Policy**, to ensure all current and future residents of the Community do not experience any discrimination in housing choice. **The Fair Housing Policy could include the following:**

- Creating an “Action Plan” to identify strategies to further affordable housing opportunities.
  - Hosting a “Housing Fair” for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
  - Promote “Equal Housing Opportunities” on flyers, brochures and local newspapers.
  - Assist the Housing Authority in enforcing fair housing policies and submitting complaints of discrimination to the Nebraska Equal Opportunity Commission.
- **Action Step 3:** Pawnee City should enforce **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
  - **Action Step 4:** For **persons with a disability(ies)**, supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.
  - **Action Step 5:** Routinely inspect rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.



**PAWNEE CITY, NEBRASKA**

**COMMUNITY HOUSING STUDY WITH  
STRATEGIES FOR AFFORDABLE HOUSING - 2026.**

**SECTION 3**

**Pawnee City  
Community Profile.**

# ***PAWNEE CITY COMMUNITY PROFILE.***

## **INTRODUCTION.**

This **Section** of the **Pawnee City, Nebraska Community Housing Study with Strategies for Affordable Housing** 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 Pawnee City. 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 Pawnee City included a 10-year period, **August, 2016, to August, 2026**, consistent with the projections highlighted in the **Pawnee City Comprehensive Plan**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

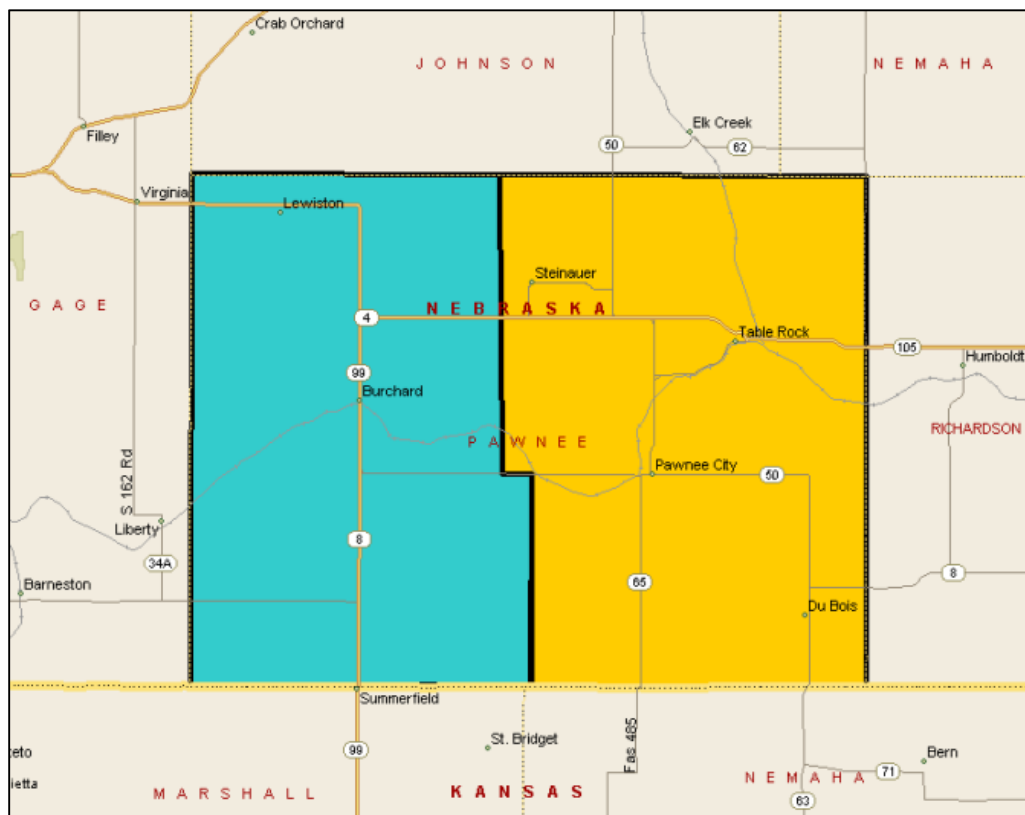
The following narrative provides population, income, economic and housing trends and projections for the Community of Pawnee City. All statistical **Tables** are included in **Appendix II** of this **Community Housing Study**.



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

The **Effective (Housing) Market Area** for Pawnee City is divided into two segments, a Primary and a Secondary Housing Market Area. The **Primary Housing Market Area (Orange)** includes all of the City of Pawnee City and the eastern half of Pawnee County. The **Secondary Housing Market Area (Blue)** includes the western half of Pawnee County.

The Secondary Housing Market Area could provide added stability to the population of Pawnee City. Additionally, the neighboring Counties of Richardson, Nemaha, Johnson and Gage, in Nebraska, and Marshall and Nemaha Counties in Kansas could provide additional support to both the Primary and Secondary Market Areas. In order for the Community to attract residents from the Secondary Area, City officials, in partnership with the Pawnee City Development Corporation, should provide a variety of housing types, both owner and renter, at various price ranges, for all income levels and age groups.



## **POPULATION PROFILE.**

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

The population of the previous two Decennial Censuses (2000 and 2010) recored a population decrease in Pawnee City, from 1,033 in 2000 to 878 in 2010, a decrease of 155 persons, or 15 percent. Currently (2016), the population for the Community of Pawnee City is an estimated 833 and is expected to experience a “medium” population of 820, a decrease of 13 persons, or 1.5 percent. The Community has the potential to increase by an estimated 2 percent, or by 17 persons, to reach a “high” population projection of 849, via increased housing and economic development efforts and job creation, including 25 additional Full-Time Employment (FTE) positions.

**An Economic Development (ED) “Boost” scenario, consisting of 65 additional FTEs in Pawnee City, would result in a 2026 population of 891, an increase of 7 percent, or 58 persons.** An increasing population base contributes to the need for new and improved housing for various forms, types and sectors of the Community.

### ***Age.***

Only the “55-64” age group experienced an increase in population from 2000 to 2010, increasing by 43 persons, or from 96 to 139. This age group is projected to continue increasing in population by 2026, 31 persons. The largest decreases are projected to occur in the “19 and Under” and “35-54” age groups, decreasing by an estimated 21 and 22 persons, respectively.

**The “65+” age group is projected to either remain stable or increase by 2026. This includes retiree, elderly and frail elderly populations. This is due, primarily, to a population that is “aging in place” and in need of independent retirement or elderly/frail elderly housing. This includes senior apartments, duplexes and triplexes, and assisted living and long-term care facilities.**

The current median age in Pawnee City is an estimated 53.5 years. By 2026, the median age is projected to increase, to 55.2 years.

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

Persons per household has increased in Pawnee City, from 2000 to 2010. Currently, the number of persons per household is an estimated 2.45. By 2026, persons per household in Pawnee City is projected at an estimated 2.46. **An ED “Boost” scenario would increase to 2.54, through 2026.** As larger families continue to move to Pawnee City, primarily for local employment opportunities, the number of persons per household will continue to increase.

## **INCOME PROFILE.**

Information presented in the **Income Profile** of this **Housing Study** assists in determining the number of households within Pawnee City 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 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 Pawnee County, Nebraska, which is reflective of the per capita income situation in Pawnee City. In 2016, per capita income in Pawnee County is an estimated \$46,637, an increase of 116.7 percent from 2002, which experienced a per capita income of \$21,516. **By 2026, per capita income in Pawnee County is projected to increase an estimated 19 percent, to \$55,510.**

The **median income** for all households in Pawnee City, in 2016, is estimated to be \$29,635. The Community's household median income is projected to increase to \$35,479, or 19.7 percent by 2026. **For households with persons 65+ years of age, the median income in 2016 is estimated to be \$23,078. By 2026, this median income is expected to increase to \$27,665, or 19.9 percent.**

The Pawnee City ED "Boost" scenario would result in a median household income of an estimated \$38,142, for all households. **For Households 65+ years of age, the estimated 2026 median income would be an estimated \$28,979.**

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

A number of households in Pawnee City 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 36 owner and 49 renter households are currently cost burdened and/or experiencing housing problems. By 2026, an estimated 27 owner and 43 renter households are projected to be cost burdened, and/or be experiencing housing problems.**

## **ECONOMIC PROFILE.**

The following discussion provides a general **Economic Profile** of Pawnee County, which reflects the economic trends of the City of Pawnee City. Included is a review of relevant labor force data, annual employment trends and the identification of major employers.

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

Between 2002 and 2015, total employment increased, slightly, from 1,583 to 1,586. The number of employed persons fluctuated greatly within that time frame, with the years 2011 and 2013 recording triple-digit employment increases and the years 2009 and 2015 recording triple-digit decreases. Currently, an estimated 1,632 persons are employed in Pawnee County, an increase of 46 from 2015. Current employment is projected to continue to increase an estimated 13.6 percent by 2026, consisting of 1,855 total employees. **An ED “Boost” could potentially increase the number of employed persons in the County to 2,189, an increase of 557 employees by 2026.**

Despite spiking during 2009 and 2010, the unemployment rate has remained fairly stable since 2005. Currently the unemployment rate is at an estimated 2.4 percent and is projected to decrease, slightly, but remain stable throughout the next 10 years.

The Center for Economic Studies, through the U.S Census, estimates that in 2013, 452 persons were employed in the City of Pawnee City. An estimated 379 of the 452 travel from outside the Community for employment. Additionally, an estimated 328 employees reside in Pawnee City, but 255 travel elsewhere for employment. Only 73 people both live and work in Pawnee City.

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

Overall, non-farm employment (wage and salary) decreased by 0.6 percent, between 2013 and 2015. The largest percent increases occurred in the Other Services, Natural Resources & Construction and Financial Activities Sectors.

**The City of Pawnee City largely consists of a farming and agriculturally-based economy. Major employers include CJ Foods, Pawnee City Public Schools, Pawnee County Memorial Hospital, ShillingBridge Winery & Brewery and the Pawnee County Government. A large Niobium mining operation is proposed to operate within Pawnee County. This would mean an influx of employees to the Area potentially seeking temporary or even permanent housing.**

## **HOUSING PROFILE.**

### ***Households.***

Currently, an estimated 411 total households exist in Pawnee City, consisting of 283 owner and 128 renter households. By 2026, renter households will account for an estimated 32.7 percent of the households in the Community. **Pawnee City is projected to experience an increase in renter households with owner households decreasing, but remaining stable through 2026.**

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 32, is expected to remain stable during the next 10 years.

**The ED “Boost” scenario projects an estimated 417 total households for the City of Pawnee City, consisting of 283 owner and 134 renter households.**

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

Currently, Pawnee City is comprised of an estimated **529 housing units**, consisting of approximately **332 owner** and **197 rental units**. Based upon Census analysis, of these 529 units, approximately 118 are vacant, resulting in an overall, housing vacancy rate of 22.3 percent. An estimated 69 owner and 49 rental units are vacant in Pawnee City, resulting in an overall owner vacancy rate of 20.8 percent and an overall renter vacancy rate of 24.9 percent.

An estimated 46.5 percent of the existing housing stock in Pawnee City was built prior to 1940. A total of 17 housing structures have been demolished or lost in the Community since 2010.

The determination of an **Adjusted Housing Vacancy Rate (AHVR)** is the most useful statistical tool in identifying vacant, available housing in a Community. The **AHVR** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. A vacancy rate of 6 to 7 percent is the minimum rate recommended for Pawnee City, to have sufficient housing available for both new and existing residents. **The overall AHVR for Pawnee City is an estimated 6.4 percent, which includes an AHVR for owner housing of 6.6 percent and 6.1 percent for rental housing units. This concludes that the Community is near the threshold of experiencing a “Housing Vacancy Deficiency,” especially in terms of available rental housing.**

Pawnee City 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 Pawnee County, from 2002 to 2015. A total of five rental properties participated in the 2015 Survey, totaling 71 rental housing units. Results identified no rental housing vacancy in Pawnee County.

**TABLE 3.1**  
**SURVEY OF RENTAL PROPERTIES**  
**PAWNEE COUNTY, NEBRASKA**  
**2002-2015**

| <u>Year</u> | <u>Completed Surveys</u> | <u>Total Units</u> | <u>Vacancy Rate (%)</u> | <u>Absorption Rate (Days)</u> |
|-------------|--------------------------|--------------------|-------------------------|-------------------------------|
| 2002        | 2                        | 8                  | 0.0                     | 37.5                          |
| 2003        | 3                        | 67                 | 1.5                     | 37.9                          |
| 2004        | 2                        | 63                 | 0.0                     | 31.9                          |
| 2005        | 6                        | 78                 | 5.1                     | 49.3                          |
| 2006        | 6                        | 90                 | 4.4                     | 17.7                          |
| 2007        | 6                        | 84                 | 0.0                     | 23.8                          |
| 2008        | 5                        | 16                 | 0.0                     | 38.4                          |
| 2009        | 4                        | 73                 | 6.8                     | 59.7                          |
| 2010        | 7                        | 77                 | 11.7                    | 21.5                          |
| 2011        | 3                        | 10                 | 0.0                     | 45.0                          |
| 2012        | 2                        | 84                 | 0.0                     | 26.0                          |
| 2013        | 4                        | 65                 | 3.1                     | 14.0                          |
| 2014        | 3                        | 64                 | 12.5                    | N/A                           |
| <b>2015</b> | <b>5</b>                 | <b>71</b>          | <b>0.0</b>              | <b>N/A</b>                    |

Source: Nebraska Investment Finance Authority, 2016.

### *Housing Structural Conditions.*

A **Housing Structural Condition Survey**, identified in **Table 3.2** was implemented for Pawnee City, through field observations, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated.

The housing structural conditions survey identified **42 total housing structures in a “Fair” to “Poor” condition.** During the next 10 years, these structures should be targeted for substantial rehabilitation or demolition. Units in “Poor” condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a focus on the local workforce populations.

|              |            |
|--------------|------------|
| Excellent    | 30         |
| Good         | 125        |
| Average      | 223        |
| Fair         | 32         |
| <u>Poor</u>  | <u>10</u>  |
| <b>Total</b> | <b>420</b> |

Source: Hanna:Keelan Associates, P.C., 2016.

### *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 Pawnee City is challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources.

Currently, the Pawnee City median owner housing value is an estimated \$37,900. By 2026, the estimated median housing value is projected to increase an estimated 32.9 percent to \$50,400.

The current estimated median gross rent for Pawnee City is \$480. The median gross rent is projected to increase an estimated 23.5 percent to \$593.

**Table 3.3** identifies the **average sales price of single family homes** in Pawnee County. The average sale price of single family homes has increased from \$18,823 in 2000 to \$55,389 in 2014, an increase of \$36,566 or 194.3 percent.

**TABLE 3.3**  
**AVERAGE SALES PRICE OF**  
**SINGLE FAMILY HOMES**  
**PAWNEE COUNTY, NEBRASKA**  
**2000-2015**

| <u>Fiscal Year</u>        | <u>Average Sale Price</u> |
|---------------------------|---------------------------|
| 2000                      | \$18,823                  |
| 2001                      | \$29,310                  |
| 2002                      | \$33,321                  |
| 2003                      | \$29,246                  |
| 2004                      | \$30,913                  |
| 2005                      | \$27,844                  |
| 2006                      | \$31,478                  |
| 2007                      | \$29,223                  |
| 2008                      | \$44,465                  |
| 2009                      | \$21,650                  |
| 2010                      | \$29,874                  |
| 2011                      | \$26,912                  |
| 2012                      | \$37,493                  |
| 2013                      | \$42,154                  |
| 2014                      | \$44,214                  |
| <u>2015</u>               | <u>\$55,389</u>           |
| <b>Change (2000-2015)</b> | <b>+36,566 (+194.3%)</b>  |

Source: Nebraska Investment Finance Authority, 2016.

### *Affordable Housing Stock.*

With the population and number of housing units projected to increase, by 2026, it is important 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.

A total of **two affordable rental housing programs and one long-term care facility, totaling 128 units**, were reviewed as affordable rental housing options in Pawnee City. These units are funded by the Nebraska Investment Finance Authority, the Department of Housing and Urban Development and various private/non-profit organizations. Currently, Pawnee Village, managed by the Pawnee City Housing Authority, is experiencing an occupancy rate above 90 percent with a waiting list of seven prospective residents. Premier estates of Pawnee, an **elderly designated long-term care facility, is experiencing a 54 percent occupancy rate.**

**The City of Pawnee City recently received a \$3.1 Million grant to develop a 22 unit assisted living facility. The new facility will be located in the northwestern portion of the Community, one block west of the existing Premier Estates of Pawnee.**





**PAWNEE CITY, NEBRASKA**

**COMMUNITY HOUSING STUDY WITH  
STRATEGIES FOR AFFORDABLE HOUSING - 2026.**

**SECTION 4**

**Community-Wide  
Housing Target Demand.**

## ***COMMUNITY-WIDE HOUSING TARGET DEMAND.***

### **INTRODUCTION.**

This Section of the **Community Housing Study with Strategies for Affordable Housing** provides a **Community-Wide Housing Target Demand Analysis for Pawnee City**. The needs/demand analysis includes the identification of housing “target” demand for both new housing development and housing rehabilitation activities.

### **HOUSING DEMAND POTENTIAL.**

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

#### **(1) NEW HOUSEHOLDS, SUBSTANDARD CONDITIONS & “COST BURDENED” HOUSEHOLDS.**

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

Currently (2016), the population for the Community of Pawnee City is an estimated 833 and is expected to experience a “medium” population of 820, by 2026. The Community has the potential to increase by an estimated 2 percent, or by 17 persons, to reach a “high” population projection of 849, by 2026, via increased housing and economic development efforts and job creation, including 10 additional Full-Time Employment (FTE) positions.

**An Economic Development (ED) “Boost” scenario, consisting of a population growth of 58, or 7 percent in Pawnee City, would result in a 2026 population of 891.** An increasing population base contributes to the need for new and improved housing for various forms, types and sectors of the Community.

### ***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, the analysis of building and property conditions and the on-site field work completed by Hanna:Keelan produced data identifying substandard housing units and housing units having overcrowded conditions.

- As per Field Work conducted by Hanna:Keelan Associates, **42 total housing structures are in “Fair” to “Poor” condition.** During the next 10 years, these structures should be targeted for substantial rehabilitation or demolition. Units in poor to salvage condition 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.
- Currently, no housing units in Pawnee City have overcrowded conditions, while only three units lack complete plumbing.

### ***“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 20.6 percent, or 85 of the total 411 households in Pawnee City are considered cost burden.** This equals an estimated 36 owner and 49 renter households. By 2026, the number of renter and owner (housing) cost burdened households is projected to decline. 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 Pawnee City, to have sufficient housing available for both new and existing residents. An **adjusted housing vacancy rate (AHVR)** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities, as well as housing units strictly for sale or for rent and meet City code.

Currently, the City of Pawnee City has an overall estimated housing vacancy rate of 22.3 percent. The overall AHVR is an estimated 6.4 percent. This includes a 6.6 percent owner housing vacancy rate and a 6.1 percent renter housing vacancy rate.

**(3) “PENT-UP” HOUSING DEMAND.**

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

## HOUSING TARGET DEMAND.

Table 4.1 identifies the **estimated housing target demand** for Pawnee City by **2026**. 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 10-year target housing demand is **40 units, including an estimated 16 owner and 24 rental units**. The total estimated **development cost, by 2026, is \$6.8 Million**. **Housing projects should include both, new construction and purchase/rehab/resale or re-rent activities.**

Pawnee City should also be prepared for a potential “**ED Boost**” in population through new employment opportunities or major employers locating or relocating to the Community. A scenario population growth of **58 persons**, contributing to an additional **65 full-time employees**, would result in a total target demand of up to **62 housing units** by 2026, including **26 owner and 36 rental housing units**.

**TABLE 4.1**  
**ESTIMATED HOUSING TARGET DEMAND**  
**CITY OF PAWNEE CITY, NEBRASKA**  
**2026**

| <u>Owner</u> | <u>Rental</u> | <u>Total Target Demand</u> | <u>Est. Required Target Budget (Millions)</u> |
|--------------|---------------|----------------------------|---|
| <b>16</b>    | <b>24</b>     | <b>40*</b>                 | <b>\$6.8</b>                                  |
| <b>26</b>    | <b>36</b>     | <b>62^</b>                 | <b>\$10.6</b>                                 |

\*Based upon new households, providing affordable housing for 20% of cost burdened households, replacement of 65% of housing stock experiencing structural, plumbing and/or overcrowded conditions (as per the housing conditions survey), absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for 1.75% “pent-up” demand, based upon local capacity and availability of land and financial resources.

^Economic Development (ED) Boost. Includes an additional 65 FTE job increase.

Source: Hanna:Keelan Associates, P.C., 2016.

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

Table 4.2 presents the **estimated household Area Median Income**, per household size for Pawnee County, Nebraska, including Pawnee City.

**TABLE 4.2**  
**HOUSEHOLD AREA MEDIAN INCOME (AMI)**  
**PAWNEE COUNTY, NEBRASKA**  
**2016**

|                | <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> | \$12,810    | \$14,640    | \$16,470    | \$18,300    | \$19,770    | \$21,240    | \$22,710    | \$24,180    |
| <b>50% AMI</b> | \$21,350    | \$24,400    | \$27,450    | \$30,500    | \$32,950    | \$35,400    | \$37,850    | \$40,300    |
| <b>60% AMI</b> | \$25,620    | \$29,280    | \$32,940    | \$36,600    | \$39,540    | \$42,480    | \$45,420    | \$48,360    |
| <b>80% AMI</b> | \$31,450    | \$39,050    | \$43,900    | \$48,800    | \$52,700    | \$56,600    | \$60,500    | \$64,400    |
| <b>100%AMI</b> | \$42,700    | \$48,800    | \$54,900    | \$61,000    | \$65,900    | \$70,800    | \$75,700    | \$80,600    |
| <b>125%AMI</b> | \$53,375    | \$61,000    | \$68,625    | \$76,250    | \$82,375    | \$88,500    | \$94,625    | \$100,750   |

Source: U.S. Department of Housing & Urban Development  
Hanna:Keelan Associates, P.C., 2016.

Table 4.3 identifies the **estimated year-round target housing demand, for Pawnee City, for 2026, by income sector**. Approximately 40 new units, consisting of 16 owner and 24 rental units, should be targeted by 2026. Owner units should focus on aiding families who have an Area Median Income (AMI) of 61 percent or higher, while a majority of rental units should focus on families with incomes between 31 and 125 percent AMI. Owner housing at or below 80 percent AMI should include purchase-rehab-resale or re-rent activities for existing housing. Housing at or below 60 percent AMI will likely require a local, State or Federal subsidy from prospective tenants.

**TABLE 4.3**  
**ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR**  
**CITY OF PAWNEE CITY, NEBRASKA**  
**2026**

|                | <u>Income Range</u> |               |               |                |              | <u>Totals</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>   |               |
| <b>Owner:</b>  | 0                   | 2             | 4             | 6              | 4            | 16            |
| <b>Rental:</b> | 0                   | 10            | 8             | 6              | 0            | 24            |

Source: Hanna:Keelan Associates, P.C., 2016.

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

Target populations include elderly, family and special needs, per Area Median Income (AMI). The housing types in Pawnee City 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, Page 4.7, identifies housing target demand for Pawnee City, for specific population groups by 2026. In Pawnee City, 40 units will be needed by 2026, consisting of 16 owner and 24 rental units. This includes an estimated 18 total units for elderly (55+) populations, 19 total units for families and three total units for special populations, or those with a mental or physical disability(ies). An estimated 17 housing units, consisting of eight owner and nine rental units should be built for the workforce population in the Community.**

**Table 4.5, Page 4.8, identifies proposed housing types by price product per Area Median Income (AMI) for Pawnee City, by 2026. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 61 percent AMI with an average affordable purchase price at or above \$134,500. This includes three+-bedroom units for persons at 81 to 125 percent AMI (affordable purchase price: \$180,300) and for persons at or above 126 percent+ AMI (affordable purchase price: \$229,900+). Two- and three-bedroom rental units, with an average affordable monthly rent between \$545 and \$605, present the greatest need in the Area. Three-bedroom units at an average purchase price of \$152,000 and three-bedroom units at an estimated average monthly rent cost of \$665 are the most needed housing types for the workforce population in Pawnee City.**

**TABLE 4.4**  
**HOUSING DEMAND POTENTIAL – TARGET POPULATIONS**  
**CITY OF PAWNEE CITY, NEBRASKA**  
**2026**

| <b>OWNER<br/>UNITS</b>                     | <b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b> |                |                 |              | <b>Totals</b> | <b>Workforce<br/>Sector</b> |
|--|---|----------------|-----------------|--------------|---------------|-----------------------------|
|  | <b>31%-60%</b>                            | <b>61%-80%</b> | <b>81%-125%</b> | <b>126%+</b> |               |                             |
| <b>Elderly (55+)</b>                       | 0   | 0              | 2               | 4            | 6             | 0                           |
| <b>Family</b>                              | 1   | 4              | 4               | 0            | 9             | 8                           |
| <b>Special<br/>Populations<sup>1</sup></b> | <u>1</u>                                  | <u>0</u>       | <u>0</u>        | <u>0</u>     | <u>1</u>      | <u>0</u>                    |
| <b>Subtotals</b>                           | <b>2</b>                                  | <b>4</b>       | <b>6</b>        | <b>4</b>     | <b>16</b>     | <b>8</b>                    |
| <b>RENTAL</b>                              |   |                |                 |              |               |                             |
| <b>UNITS</b>                               |   |                |                 |              |               |                             |
| <b>Elderly (55+)</b>                       | 4   | 4              | 4               | 0            | 12            | 0                           |
| <b>Family</b>                              | 5   | 3              | 2               | 0            | 10            | 9                           |
| <b>Special<br/>Populations<sup>1</sup></b> | <u>1</u>                                  | <u>1</u>       | <u>0</u>        | <u>0</u>     | <u>2</u>      | <u>0</u>                    |
| <b>Subtotals</b>                           | <b>10</b>                                 | <b>8</b>       | <b>6</b>        | <b>0</b>     | <b>24</b>     | <b>9</b>                    |
| <b>Totals</b>                              | <b>12</b>                                 | <b>12</b>      | <b>12</b>       | <b>4</b>     | <b>40</b>     | <b>17</b>                   |

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

\* 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., 2016.

**TABLE 4.5**  
**HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)**  
**CITY OF PAWNEE CITY, NEBRASKA**  
**2026**

**PRICE – PURCHASE COST (Area Median Income)**

| <b>Owner</b>  | (31%-60%)                | (61%-80%)                | (81%-125%)               | (126%+)                   |                      | <b>Work Force</b>        |
|---------------|--------------------------|--------------------------|--------------------------|---------------------------|----------------------|--------------------------|
| <b>Units</b>  | <b><u>\$135,000*</u></b> | <b><u>\$165,000*</u></b> | <b><u>\$190,300*</u></b> | <b><u>\$230,000*+</u></b> | <b><u>Totals</u></b> | <b><u>\$165,000*</u></b> |
| 2 Bedroom     | 2                        | 2                        | 2                        | 0                         | 6                    | 0                        |
| 3+ Bedroom    | 0                        | 2                        | 4                        | 4                         | 10                   | 8                        |
| <b>Totals</b> | <b>2</b>                 | <b>4</b>                 | <b>6</b>                 | <b>4</b>                  | <b>16</b>            | <b>8</b>                 |

**PRICE – PURCHASE COST (Area Median Income)**

| <b>Rental</b> | (31%-60%)             | (61%-80%)             | (81%-125%)            | (126%+)                |                      | <b>Work Force</b>     |
|---------------|-----------------------|-----------------------|-----------------------|------------------------|----------------------|-----------------------|
| <b>Units</b>  | <b><u>\$580**</u></b> | <b><u>\$655**</u></b> | <b><u>\$855**</u></b> | <b><u>\$965**+</u></b> | <b><u>Totals</u></b> | <b><u>\$725**</u></b> |
| 2 Bedroom     | 4                     | 3                     | 2                     | 0                      | 9                    | 0                     |
| 3+ Bedroom    | 6                     | 5                     | 4                     | 0                      | 15                   | 9                     |
| <b>Totals</b> | <b>10</b>             | <b>8</b>              | <b>6</b>              | <b>0</b>               | <b>24</b>            | <b>9</b>              |

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

\*Average Affordable Purchase Price.

\*\*Average Affordable Monthly Rent.

Source: Hanna:Keelan Associates, P.C., 2016.

### **SITE ANALYSIS PROCESS.**

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

Physical capabilities, age and household structure establish the priority for particular amenities. The services/amenities of households for the elderly and persons with a physical or mental disability(ies) differ from those needed by young and middle-aged families. Facilities are prioritized into categories: Primary and Secondary Services.

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

## Residential Site Analysis Criteria

### Housing for the Elderly and Disabled

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

### Family Housing

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

Notes: Wkg = Within Walking Distance  
M = Miles

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

- Floodplain/wetland locations, which require lengthy public review process and consideration of alternative sites in the area.
- Sites in or adjacent historic districts, buildings or archeological sites, which may mean expensive building modifications to conform to historic preservation requirements and a lengthy review process.
- Sites near airports, railroads or high volume traffic arteries which may subject residents to high noise levels, air pollution and risks from possible accidents.
- Sites near tanks that store chemicals or petrochemicals of an explosive or flammable nature.
- Sites near toxic dumps or storage areas.
- Sites with steep slopes or other undesirable access conditions which may make them undesirable for use.

In addition to the previously mentioned criteria, the U.S. Department of Housing and Urban Development (HUD) provides guidelines for analyzing proposed housing sites. In Chapter 1 and Chapter 4 of the HUD 4571.1 Rev.-2, HUD addresses the importance and requirements of proposed site locations:

**“Site location is of the utmost importance in the success of any housing development. Remote or isolated locations are to be avoided. Projects which, by their location or architectural design, discourage continuing relationships with others in the community will not be approved (are not acceptable). A primary concern is that the project not be dominated by an institutional environment.”**

### **RESIDENTIAL LAND NEEDS/LAND USE PROJECTIONS.**

**Table 4.6** identifies the estimated **land use projections and housing types per age sector** in the Community of Pawnee City, Nebraska, by 2026. New housing types should include single family, duplex/triplex and town home units.

The Community should develop an estimated **13.2 acres of land** to complete the needed housing developments throughout the Community. An estimated 18 housing units should be developed for the 55+ age group. This would require an estimated 5.2 acres. An estimated 22 housing units will need to be developed for non-elderly families (18 to 54 years, including special populations), requiring an estimated eight acres.

**TABLE 4.6**  
**HOUSING TARGET DEMAND –**  
**HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR**  
**CITY OF PAWNEE CITY, NEBRASKA**  
**2026**

| <u>Age Sector</u>                                | <u>Type of Unit</u> | <u>#Owner / #Rental</u> | <u>Land Requirements (Acres)</u> |
|--|---------------------|-------------------------|----------------------------------|
| <b>18 to 54 Years**</b>                          | Single Family Unit  | 8 / 6*                  | 6.0                              |
|  | Town Home Unit      | 2 / 0                   | 0.6                              |
|  | Duplex/Triplex Unit | 0 / 6                   | 1.4                              |
| <b>Totals</b>                                    |                     | <b>10 / 12</b>          | <b>8.0</b>                       |
| <b>55+ Years</b>                                 | Single Family Unit  | 4 / 0                   | 1.7                              |
|  | Town Home Unit      | 2 / 4                   | 1.6                              |
|  | Duplex/Triplex Unit | 0 / 8                   | 1.9                              |
| <b>Totals</b>                                    |                     | <b>6 / 12</b>           | <b>5.2</b>                       |
| <b>TOTAL UNITS / ACRES</b>                       |                     | <b>16 / 24</b>          | <b>13.2</b>                      |
| *Includes Credit-To-Own Units.                   |                     |                         |                                  |
| **Includes housing for persons with a disability |                     |                         |                                  |
| Source: Hanna:Keelan Associates, P.C., 2016.     |                     |                         |                                  |

### **NEW HOUSING DEVELOPMENT AREAS.**

The City of Pawnee City will need to closely analyze all vacant residential lots in the Community for potential owner and/or rental housing development. **The infill of existing, vacant lots with available public infrastructure is highly recommended** as a first step towards strengthening and revitalizing the housing stock of the Community.

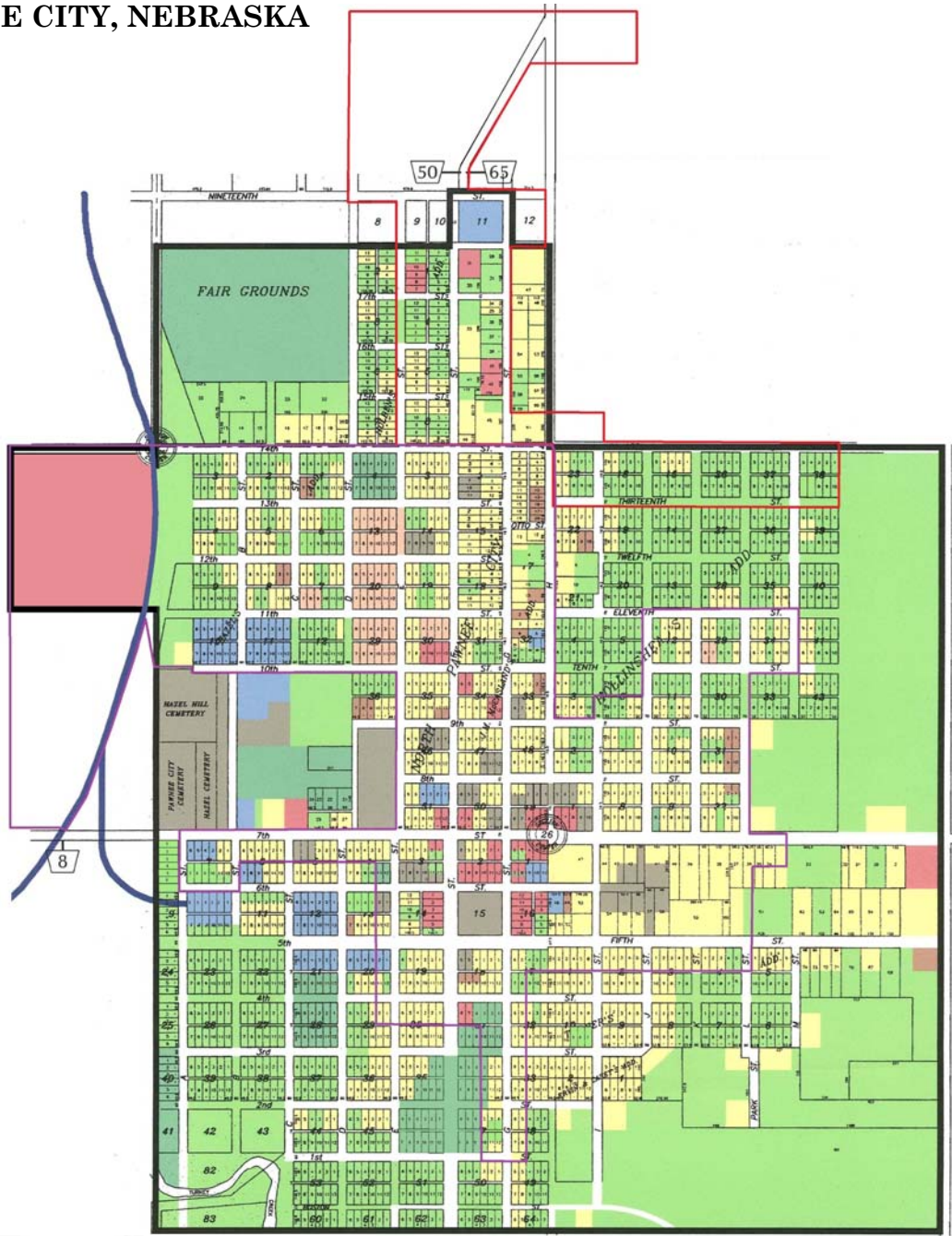
**An estimated 188 acres of vacant, developable land exists within the Corporate Limits of Pawnee City, including land suitable for residential development.** These areas are generally free from of natural and man-made constraints to growth such as floodplains, steep topography and areas in close proximity to current developing areas and Community amenities. These areas include individual vacant lots scattered throughout the developed portions of Pawnee City, as well as large tracts of land in the northwest, northeast and southeast portions of the Community, as identified on the **Existing Land Use Map, Illustration 4.1, Page 4.14.**

**Illustration 4.2, Page 4.15** highlights the **Future Land Use Map** for the City of Pawnee City. The City should, first, develop infill housing on existing vacant lots within the core of the Community, in an effort to take advantage of existing public infrastructure and utilities. This could also have a positive effect on lower development and construction costs. The northwest, northeast and southeast portions of Pawnee City are prime locations for residential development that could feature large scale housing development programs, including multifamily rental housing programs and residential subdivisions. The amount of vacant, developable land within the Community's Corporate Limits is sufficient to meet the residential development needs of Pawnee City during the next 10 years.



# EXISTING LAND USE MAP

CORPORATE LIMITS  
PAWNEE CITY, NEBRASKA  
2016



**LEGEND**

- VACANT
- PARKS & RECREATION
- PUBLIC/QUASI-PUBLIC
- SINGLE FAMILY RESIDENTIAL
- MULTIFAMILY RESIDENTIAL
- MOBILE HOME RESIDENTIAL
- COMMERCIAL
- INDUSTRIAL
- RAILROAD CORRIDOR
- REDEVELOPMENT AREA #1
- REDEVELOPMENT AREA #2
- PAWNEE CITY CORPORATE LIMITS

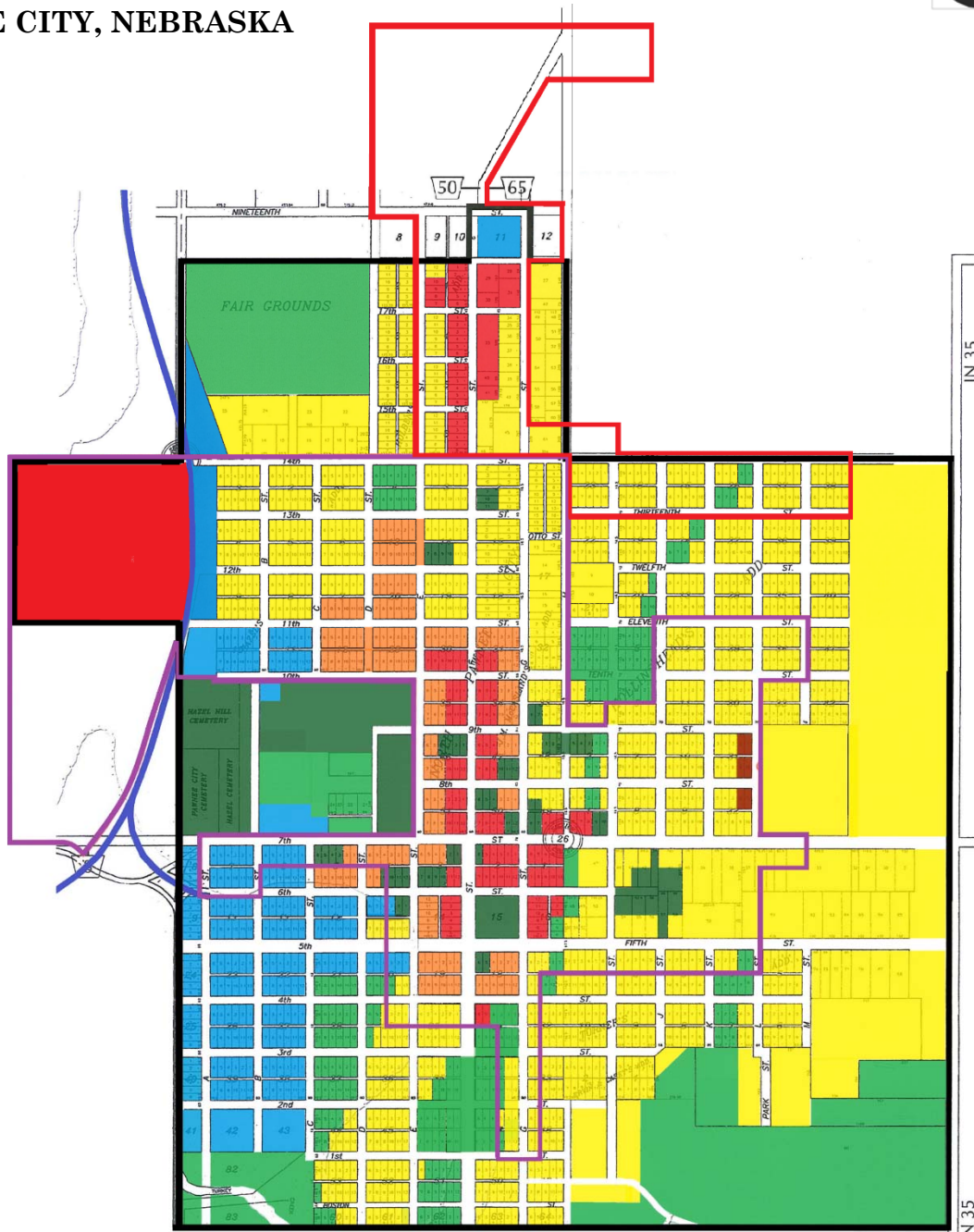
**HANNA:KEELAN ASSOCIATES, P.C.**  
**COMMUNITY PLANNING & RESEARCH**

\* Lincoln, Nebraska \* 402.464.5383 \*

**ILLUSTRATION 4.1**

# FUTURE LAND USE MAP

CORPORATE LIMITS  
PAWNEE CITY, NEBRASKA  
2026



**LEGEND**

- PARKS & RECREATION
- PUBLIC/QUASI-PUBLIC
- SINGLE FAMILY RESIDENTIAL
- MULTIFAMILY RESIDENTIAL
- MOBILE HOME RESIDENTIAL
- COMMERCIAL
- INDUSTRIAL
- RAILROAD CORRIDOR
- REDEVELOPMENT AREA #1
- REDEVELOPMENT AREA #2
- PAWNEE CITY CORPORATE LIMITS

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

\* Lincoln, Nebraska \* 402.464.5383 \*

**ILLUSTRATION 4.2**

### **HOUSING REHABILITATION & DEMOLITION DEMAND.**

Table 4.6 identifies the **target rehabilitation and demolition demand** for **Pawnee City, by 2026**. The data presented is based on information collected through on-site field analysis. A total of **129 units should be targeted for moderate rehabilitation in Pawnee City, at an estimated cost of \$3.3 Million**, while an estimated 68 units, pending appraisal qualification, should be substantially rehabilitated at an estimated cost of \$3 Million. Up to 29 housing units should be considered not cost effective for rehabilitation and should be demolished. The estimated cost of demolition will range, depending on acquisition of the housing unit.

Pawnee City Development Corporation will need to take a proactive role in housing development and rehabilitation activities in the Community, including a partnership with Southeast Nebraska Development District, Southeast Nebraska Affordable Housing Council and Southeast Nebraska Community Action Partnership.

**TABLE 4.6  
TARGET REHABILITATION/DEMOLITION DEMAND & BUDGET  
CITY OF PAWNEE CITY, NEBRASKA  
2026**

|                              |                                       |
|------------------------------|---------------------------------------|
| - Moderate Rehabilitation    | 129 / \$3.3 Million                   |
| - Substantial Rehabilitation | 68 / \$3.0 Million*                   |
| - Demolition                 | 29 / \$509,000**/<br>\$1.5 Million*** |

\*Pending Appraisal Qualification.

\*\*Estimated Cost without Acquisition.

\*\*\*Estimated Cost with Acquisition.

Source: Hanna:Keelan Associates, P.C., 2016.

### **HOUSING REHABILITATION/REDEVELOPMENT AREAS.**

Pawnee City has been very active in rehabilitating its existing housing stock, or demolishing housing that is not cost effective for rehabilitation. According to the Pawnee City Planning Commission, to date, **the City has invested more than \$500,000 in moderate and substantial housing rehabilitation activities** as part of a two phase project that included 20 homes. The City is highly encouraged to continue to invest money in housing rehabilitation activities for the betterment of current and future residents.

The need for moderate and/or substantial rehabilitation or preservation of existing housing is important for the Community of Pawnee City. The field analysis completed as an activity of this **Community Housing Study** included an assessment of the condition of the existing housing stock. Overall, the housing stock throughout Pawnee City is in good to average condition. Since 2010, new residential development has largely taken place in the northern portions of the Community, generally along or near the Highway 50/65 Corridor (“F” Street). Deteriorated housing, to the extent of needing substantial rehabilitation, or in some cases, demolition, do exist in the Community, generally around the Downtown Business District. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.



The **Future Land Use Map, Illustration 4.2, Page 4.15**, identifies two designated “**Redevelopment Areas**” where some of the most deteriorated and dilapidated housing structures exist. These two Areas should be primary targets for housing rehabilitation, due to the availability of Tax Increment Financing as a means of improving public infrastructure, such as water/sewer/storm water drain replacement, street and sidewalk enhancements and other public rehabilitation projects.



**PAWNEE CITY, NEBRASKA**

**COMMUNITY HOUSING STUDY WITH  
STRATEGIES FOR AFFORDABLE HOUSING - 2026.**

**SECTION 5**

**10-Year  
Housing Action Plan.**

# 10-YEAR HOUSING ACTION PLAN.

## INTRODUCTION.

The greatest challenge for the City of Pawnee City, during the next 10 years, will be to develop housing units for moderate-income families, especially workforce households, as well as elderly populations. Overall, Pawnee City should build **40 new units; 16 owner units and 24 rental units, by 2026.**

The successful implementation of the “**Pawnee City, Nebraska 10-Year Housing Action Plan**” will begin with preparation of reasonable, feasible housing projects. This Plan addresses all aspects of housing, including new construction, housing rehabilitation, the removal of substantially deteriorated or dilapidated housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

Important to the cause for housing in Pawnee City will be the creation of a **Community-Wide Housing Partnership**, comprised of housing stakeholders throughout the Community. *“The bigger the circle of Partners, the better the delivery of housing.” The following Community groups, organizations and funds/funding sources are available to create new and preserve existing housing.*



## **HOUSING PARTNERS.**

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

**AHP** = Federal Home Loan Bank-Affordable Housing Program.

**NIFA** = Nebraska Investment Finance Authority-Low Income Housing Tax Credit,  
First-Time Homebuyer (Programs) & Workforce Housing Initiative.

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

**USDA-RD** = United States Department of Agriculture-Rural Development.

**HOME** = HOME Program.

**NAHTF** = Nebraska Affordable Housing Trust Fund.

**OE** = Owner Equity.

**CPF** = Conventional Private Financing.

**TIF** = Tax Increment Financing, City of Pawnee City.

**PCDC** = Pawnee City Development Corporation.

**PCHA** = Pawnee City Housing Authority

**PCCF** = Pawnee City Community Foundation.

**PCC-WHP** = Pawnee City Community-Wide Housing Partnership.

**PCMH** = Pawnee County Memorial Hospital.

**ME** = Major Employers.

**SENCA** = Southeast Nebraska Community Action Partnership.

**SEND** = Southeast Nebraska Development District.

**SENAHC** = Southeast Nebraska Affordable Housing Council.

**BRAAA** = Blue Rivers Area Agency on Aging.

**MHEG** = Midwest Housing Equity Group.

**MHDF** = Midwest Housing Development Fund.

**PD** = Private Developer.

**PF** = Local, State & Regional (Private) Foundations.

## **HOUSING PROJECTS**

The following **Housing Action Plan** presents the “**priority**” housing programs proposed for the City of Pawnee City during the next 10 years. Programs include activities associated with the organizational or operational requirements to ensure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. The **Plan** defines a purpose and estimated cost for each housing program and, where relevant, the estimated cost subsidy.

Each housing program should incorporate “**Place-Based**” development concepts, 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.





## ORGANIZATIONAL/OPERATIONAL PROGRAMS.

|    | <u>Activities.</u>   | <u>Purpose of Activity.</u>   | <u>Total Cost/Partners.</u>                      |
|----|--|---|--|
| 1. | Establish a <b>Pawnee City Community-Wide Housing Partnership (PCC-WHP)</b> to promote and guide housing development activities in the Community.  | A <b>Community-Wide</b> organization, created by <b>PCDC</b> , that plans and implements affordable housing programs. To include the input and involvement of existing Pawnee City housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services. Contributions should be made to a local 501(c)(3) non-profit organization(s) to allow for a tax incentive deduction. | \$20,000 Annually.<br>(Selected Partners).       |
| 2. | <b>Community-Wide Housing Investment Club.</b>   | With the guidance of the <b>Pawnee City Community-Wide Housing Partnership</b> , organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments. Contributions should be made to a local 501(c)(3) non-profit organization(s) to allow for a tax incentive deduction.   | \$100,000 Annually.<br>PCC-WHP.                  |
| 3. | Establish an <b>Employer's Housing Assistance Program</b> , encouraging major employers in the Community to become directly involved with assisting their employees in obtaining affordable housing. | To encourage <b>Major Employers</b> in Pawnee City to partner and financially assist in developing housing programs identified in the Housing Action Plan, including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed workforce housing projects.  | \$100,000 Annually.<br>ME.                       |
| 4. | Create a <b>Continuum of (Housing) Residential Care Program</b> in the Community, directed at persons and families 55+ years of age.   | Housing assistance program provided by the <b>Pawnee City Community-Wide Housing Partnership</b> , to address all facets of <b>elderly housing needs and associated support services</b> in Pawnee City, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.  | \$150,000 Annually.<br>PCC-WHP, PCCF &<br>BRAAA. |
| 5. | Plan and implement an annual <b>Pawnee City Housing Summit</b> .   | The <b>PCC-WHP</b> , with the assistance of local funders should conduct an annual presentation of housing accomplishments and opportunities in Pawnee City.  | \$3,500 Annually.<br>PCC-WHP.                    |

## HOUSING PRESERVATION.

|    | <u>Activity/Purpose.</u>   | <u>Total Cost.</u> | <u>Required Cost Subsidy.</u> | <u>Potential Partnerships.</u>   |
|----|--|--------------------|-------------------------------|--|
| 6. | <b>Community-Wide 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</b> .              | \$100,000.         | 50% or \$50,000.              | PCC-WHP, SENDD, SENAHC, SENCA & PD.  |
| 7. | <b>Purchase and Demolition</b> of up to 20 substandard, dilapidated housing units in Pawnee City, by 2026.   | \$1,300,000.       | 75% or \$975,000.             | PCC-WHP, SENCA, SENDD, SENAHC, CDBG, NAHTF, TIF, PCCF & OE.                |
| 8. | <b>Single Family Owner Housing Rehabilitation Program, 25 Units</b> , moderate rehabilitation at \$32,000 to \$38,000 per unit in Pawnee City, by 2026, to meet the needs of low- to moderate-income households.                             | \$900,000.         | 85% or \$765,000.             | PCC-WHP, SENCA, SENDD, SENAHC, RD, CDBG, HOME, NAHTF, PCCF & OE.           |
| 9. | <b>Single Family Purchase-Rehab-Resale/Re-Rent Program, 12 Units</b> , 3+ bedroom houses, standard amenities in Pawnee City, by 2026, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 125% AMI). | \$1,700,000.       | 70% or \$1,190,000.           | PCC-WHP, SENCA, SENDD, SENAHC, PD, CDBG, HOME, NAHTF, CPF, TIF, PCCF & OE. |

## HOUSING FOR ELDERLY/SENIOR POPULATIONS.

|     | <u>Activity.</u>   | <u>Total Cost.</u>   | <u>Required Cost Subsidy.</u>   | <u>Potential Partnerships.</u>  |
|-----|--|--|---|---|
| 10. | <p><b>Elderly Rental Housing Initiative, Eight Units:</b></p> <p>Scattered Site, two mixed income, 2- or 3- bedroom duplex/townhome units, standard amenities, to meet the rental housing needs of low- to moderate-mixed-income elderly households (31% to 60% AMI).</p>                                | \$1,360,000.   | 70% or \$952,000.   | PCC-WHP, PD, SENCA, BRAAA, PCHA, PCMH, LIHTC, MHEG, MHDF, RD, HOME, NAHTF, AHP, HUD, TIF, CPF & PF. |
|     |  |    |   |   |
| 11. | <p><b>Pawnee City Elderly Homeownership Initiative, Four Units:</b></p> <p>Scattered site, 2 &amp; 3 bedroom single family units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (81%+ AMI).</p>   | \$880,000.   | 30% or \$264,000.   | PCC-WHP, PD, BRAAA, SENDD, SENAHC, HOME, NAHTF & CPF.   |
|     |  |  |   |   |
| 12. | <p><b>Housing Rehabilitation/Modification Initiative, 10 Units:</b></p> <p>Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), <b>Elderly and Special Population Households</b>, with a Person(s) with a Disability.</p> | \$250,000.   | 80% or \$200,000.   | PCC-WHP, BRAAA, SENCA, SENDD, SENAHC, CDBG, HOME, NAHTF, TIF, PCCF & OE.                            |
|     |  |   |  |   |

## HOUSING FOR FAMILIES.

|     | <u>Activity.</u>  | <u>Total Cost.</u> | <u>Required Cost Subsidy.</u> | <u>Potential Partnerships.</u>   |
|-----|---|--------------------|-------------------------------|--|
| 13. | <p><b>Single Family Rental, CROWN Rent-To-Own Program, Four Units:</b></p> <p>Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (61% to 80% AMI).</p>   | \$808,000.         | 70% or \$565,600.             | PCC-WHP, ME, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF & CPF.                                       |
| 14. | <p><b>General Rental Housing Program, Four Units:</b></p> <p>Scattered Site, two Mixed Income duplexes, consisting of 2 &amp; 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (61% to 80% AMI).</p>            | \$720,000.         | 65% or \$468,000.             | PCC-WHP, ME, PD, LIHTC, MHEG, MHDF, RD, AHP, NAHTF, HOME, TIF & CPF.                                   |
| 15. | <p><b>Family Homeownership Initiative, 10 Units:</b></p> <p>Scattered Site, Mixed Income, single family units, 3+ bedrooms with standard amenities to meet the affordable housing needs of low- to upper-income family households (81%+ AMI).</p>   | \$2,250,000.       | 20% or \$450,000.             | PCC-WHP, PD, SENDD, SENAHC, FTHB, CDBG, NAHTF, HOME, TIF & CP.   |
| 16. | <p><b>Rental Housing Initiative for Special Populations, Three Units:</b></p> <p>Scattered Site, 2 &amp; 3 bedrooms, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).</p> | \$420,000.         | 90% or \$378,000.             | PCC-WHP, PD, PCMH, SENDD, SENAHC, CDBG, NAHTF, HOME, USDA-RD, LIHTC, MHEG, MHDF, AHP, TIF, PCCF & CPF. |



**PAWNEE CITY, NEBRASKA**

**COMMUNITY HOUSING STUDY WITH  
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# **SECTION 6**

**Housing Development  
Implementation,  
Affordable Housing Concepts &  
Funding Sources/Partnerships.**

# ***HOUSING DEVELOPMENT IMPLEMENTATION, AFFORDABLE HOUSING CONCEPTS & FUNDING SOURCES/PARTNERSHIPS.***

## **INTRODUCTION.**

Section 6 of this **Community Housing Study** provides a discussion of **development and funding partnerships** for the City of Pawnee City. This includes a presentation and discussion of various affordable housing development and financing options, successfully being implemented in Nebraska, today. The Community of Pawnee City can consider these and other successful affordable housing models in the development of needed housing.

## **HOUSING DEVELOPMENT IMPLEMENTATION.**

The successful implementation of housing developments in Pawnee City depends 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 and funders, non-profit organizations, local elected officials and Pawnee City citizenry.

The development of **Affordable housing throughout Pawnee City 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 funding housing and sustaining the livability of any 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.”**

“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 program of financial intervention or support for buying down either or both the cost of development and/or operation, allowing the housing to be affordable (see above). The use of public programs of financial support will, typically, require income and rent or purchase limits.”

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

### **AFFORDABLE HOUSING CONCEPTS.**

A total of 40 new housing units are targeted for the City of Pawnee City by 2026. This would include up to 16 owner units and 24 rental units throughout the Community. An Economic Development “Boost” through job creation and population increase, would result in a 10-year housing demand for up to 62 housing units, including 26 owner and 36 rental housing units. Vacant land will need to be made available, both, within and adjacent the Pawnee City Corporate Limits for the suitable development of various, needed housing types.

Identifying locations of new housing development is important for Pawnee City. The City has restrictions on where new development can take place, such as river beds and flood plains. **The Future Land Use Map, within the newly updated Pawnee City Comprehensive Plan, identifies large tracts of vacant land throughout the Community; most of which could be designated for residential development. An estimated 188 acres of vacant, developable land exists within the Corporate Limits of Pawnee City.**

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

**Pawnee City should implement housing rehabilitation activities, including purchase-rehab-resale and/or re-rent programs. The Community should target 129 housing structures for moderate rehabilitation, 68 structures for substantial rehabilitation and an estimated 29 housing structures that should be targeted for demolition.** The demolition or removal of dilapidated or severely deteriorated housing structures will create additional vacant land for the Community that can be used for the development of new and creative housing concepts.

**Single family homes** are being developed as **Credit-, or Lease-To-Own (CROWN)**, affordable housing options in several Nebraska Communities. 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. **Red Bud CROWN, A joint Credit-To-Own Housing Program between Pawnee City and the nearby Community of Auburn, has been very successful, consistently experiencing 100 percent occupancy since being placed in service in 2007.**

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

***Nebraska Bar-None, or Prairie Gold Homes are available to be used for a CROWN Program.***

Net monthly rents for affordable single family homes range from \$580 to \$855, based on rental comparables and the level of affordability of the target population in the Community. Typically, CROWN single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a CROWN Program, a small percentage of the net monthly rent is set-a-side for use by the tenant as a down payment to eventually purchase a home.

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

**Duplex/triplex rental housing** is a popular affordable housing program in Nebraska for both, older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from \$505 to \$850, depending upon the local housing economics of the subject community.

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

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

### ***Housing Alternatives.***

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

### 1) *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 that are 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.

### 2) *"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.



### 3) *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 Pawnee City 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.

## **HOUSING FUNDING SOURCES/PARTNERSHIPS.**

To produce new and upgrade existing renter and owner occupied housing in Pawnee City, Nebraska, a public/private partnership must occur to access affordable housing programs, which will reduce the cost of development and/or long-term operations. The following information identifies various funding sources, programs and strategies available to assist in financing future housing activities in Pawnee City. 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 and to purchase land for commercial or industrial development.

**The Community of Pawnee City has two designated “Redevelopment Areas” that include the Downtown and the major highway corridors. Vacant lots within these Areas should be targeted, first, for housing development on any scale, in an effort to take advantage of public infrastructure installation and/or improvement.**

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

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

**Major employers in Pawnee City include CJ Foods, Pawnee City Public Schools, Pawnee County Memorial Hospital, ShillingBridge Winery & Brewery and the Pawnee County Government. The potential for a large Niobium mining operation in the County would likely result in a large influx of employees and, in turn, the need for additional housing development. A local Foundation, the Pawnee City Community Foundation, is available to provide technical and financial assistance for housing programs.**

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

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), Nebraska Energy Offices (NEO) and Nebraska Department of Health and Human Services (NDHHS).** The following describes the primary housing funding programs provided by these State agencies.

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

The proposed **2016 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$10 Million Community Development Block Grant  
\$3 Million HOME Investment Partnership Fund  
\$870,000 Emergency Shelter Grant Program  
\$2.5 Million Homeless Shelter Assistance Trust Funds  
\$9 Million Nebraska Affordable Housing Trust Fund  
\$360,000 Housing Opportunities for Persons with AIDS

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

NDED also administrates 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.

### *Nebraska Affordable Housing Trust Fund (NAHTF).*

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

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

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

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

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

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

**Basic provisions of the NHTC:**

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

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

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

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

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

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

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

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

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

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

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.

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

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

***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. A Community Action Partnership also provides community social services, emergency services, family development and nutrition programs. Nebraska Communities and Counties should work with their Community Action Partnership to provide safe, accessible, affordable housing to its residents.

**Two CHDOs serve the Pawnee City Area: Southeast Nebraska Community Action Partnership and the Southeast Nebraska Affordable Housing Council. The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, economic and housing development grant writing administration is available with Southeast Nebraska Development District.**

***Nebraska Energy Office (NEO).***

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

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

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

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

**REGIONAL FUNDING***Federal Home Loan Bank.*

**Affordable Housing Program** – This program 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)(3) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

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

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

### *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.



**PAWNEE CITY, NEBRASKA**

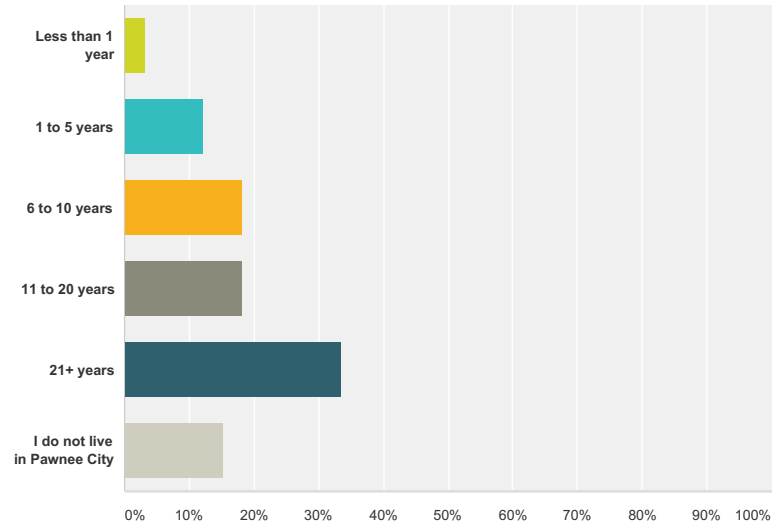
**COMMUNITY HOUSING STUDY WITH  
STRATEGIES FOR AFFORDABLE HOUSING - 2026.**

# **APPENDIX I**

**Pawnee City  
Survey Results.**

### Q1 How long have you lived in Pawnee City?

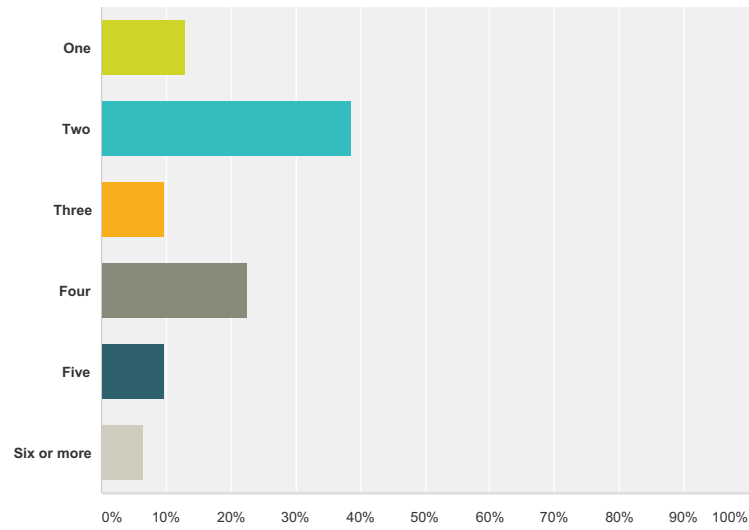
Answered: 33 Skipped: 0



| Answer Choices               | Responses |           |
|------------------------------|-----------|-----------|
| Less than 1 year             | 3.03%     | 1         |
| 1 to 5 years                 | 12.12%    | 4         |
| 6 to 10 years                | 18.18%    | 6         |
| 11 to 20 years               | 18.18%    | 6         |
| 21+ years                    | 33.33%    | 11        |
| I do not live in Pawnee City | 15.15%    | 5         |
| <b>Total</b>                 |           | <b>33</b> |

**Q2 Including yourself, how many persons are there in your family/household?**

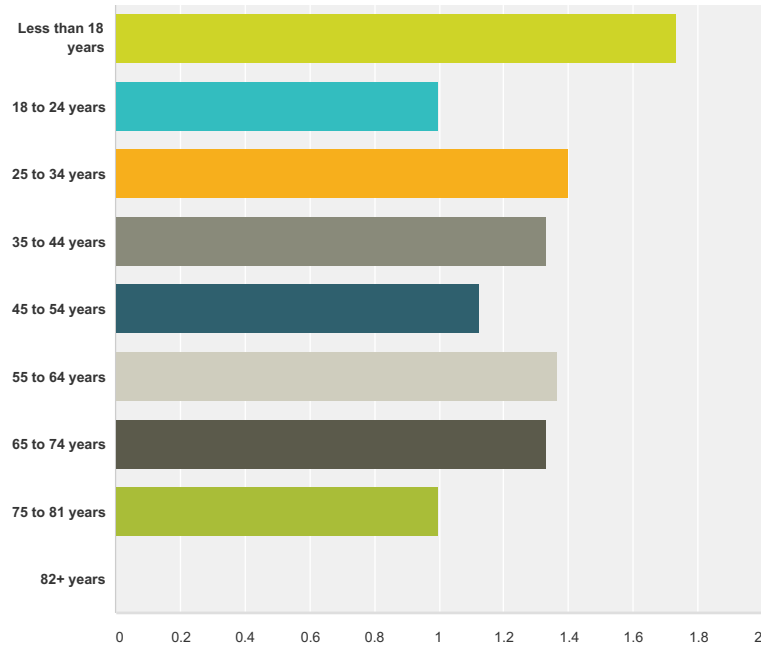
Answered: 31 Skipped: 2



| Answer Choices | Responses |           |
|----------------|-----------|-----------|
| One            | 12.90%    | 4         |
| Two            | 38.71%    | 12        |
| Three          | 9.68%     | 3         |
| Four           | 22.58%    | 7         |
| Five           | 9.68%     | 3         |
| Six or more    | 6.45%     | 2         |
| <b>Total</b>   |           | <b>31</b> |

### Q3 How many persons in your family are in each of the following age groups?

Answered: 30 Skipped: 3



| Answer Choices               | Average Number | Total Number | Responses |
|------------------------------|----------------|--------------|-----------|
| Less than 18 years           | 2              | 26           | 15        |
| 18 to 24 years               | 1              | 7            | 7         |
| 25 to 34 years               | 1              | 7            | 5         |
| 35 to 44 years               | 1              | 12           | 9         |
| 45 to 54 years               | 1              | 9            | 8         |
| 55 to 64 years               | 1              | 15           | 11        |
| 65 to 74 years               | 1              | 12           | 9         |
| 75 to 81 years               | 1              | 1            | 1         |
| 82+ years                    | 0              | 0            | 1         |
| <b>Total Respondents: 30</b> |                |              |           |

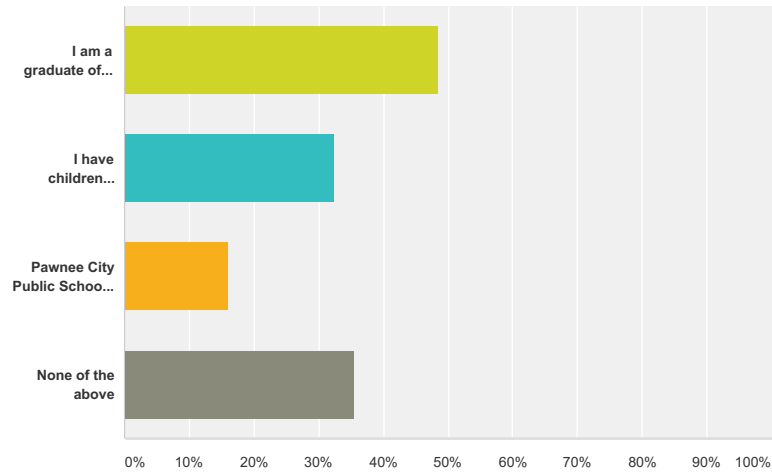
| # | Less than 18 years | Date               |
|---|--------------------|--------------------|
| 1 | 1                  | 12/11/2015 4:04 PM |

|          |                       |                     |
|----------|-----------------------|---------------------|
| 2        | 1                     | 12/11/2015 4:04 PM  |
| 3        | 1                     | 12/11/2015 4:02 PM  |
| 4        | 1                     | 12/11/2015 11:36 AM |
| 5        | 2                     | 12/10/2015 9:19 PM  |
| 6        | 4                     | 12/10/2015 7:20 PM  |
| 7        | 1                     | 12/10/2015 6:44 PM  |
| 8        | 4                     | 12/10/2015 6:18 PM  |
| 9        | 3                     | 12/10/2015 5:00 PM  |
| 10       | 3                     | 12/10/2015 4:41 PM  |
| 11       | 1                     | 12/10/2015 3:51 PM  |
| 12       | 2                     | 12/10/2015 3:16 PM  |
| 13       | 1                     | 12/10/2015 3:05 PM  |
| 14       | 1                     | 12/8/2015 12:57 PM  |
| 15       | 0                     | 12/3/2015 12:16 PM  |
| <b>#</b> | <b>18 to 24 years</b> | <b>Date</b>         |
| 1        | 1                     | 12/11/2015 4:04 PM  |
| 2        | 1                     | 12/11/2015 4:04 PM  |
| 3        | 1                     | 12/11/2015 4:02 PM  |
| 4        | 1                     | 12/11/2015 11:36 AM |
| 5        | 2                     | 12/10/2015 6:44 PM  |
| 6        | 1                     | 12/8/2015 12:57 PM  |
| 7        | 0                     | 12/3/2015 12:16 PM  |
| <b>#</b> | <b>25 to 34 years</b> | <b>Date</b>         |
| 1        | 1                     | 12/10/2015 9:19 PM  |
| 2        | 2                     | 12/10/2015 6:18 PM  |
| 3        | 2                     | 12/10/2015 3:51 PM  |
| 4        | 2                     | 12/10/2015 3:05 PM  |
| 5        | 0                     | 12/3/2015 12:16 PM  |
| <b>#</b> | <b>35 to 44 years</b> | <b>Date</b>         |
| 1        | 1                     | 12/11/2015 4:04 PM  |
| 2        | 1                     | 12/11/2015 4:04 PM  |
| 3        | 1                     | 12/11/2015 4:02 PM  |
| 4        | 1                     | 12/10/2015 9:19 PM  |
| 5        | 2                     | 12/10/2015 7:20 PM  |
| 6        | 2                     | 12/10/2015 5:00 PM  |
| 7        | 2                     | 12/10/2015 4:41 PM  |
| 8        | 2                     | 12/10/2015 3:16 PM  |
| 9        | 0                     | 12/3/2015 12:16 PM  |
| <b>#</b> | <b>45 to 54 years</b> | <b>Date</b>         |
| 1        | 1                     | 12/13/2015 8:22 PM  |
| 2        | 1                     | 12/11/2015 4:04 PM  |

|          |                       |                     |
|----------|-----------------------|---------------------|
| 3        | 1                     | 12/11/2015 4:04 PM  |
| 4        | 1                     | 12/11/2015 4:02 PM  |
| 5        | 2                     | 12/11/2015 11:36 AM |
| 6        | 2                     | 12/10/2015 6:44 PM  |
| 7        | 1                     | 12/8/2015 12:57 PM  |
| 8        | 0                     | 12/3/2015 12:16 PM  |
| <b>#</b> | <b>55 to 64 years</b> | <b>Date</b>         |
| 1        | 2                     | 12/14/2015 4:24 PM  |
| 2        | 1                     | 12/13/2015 8:22 PM  |
| 3        | 1                     | 12/12/2015 9:03 AM  |
| 4        | 1                     | 12/11/2015 4:06 PM  |
| 5        | 1                     | 12/11/2015 2:16 PM  |
| 6        | 2                     | 12/11/2015 6:12 AM  |
| 7        | 2                     | 12/11/2015 6:06 AM  |
| 8        | 2                     | 12/10/2015 5:59 PM  |
| 9        | 2                     | 12/9/2015 10:24 AM  |
| 10       | 0                     | 12/3/2015 12:16 PM  |
| 11       | 1                     | 12/3/2015 11:12 AM  |
| <b>#</b> | <b>65 to 74 years</b> | <b>Date</b>         |
| 1        | 1                     | 12/17/2015 3:30 PM  |
| 2        | 1                     | 12/12/2015 9:03 AM  |
| 3        | 1                     | 12/11/2015 4:06 PM  |
| 4        | 1                     | 12/11/2015 2:16 PM  |
| 5        | 1                     | 12/11/2015 10:47 AM |
| 6        | 2                     | 12/10/2015 3:07 PM  |
| 7        | 2                     | 12/9/2015 11:07 AM  |
| 8        | 2                     | 12/8/2015 1:56 PM   |
| 9        | 1                     | 12/3/2015 12:16 PM  |
| <b>#</b> | <b>75 to 81 years</b> | <b>Date</b>         |
| 1        | 1                     | 12/3/2015 12:16 PM  |
| <b>#</b> | <b>82+ years</b>      | <b>Date</b>         |
| 1        | 0                     | 12/3/2015 12:16 PM  |

**Q4 Check all that apply.**

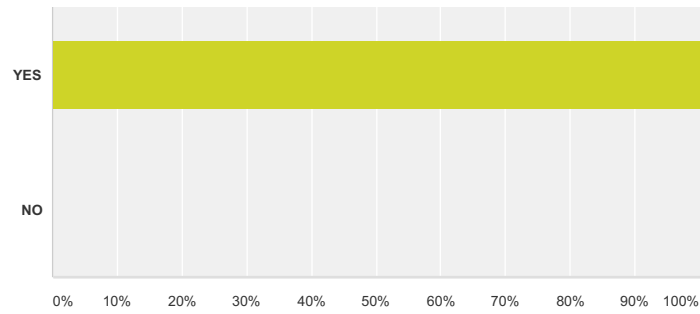
Answered: 31 Skipped: 2



| Answer Choices  | Responses |    |
|---|-----------|----|
| I am a graduate of Pawnee City Public Schools.                                    | 48.39%    | 15 |
| I have children attending Pawnee City Public Schools.                             | 32.26%    | 10 |
| Pawnee City Public Schools were a factor in my decision to locate in Pawnee City. | 16.13%    | 5  |
| None of the above   | 35.48%    | 11 |
| <b>Total Respondents: 31</b>  |           |    |

**Q5 Are there sufficient and safe routes to school for children?**

Answered: 25 Skipped: 8

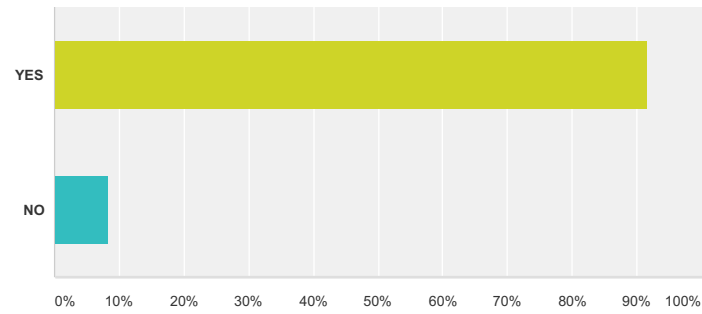


| Answer Choices | Responses  |
|----------------|------------|
| YES            | 100.00% 25 |
| NO             | 0.00% 0    |
| <b>Total</b>   | <b>25</b>  |

| # | If NO, what could be done to improve the safety of children commuting to and from school? | Date               |
|---|---|--------------------|
| 1 | As long as there are adults to help them cross the highways.                              | 12/11/2015 2:17 PM |
| 2 | Sidewalks   | 12/10/2015 7:20 PM |
| 3 | only because we live on the same highway as the school                                    | 12/10/2015 5:01 PM |

### Q6 Would you recommend Pawnee City Public Schools to parents?

Answered: 24 Skipped: 9



| Answer Choices | Responses |
|----------------|-----------|
| YES            | 91.67% 22 |
| NO             | 8.33% 2   |
| <b>Total</b>   | <b>24</b> |

**Q7 What new public recreational opportunities should be considered for Pawnee City?**

Answered: 13 Skipped: 20

| #  | Responses   | Date               |
|----|---|--------------------|
| 1  | heated swimming pool exercise facility for winter use   | 12/17/2015 3:33 PM |
| 2  | Don't know  | 12/11/2015 6:12 AM |
| 3  | Don't know  | 12/11/2015 6:07 AM |
| 4  | Beach volleyball court  | 12/10/2015 6:47 PM |
| 5  | Would love to see a new pool (indoor and outdoor) or a YMCA type facility. Maybe in addition to the school?   | 12/10/2015 5:03 PM |
| 6  | restaurants/ bar, aquatic center  | 12/10/2015 4:44 PM |
| 7  | PC has quite a few opportunities for recreation for as small of a town as it is. Two parks, a pool, tennis court, Pawnderosa... I can't think of anything else that really needs to be added. | 12/10/2015 3:53 PM |
| 8  | Indoor pool, showers at the city pond   | 12/9/2015 11:08 AM |
| 9  | Improve existing facilities such as swimming pool, campground, walking trail. Community center would be a nice addition.  | 12/9/2015 10:34 AM |
| 10 | bowling alley movie theater indoor swimming pool  | 12/8/2015 1:58 PM  |
| 11 | Another Basketball Court at South Park would be good. It would be really nice if we had a bowling alley, especially for the kids to go hang out at!   | 12/8/2015 12:59 PM |
| 12 | yearround indoor pool for senior citizens   | 12/3/2015 12:17 PM |
| 13 | Tai chi and yoga classes. Ice skating rink.   | 12/3/2015 11:13 AM |

**Q8 What three new businesses would you like to see in Pawnee City?**

Answered: 25 Skipped: 8

| #  | Responses  | Date                |
|----|--|---------------------|
| 1  | restaurant for evenings meat market craft store  | 12/17/2015 3:37 PM  |
| 2  | Clothing store, another gas station, grocery store   | 12/14/2015 4:25 PM  |
| 3  | A second grocery store, sports bar.  | 12/13/2015 8:26 PM  |
| 4  | Discount store another grocery store and a full time open cafe   | 12/11/2015 2:20 PM  |
| 5  | Farm supply store  | 12/11/2015 11:38 AM |
| 6  | Restaurant, dentist, clothing  | 12/11/2015 10:50 AM |
| 7  | Another gas station  | 12/11/2015 6:12 AM  |
| 8  | Another gas station, more industry   | 12/11/2015 6:08 AM  |
| 9  | A restaurant that's open and has good food. A bar. A bigger Caseys.  | 12/10/2015 9:22 PM  |
| 10 | Restaurant, bar, lumber yard   | 12/10/2015 7:23 PM  |
| 11 | Coffee shop, movie theater, bowling alley  | 12/10/2015 6:47 PM  |
| 12 | Restaurant or a place that serves food in the evenings   | 12/10/2015 6:20 PM  |
| 13 | Restaurants that are open on a regular basis   | 12/10/2015 6:00 PM  |
| 14 | competitive Gas station. RUNZA! A place for kids after school to study, get help, play games kinda like the old TEEN TOWN. I think it was called that. | 12/10/2015 5:05 PM  |
| 15 | Verizon, any place to eat, dollar store(already getting)   | 12/10/2015 4:46 PM  |
| 16 | Dollar General is great! PC needs a tavern that is run by people who will keep regular hours. Love the car wash too!                                   | 12/10/2015 3:54 PM  |
| 17 | restaurant open in the evenings  | 12/10/2015 3:17 PM  |
| 18 | Shopko, Burger King, laundromat  | 12/10/2015 3:10 PM  |
| 19 | I think we have what we need here in town. Anything locally owned I will support.  | 12/10/2015 3:06 PM  |
| 20 | Restaurant that stays open at night, bar,  | 12/9/2015 11:09 AM  |
| 21 | More drive-thru fast food restaurants - suggestions such as Arby's, McDonalds, Runza, Burger King  | 12/9/2015 10:35 AM  |
| 22 | laundry facility restaurant/bar bowling alley  | 12/8/2015 2:00 PM   |
| 23 | Restaurant/Bar, Dentist & Bowling Alley  | 12/8/2015 1:02 PM   |
| 24 | clothing store, shoe store, another restaurant   | 12/3/2015 12:19 PM  |
| 25 | Acupuncture clinic, movie theatre, fast-food restaurant.   | 12/3/2015 11:14 AM  |

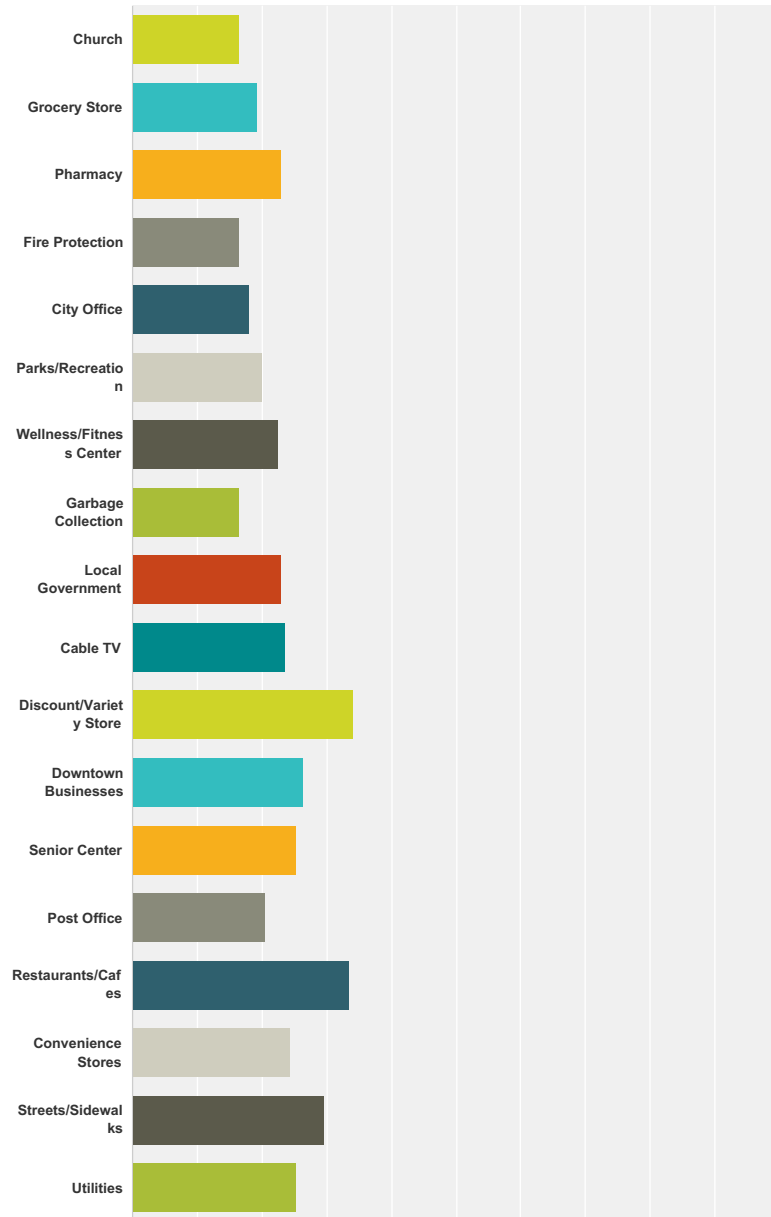
**Q9 What three services would you like to see offered in the City of Pawnee City that are currently not available?**

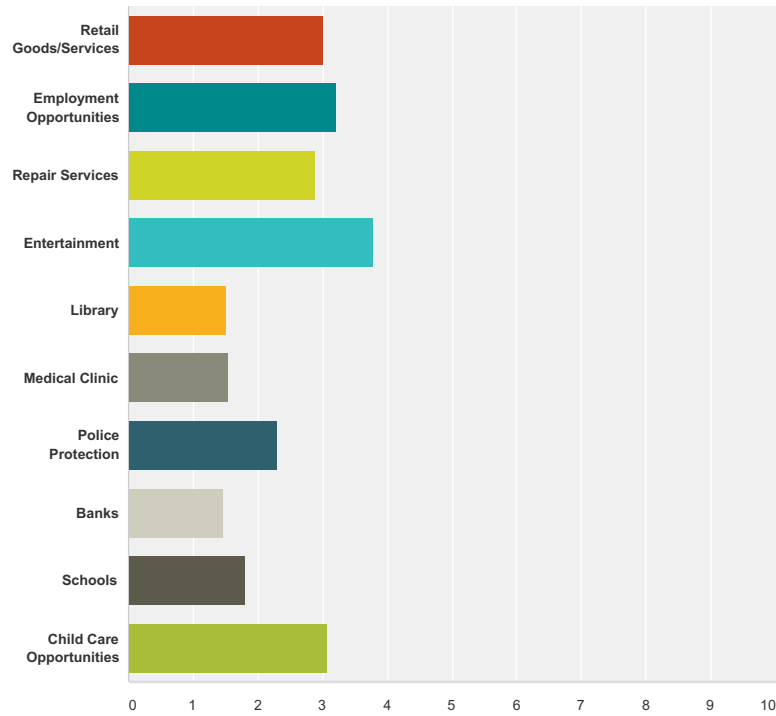
Answered: 12 Skipped: 21

| #  | Responses   | Date                |
|----|---|---------------------|
| 1  | assisted living cleaning service snow removal for individuals                                       | 12/17/2015 3:39 PM  |
| 2  | Clothing store  | 12/13/2015 8:27 PM  |
| 3  | Handyman, housecleaning, chiropractic/massage   | 12/11/2015 10:51 AM |
| 4  | Don't know  | 12/11/2015 6:08 AM  |
| 5  | Pediatrician, eye doctor, dentists  | 12/10/2015 7:24 PM  |
| 6  | not sure  | 12/10/2015 5:07 PM  |
| 7  | Longer post office hours, 24 the pay at the pump, chiropractic care                                 | 12/10/2015 4:50 PM  |
| 8  | I would love a housekeeping service. Fitness classes? If these are available, I am unaware of them. | 12/10/2015 3:55 PM  |
| 9  | Assisted living, car dealer ship, and locker.   | 12/9/2015 11:10 AM  |
| 10 | Meat Locker,Lumber yard, movie theater  | 12/9/2015 10:43 AM  |
| 11 | Dental Services, Bar/Restaurant open at night and something for the kids to do - ie: bowling alley  | 12/8/2015 1:02 PM   |
| 12 | Pet sitting, pet grooming   | 12/3/2015 11:16 AM  |

**Q10 Please rate the quality of the following  
Community Services and Public Facilities in  
your town.**

Answered: 24 Skipped: 9





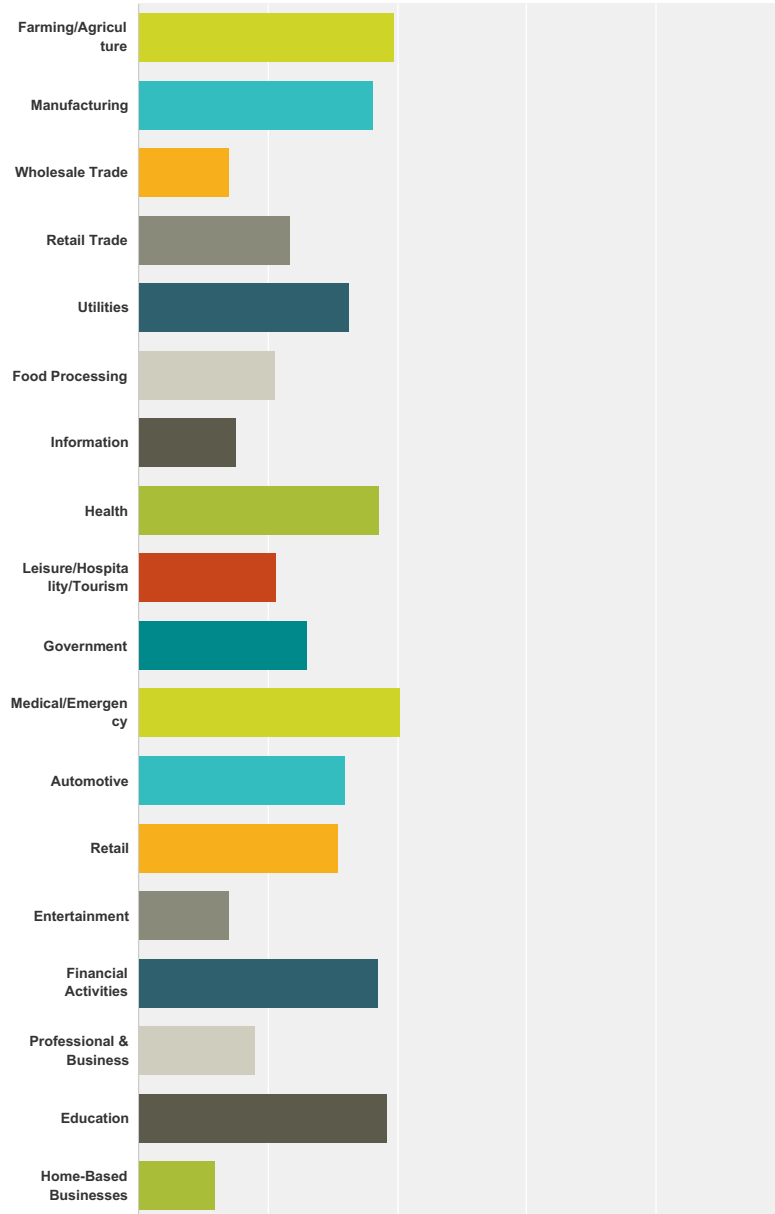
|                         | Excellent    | Good         | Fair        | Poor        | N/A         | Total | Weighted Average |
|-------------------------|--------------|--------------|-------------|-------------|-------------|-------|------------------|
| Church                  | 45.83%<br>11 | 33.33%<br>8  | 12.50%<br>3 | 0.00%<br>0  | 8.33%<br>2  | 24    | 1.64             |
| Grocery Store           | 37.50%<br>9  | 41.67%<br>10 | 12.50%<br>3 | 8.33%<br>2  | 0.00%<br>0  | 24    | 1.92             |
| Pharmacy                | 12.50%<br>3  | 54.17%<br>13 | 25.00%<br>6 | 8.33%<br>2  | 0.00%<br>0  | 24    | 2.29             |
| Fire Protection         | 43.48%<br>10 | 52.17%<br>12 | 0.00%<br>0  | 4.35%<br>1  | 0.00%<br>0  | 23    | 1.65             |
| City Office             | 33.33%<br>8  | 54.17%<br>13 | 12.50%<br>3 | 0.00%<br>0  | 0.00%<br>0  | 24    | 1.79             |
| Parks/Recreation        | 25.00%<br>6  | 50.00%<br>12 | 25.00%<br>6 | 0.00%<br>0  | 0.00%<br>0  | 24    | 2.00             |
| Wellness/Fitness Center | 12.50%<br>3  | 45.83%<br>11 | 16.67%<br>4 | 8.33%<br>2  | 16.67%<br>4 | 24    | 2.25             |
| Garbage Collection      | 41.67%<br>10 | 50.00%<br>12 | 0.00%<br>0  | 4.17%<br>1  | 4.17%<br>1  | 24    | 1.65             |
| Local Government        | 16.67%<br>4  | 45.83%<br>11 | 20.83%<br>5 | 12.50%<br>3 | 4.17%<br>1  | 24    | 2.30             |
| Cable TV                | 13.64%<br>3  | 31.82%<br>7  | 22.73%<br>5 | 9.09%<br>2  | 22.73%<br>5 | 22    | 2.35             |

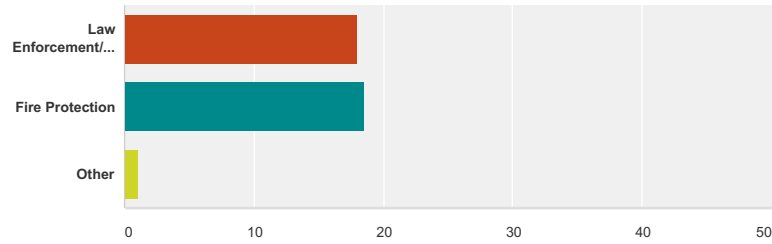
|                          |              |              |              |              |             |    |      |
|--------------------------|--------------|--------------|--------------|--------------|-------------|----|------|
| Discount/Variety Store   | 0.00%<br>0   | 8.33%<br>2   | 20.83%<br>5  | 33.33%<br>8  | 37.50%<br>9 | 24 | 3.40 |
| Downtown Businesses      | 4.17%<br>1   | 45.83%<br>11 | 33.33%<br>8  | 16.67%<br>4  | 0.00%<br>0  | 24 | 2.63 |
| Senior Center            | 8.33%<br>2   | 37.50%<br>9  | 29.17%<br>7  | 12.50%<br>3  | 12.50%<br>3 | 24 | 2.52 |
| Post Office              | 33.33%<br>8  | 33.33%<br>8  | 29.17%<br>7  | 4.17%<br>1   | 0.00%<br>0  | 24 | 2.04 |
| Restaurants/Cafes        | 4.17%<br>1   | 4.17%<br>1   | 45.83%<br>11 | 45.83%<br>11 | 0.00%<br>0  | 24 | 3.33 |
| Convenience Stores       | 0.00%<br>0   | 50.00%<br>12 | 41.67%<br>10 | 0.00%<br>0   | 8.33%<br>2  | 24 | 2.45 |
| Streets/Sidewalks        | 0.00%<br>0   | 25.00%<br>6  | 54.17%<br>13 | 20.83%<br>5  | 0.00%<br>0  | 24 | 2.96 |
| Utilities                | 9.09%<br>2   | 40.91%<br>9  | 31.82%<br>7  | 13.64%<br>3  | 4.55%<br>1  | 22 | 2.52 |
| Retail Goods/Services    | 0.00%<br>0   | 17.39%<br>4  | 65.22%<br>15 | 17.39%<br>4  | 0.00%<br>0  | 23 | 3.00 |
| Employment Opportunities | 4.17%<br>1   | 8.33%<br>2   | 50.00%<br>12 | 37.50%<br>9  | 0.00%<br>0  | 24 | 3.21 |
| Repair Services          | 4.17%<br>1   | 25.00%<br>6  | 50.00%<br>12 | 20.83%<br>5  | 0.00%<br>0  | 24 | 2.88 |
| Entertainment            | 0.00%<br>0   | 4.17%<br>1   | 12.50%<br>3  | 75.00%<br>18 | 8.33%<br>2  | 24 | 3.77 |
| Library                  | 54.17%<br>13 | 41.67%<br>10 | 4.17%<br>1   | 0.00%<br>0   | 0.00%<br>0  | 24 | 1.50 |
| Medical Clinic           | 54.17%<br>13 | 37.50%<br>9  | 8.33%<br>2   | 0.00%<br>0   | 0.00%<br>0  | 24 | 1.54 |
| Police Protection        | 12.50%<br>3  | 54.17%<br>13 | 25.00%<br>6  | 8.33%<br>2   | 0.00%<br>0  | 24 | 2.29 |
| Banks                    | 58.33%<br>14 | 37.50%<br>9  | 4.17%<br>1   | 0.00%<br>0   | 0.00%<br>0  | 24 | 1.46 |
| Schools                  | 37.50%<br>9  | 50.00%<br>12 | 8.33%<br>2   | 4.17%<br>1   | 0.00%<br>0  | 24 | 1.79 |
| Child Care Opportunities | 4.55%<br>1   | 18.18%<br>4  | 27.27%<br>6  | 31.82%<br>7  | 18.18%<br>4 | 22 | 3.06 |

| # | Other (please specify)  | Date               |
|---|---|--------------------|
| 1 | Would love to go to church in PC but service styles are not appealing. Contemporary type services would be nice and I know would draw more of a younger crowd | 12/10/2015 5:10 PM |
| 2 | Child Care ranked poor because there isn't an actual licensed daycare in this town.   | 12/10/2015 3:57 PM |

**Q11 Please rank the top three (3) most important business/industry sectors to the City of Pawnee City.**

Answered: 19 Skipped: 14



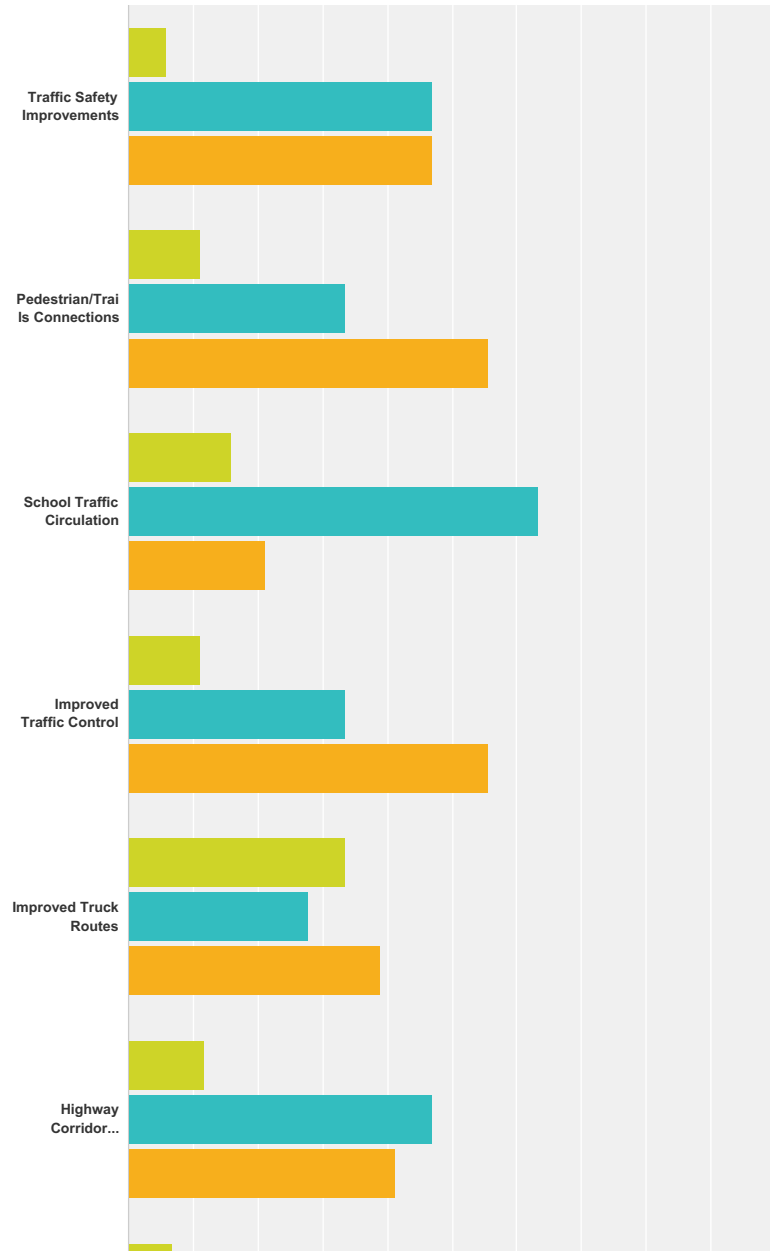


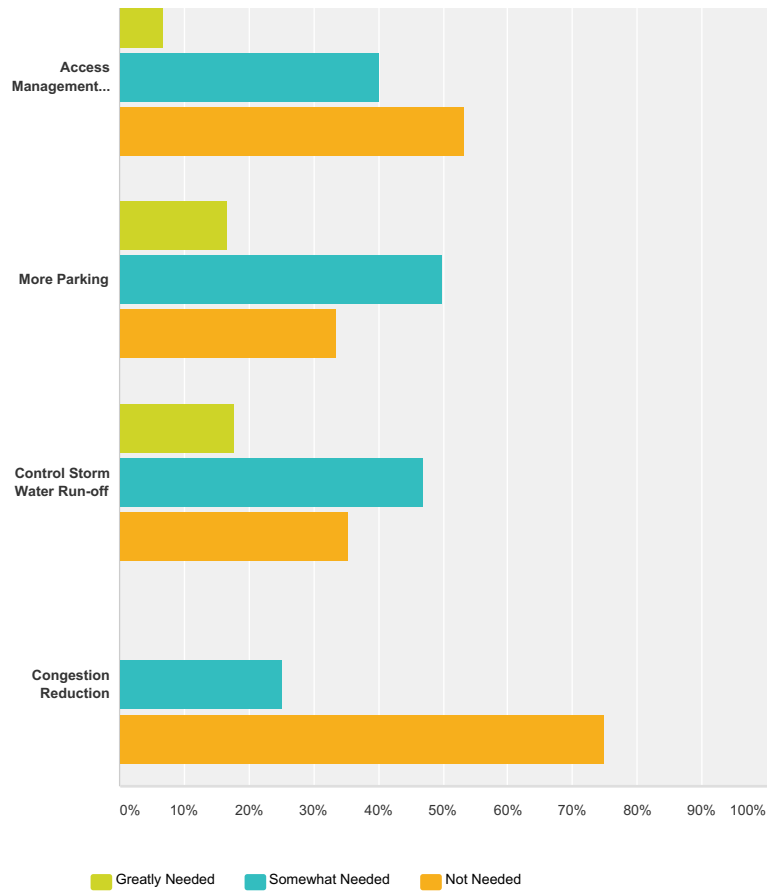
|                             | 1           | 2           | 3           | 4           | 5           | 6            | 7           | 8          | 9           | 10          | 11          | 12          | 13           | 14          | 15          | 16          | 17          | 18          | 19          | 20          | 21         | Total | Score |
|-----------------------------|-------------|-------------|-------------|-------------|-------------|--------------|-------------|------------|-------------|-------------|-------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|-------|-------|
| Farming/Agriculture         | 50.00%<br>5 | 20.00%<br>2 | 10.00%<br>1 | 10.00%<br>1 | 0.00%<br>0  | 0.00%<br>0   | 10.00%<br>1 | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 10    | 19.70 |
| Manufacturing               | 36.36%<br>4 | 27.27%<br>3 | 18.18%<br>2 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 9.09%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 9.09%<br>1  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 11    | 18.18 |
| Wholesale Trade             | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0  | 50.00%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 50.00%<br>1 | 0.00%<br>0 | 2     | 7.00  |
| Retail Trade                | 0.00%<br>0  | 0.00%<br>0  | 33.33%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0 | 33.33%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 33.33%<br>1 | 0.00%<br>0  | 0.00%<br>0 | 3     | 11.67 |
| Utilities                   | 0.00%<br>0  | 33.33%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 33.33%<br>1  | 0.00%<br>0  | 0.00%<br>0 | 33.33%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 3     | 16.33 |
| Food Processing             | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 50.00%<br>1 | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 50.00%<br>1 | 0.00%<br>0  | 0.00%<br>0 | 2     | 10.50 |
| Information                 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 50.00%<br>1 | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 50.00%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 2     | 7.50  |
| Health                      | 28.57%<br>2 | 28.57%<br>2 | 14.29%<br>1 | 0.00%<br>0  | 14.29%<br>1 | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0  | 14.29%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 7     | 18.57 |
| Leisure/Hospitality/Tourism | 0.00%<br>0  | 0.00%<br>0  | 33.33%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 33.33%<br>1 | 33.33%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 3     | 10.67 |
| Government                  | 33.33%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 33.33%<br>1 | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 33.33%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 3     | 13.00 |
| Medical/Emergency           | 41.67%<br>5 | 41.67%<br>5 | 16.67%<br>2 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 12    | 20.25 |
| Automotive                  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 100.00%<br>1 | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 1     | 16.00 |
| Retail                      | 50.00%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 50.00%<br>1 | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 2     | 15.50 |
| Entertainment               | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 50.00%<br>1 | 0.00%<br>0  | 50.00%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 2     | 7.00  |
| Financial Activities        | 0.00%<br>0  | 50.00%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 50.00%<br>1 | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 2     | 18.50 |
| Professional & Business     | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 100.00%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 1     | 9.00  |
| Education                   | 12.50%<br>1 | 12.50%<br>1 | 62.50%<br>5 | 12.50%<br>1 | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 8     | 19.25 |
| Home-Based Businesses       | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0   | 50.00%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0  | 50.00%<br>1 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 2     | 6.00  |

|                            |            |             |             |            |            |            |             |             |            |            |            |            |            |            |            |            |            |            |            |            |              |   |       |
|----------------------------|------------|-------------|-------------|------------|------------|------------|-------------|-------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|---|-------|
| Law Enforcement/Protection | 0.00%<br>0 | 0.00%<br>0  | 80.00%<br>4 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0  | 20.00%<br>1 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0   | 5 | 18.00 |
| Fire Protection            | 0.00%<br>0 | 50.00%<br>2 | 25.00%<br>1 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 25.00%<br>1 | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0   | 4 | 18.50 |
| Other                      | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0  | 0.00%<br>0  | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 0.00%<br>0 | 100.00%<br>1 | 1 | 1.00  |

### Q12 Which Transportation items need to be addressed in Pawnee City?

Answered: 19 Skipped: 14





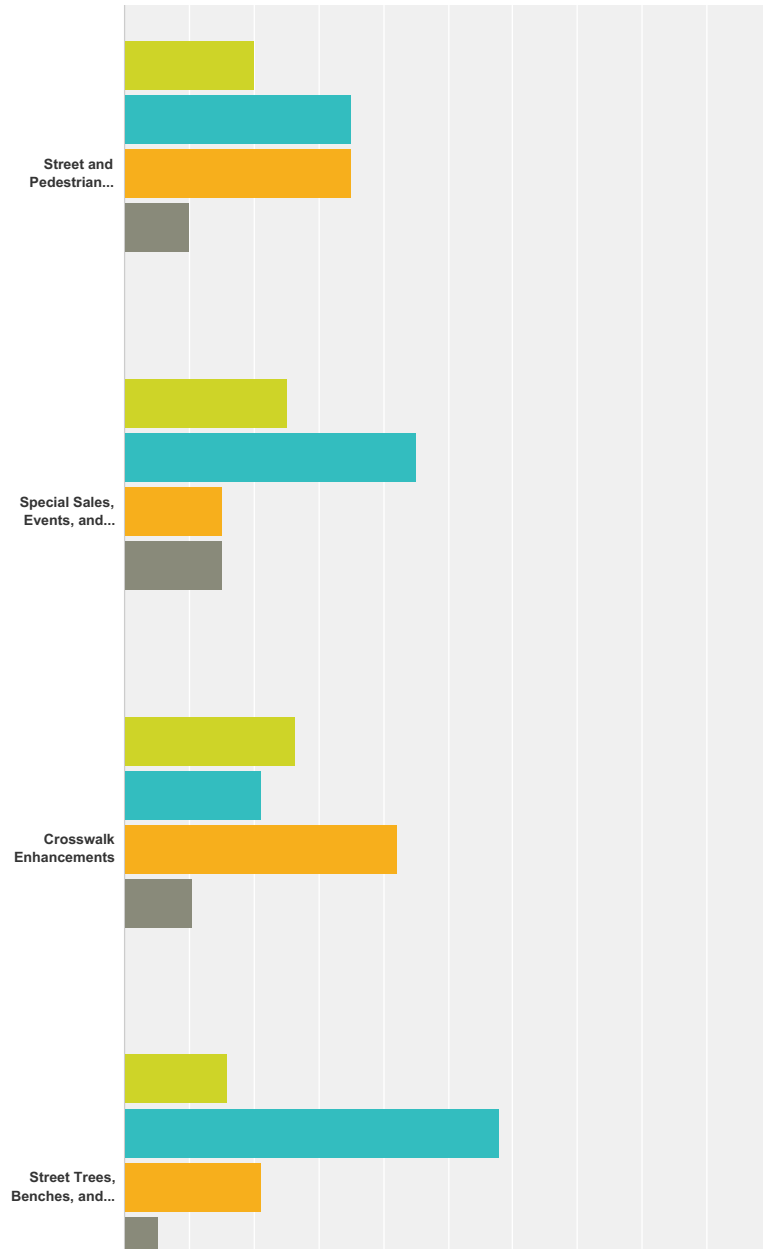
|                               | Greatly Needed | Somewhat Needed | Not Needed   | Total |
|-------------------------------|----------------|-----------------|--------------|-------|
| Traffic Safety Improvements   | 5.88%<br>1     | 47.06%<br>8     | 47.06%<br>8  | 17    |
| Pedestrian/Trails Connections | 11.11%<br>2    | 33.33%<br>6     | 55.56%<br>10 | 18    |
| School Traffic Circulation    | 15.79%<br>3    | 63.16%<br>12    | 21.05%<br>4  | 19    |
| Improved Traffic Control      | 11.11%<br>2    | 33.33%<br>6     | 55.56%<br>10 | 18    |
| Improved Truck Routes         | 33.33%<br>6    | 27.78%<br>5     | 38.89%<br>7  | 18    |
| Highway Corridor Enhancement  | 11.76%<br>2    | 47.06%<br>8     | 41.18%<br>7  | 17    |
| Access Management Improvement | 6.67%<br>1     | 40.00%<br>6     | 53.33%<br>8  | 15    |

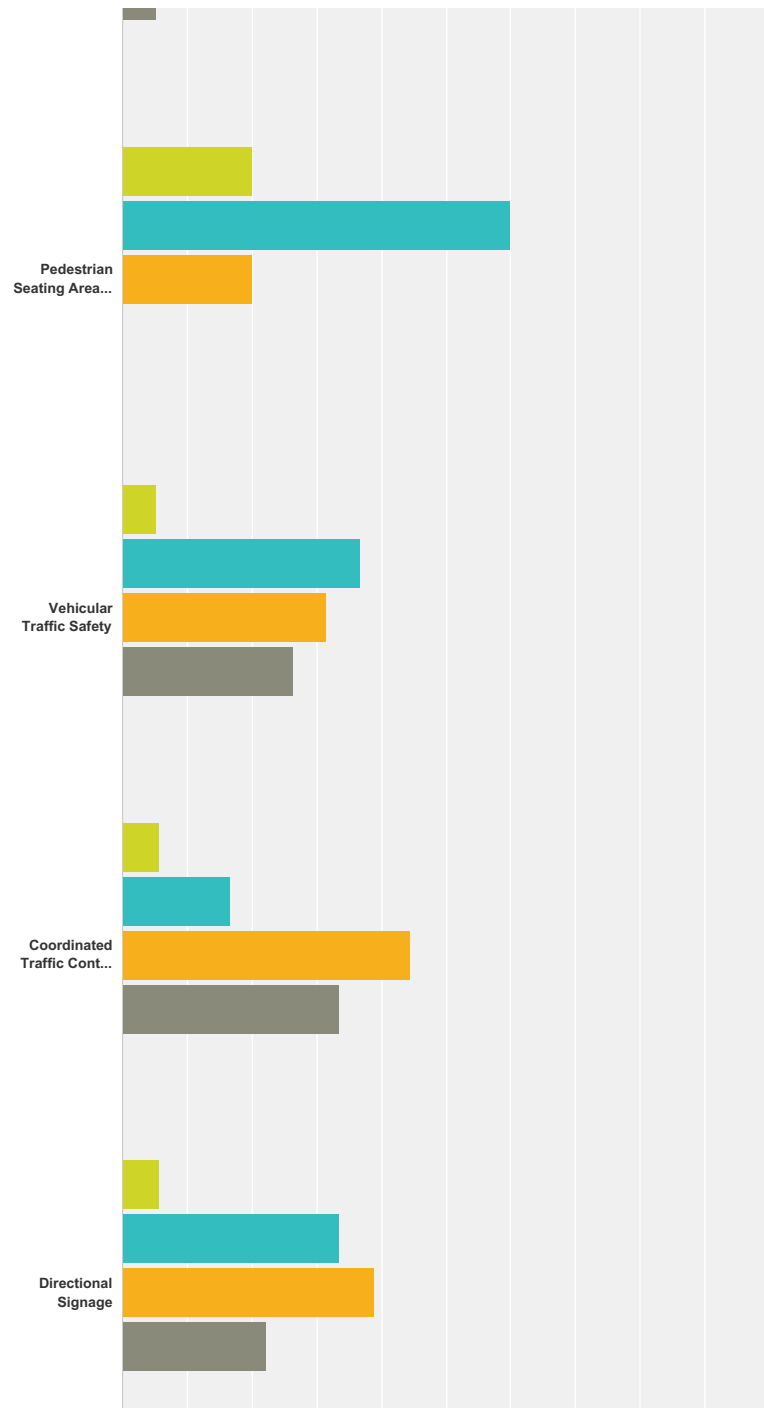
|                             |                    |                    |                     |    |
|-----------------------------|--------------------|--------------------|---------------------|----|
| More Parking                | <b>16.67%</b><br>3 | <b>50.00%</b><br>9 | <b>33.33%</b><br>6  | 18 |
| Control Storm Water Run-off | <b>17.65%</b><br>3 | <b>47.06%</b><br>8 | <b>35.29%</b><br>6  | 17 |
| Congestion Reduction        | <b>0.00%</b><br>0  | <b>25.00%</b><br>4 | <b>75.00%</b><br>12 | 16 |

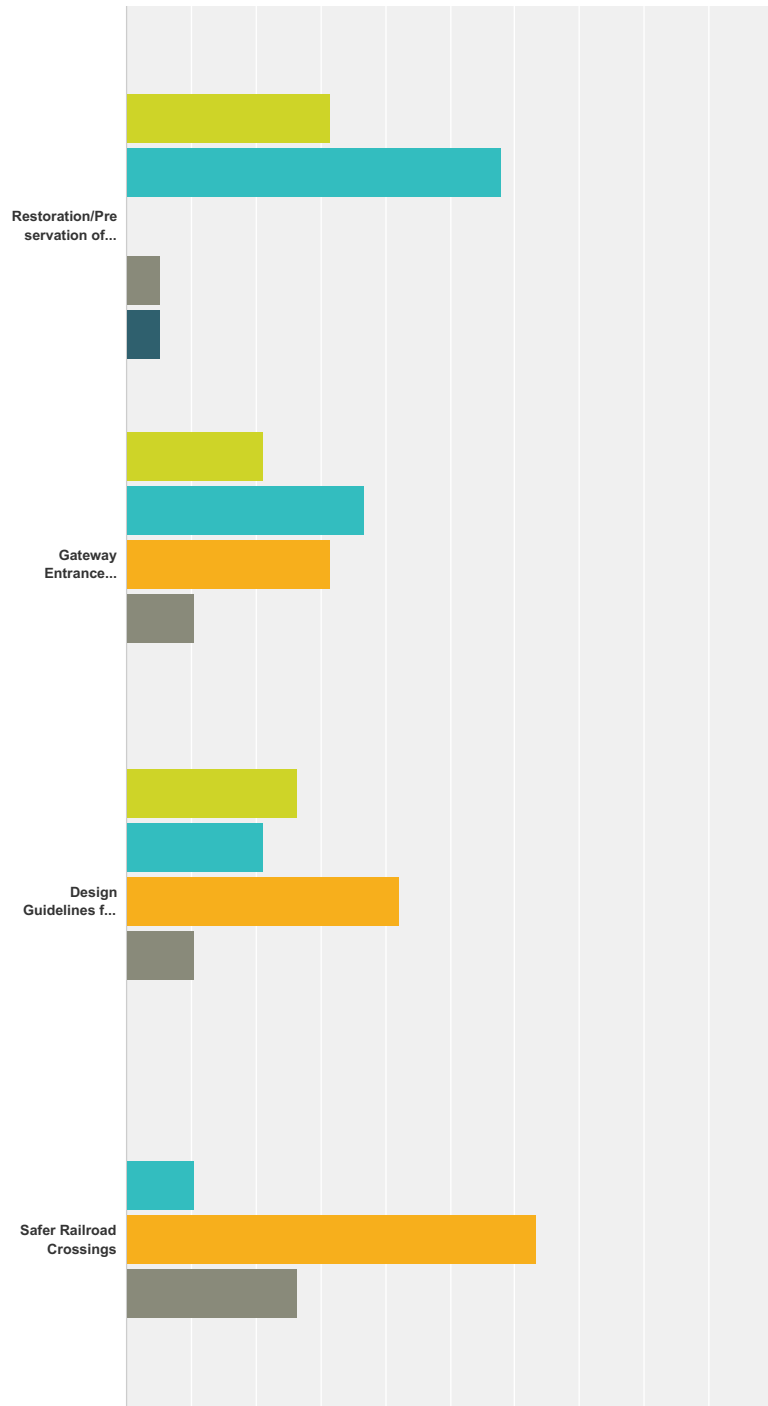
| # | Comments                | Date |
|---|-------------------------|------|
|   | There are no responses. |      |

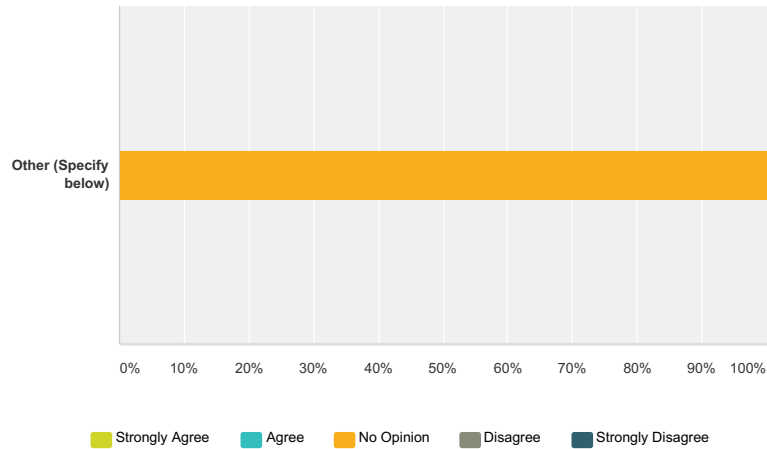
### Q13 The appearance of the City of Pawnee City can be improved with ...

Answered: 20 Skipped: 13







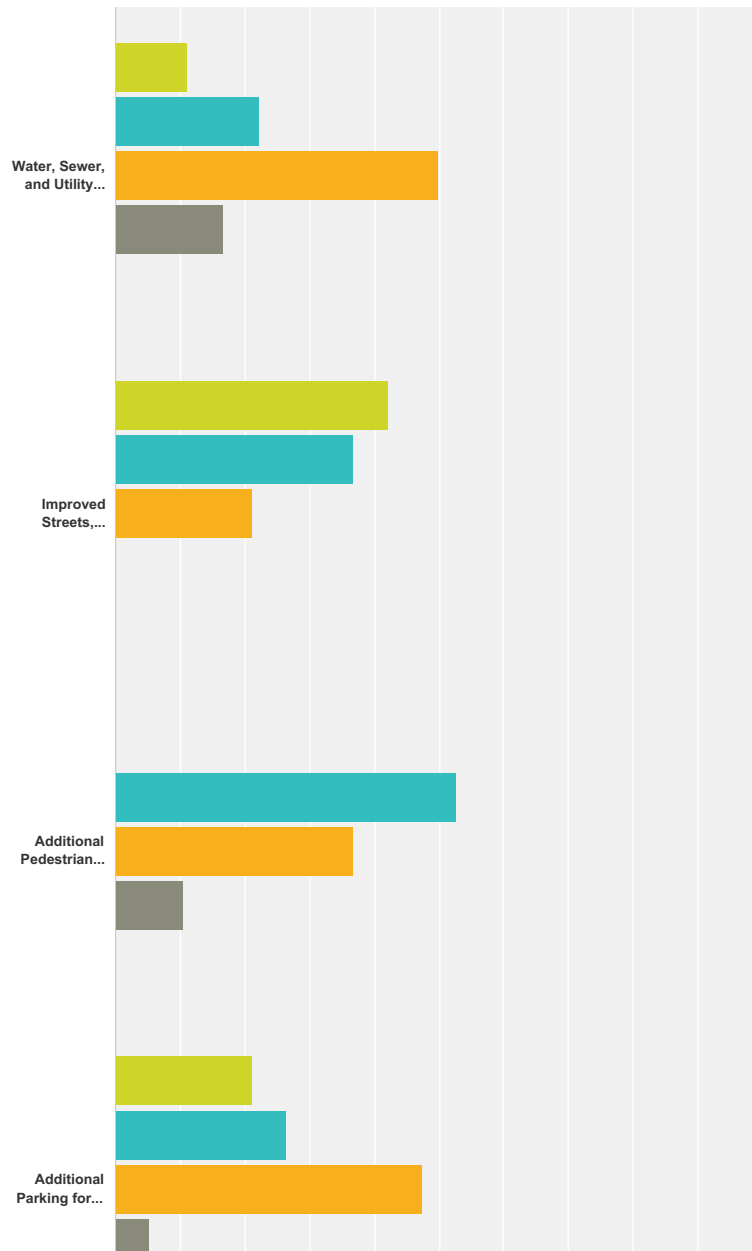


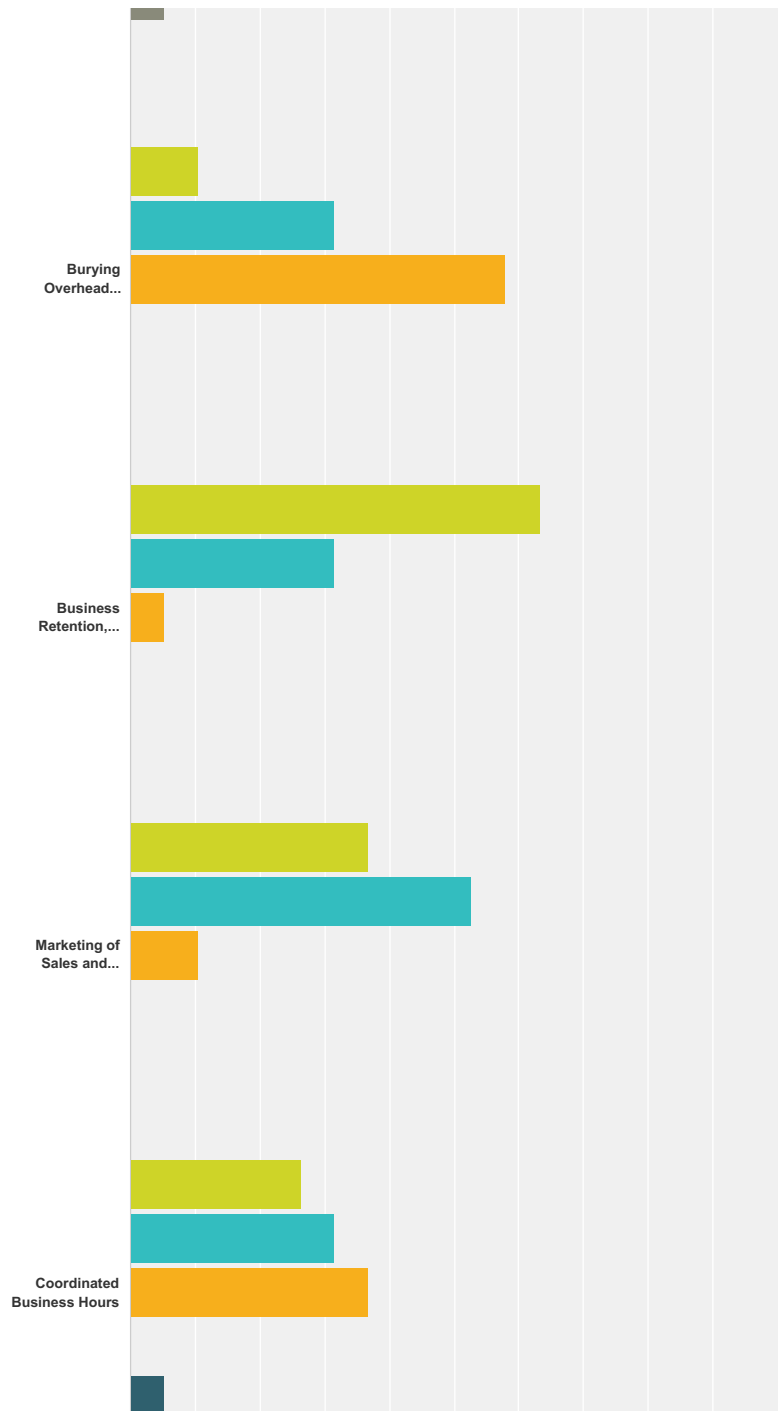
|  | Strongly Agree | Agree        | No Opinion   | Disagree    | Strongly Disagree | Total |
|--|----------------|--------------|--------------|-------------|-------------------|-------|
| Street and Pedestrian Lighting                 | 20.00%<br>4    | 35.00%<br>7  | 35.00%<br>7  | 10.00%<br>2 | 0.00%<br>0        | 20    |
| Special Sales, Events, and Welcome Banners     | 25.00%<br>5    | 45.00%<br>9  | 15.00%<br>3  | 15.00%<br>3 | 0.00%<br>0        | 20    |
| Crosswalk Enhancements                         | 26.32%<br>5    | 21.05%<br>4  | 42.11%<br>8  | 10.53%<br>2 | 0.00%<br>0        | 19    |
| Street Trees, Benches, and Landscaping         | 15.79%<br>3    | 57.89%<br>11 | 21.05%<br>4  | 5.26%<br>1  | 0.00%<br>0        | 19    |
| Pedestrian Seating Areas and Sidewalk Cafes    | 20.00%<br>4    | 60.00%<br>12 | 20.00%<br>4  | 0.00%<br>0  | 0.00%<br>0        | 20    |
| Vehicular Traffic Safety                       | 5.26%<br>1     | 36.84%<br>7  | 31.58%<br>6  | 26.32%<br>5 | 0.00%<br>0        | 19    |
| Coordinated Traffic Control Lighting           | 5.56%<br>1     | 16.67%<br>3  | 44.44%<br>8  | 33.33%<br>6 | 0.00%<br>0        | 18    |
| Directional Signage                            | 5.56%<br>1     | 33.33%<br>6  | 38.89%<br>7  | 22.22%<br>4 | 0.00%<br>0        | 18    |
| Restoration/Preservation of Historic Buildings | 31.58%<br>6    | 57.89%<br>11 | 0.00%<br>0   | 5.26%<br>1  | 5.26%<br>1        | 19    |
| Gateway Entrance Signage and Advertising       | 21.05%<br>4    | 36.84%<br>7  | 31.58%<br>6  | 10.53%<br>2 | 0.00%<br>0        | 19    |
| Design Guidelines for Façades, Awnings, etc.   | 26.32%<br>5    | 21.05%<br>4  | 42.11%<br>8  | 10.53%<br>2 | 0.00%<br>0        | 19    |
| Safer Railroad Crossings                       | 0.00%<br>0     | 10.53%<br>2  | 63.16%<br>12 | 26.32%<br>5 | 0.00%<br>0        | 19    |
| Other (Specify below)                          | 0.00%<br>0     | 0.00%<br>0   | 100.00%<br>3 | 0.00%<br>0  | 0.00%<br>0        | 3     |

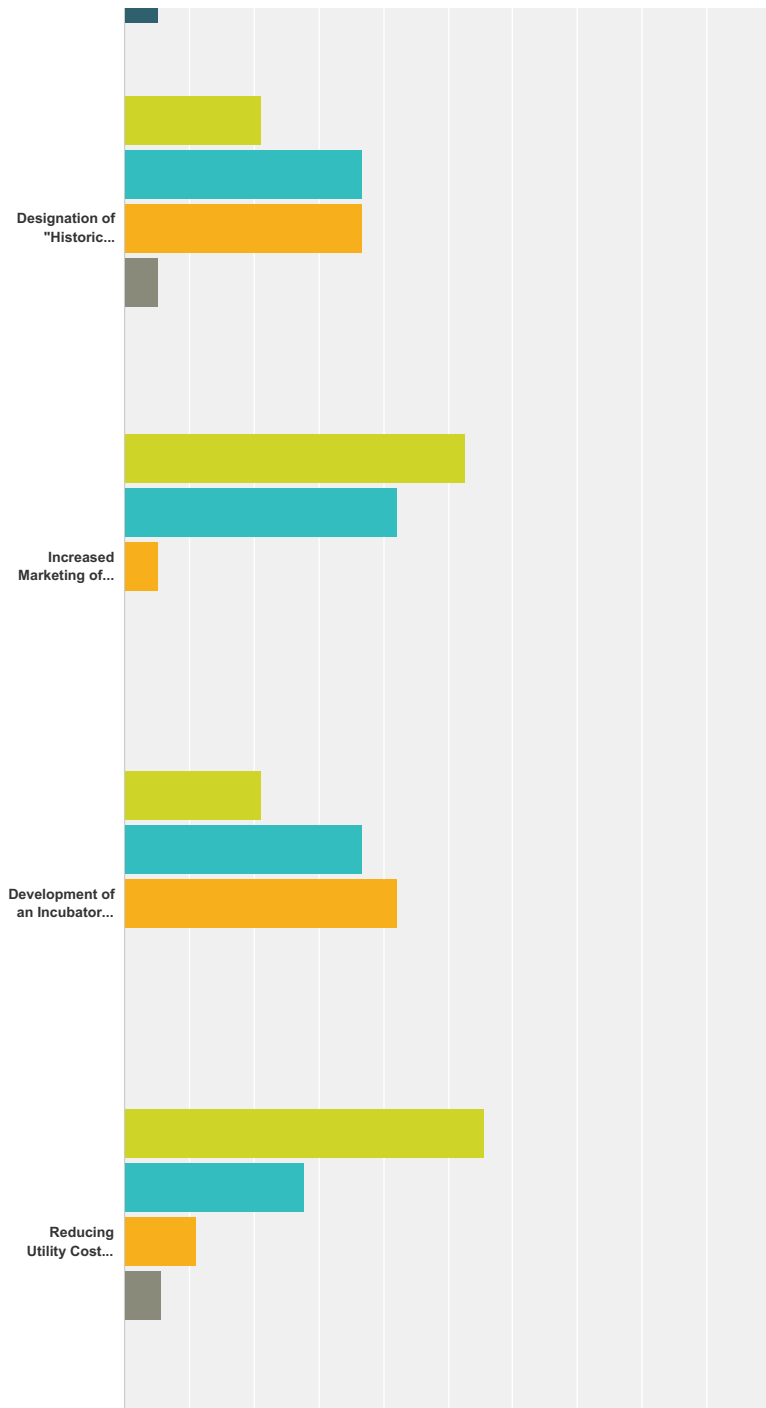
| # | Other (please specify)  | Date               |
|---|---|--------------------|
| 1 | Railroad crossings seem approrate for the amount of time they are utalized since the railroad does not travel thru town anymore | 12/10/2015 5:12 PM |

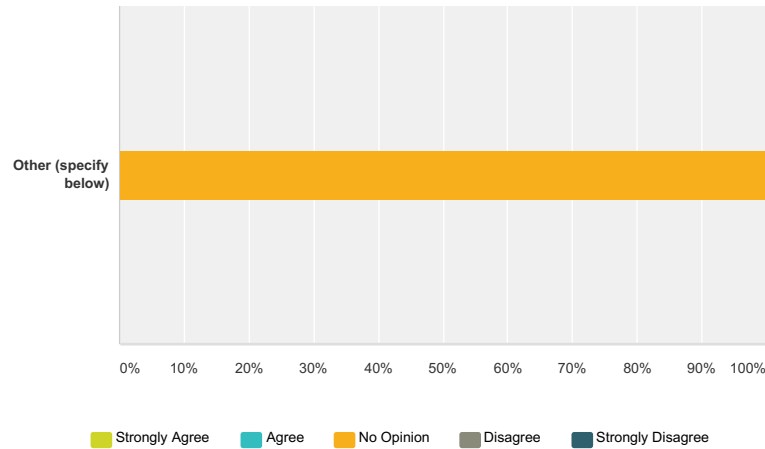
### Q14 The sustainability of the City of Pawnee City can be improved with ...

Answered: 19 Skipped: 14







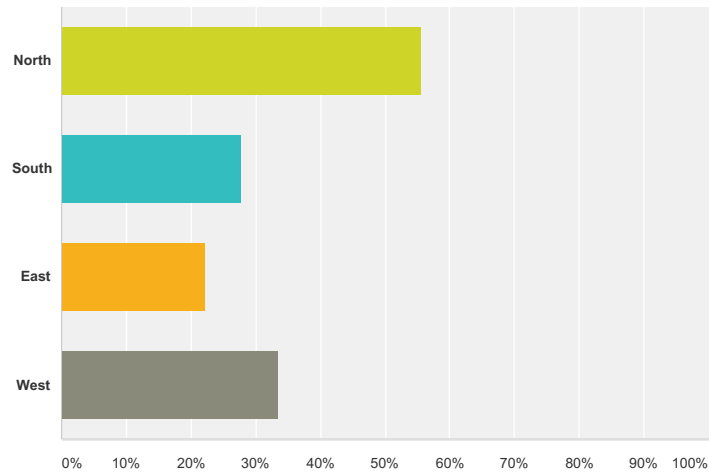


|  | Strongly Agree | Agree        | No Opinion   | Disagree    | Strongly Disagree | Total |
|--|----------------|--------------|--------------|-------------|-------------------|-------|
| Water, Sewer, and Utility Replacement                  | 11.11%<br>2    | 22.22%<br>4  | 50.00%<br>9  | 16.67%<br>3 | 0.00%<br>0        | 18    |
| Improved Streets, Sidewalks, and Alleys                | 42.11%<br>8    | 36.84%<br>7  | 21.05%<br>4  | 0.00%<br>0  | 0.00%<br>0        | 19    |
| Additional Pedestrian Safety Measures                  | 0.00%<br>0     | 52.63%<br>10 | 36.84%<br>7  | 10.53%<br>2 | 0.00%<br>0        | 19    |
| Additional Parking for Businesses/in Downtown          | 21.05%<br>4    | 26.32%<br>5  | 47.37%<br>9  | 5.26%<br>1  | 0.00%<br>0        | 19    |
| Burying Overhead Utility Lines                         | 10.53%<br>2    | 31.58%<br>6  | 57.89%<br>11 | 0.00%<br>0  | 0.00%<br>0        | 19    |
| Business Retention, Recruitment, and Expansion         | 63.16%<br>12   | 31.58%<br>6  | 5.26%<br>1   | 0.00%<br>0  | 0.00%<br>0        | 19    |
| Marketing of Sales and Festivals                       | 36.84%<br>7    | 52.63%<br>10 | 10.53%<br>2  | 0.00%<br>0  | 0.00%<br>0        | 19    |
| Coordinated Business Hours                             | 26.32%<br>5    | 31.58%<br>6  | 36.84%<br>7  | 0.00%<br>0  | 5.26%<br>1        | 19    |
| Designation of "Historic Districts"                    | 21.05%<br>4    | 36.84%<br>7  | 36.84%<br>7  | 5.26%<br>1  | 0.00%<br>0        | 19    |
| Increased Marketing of Vacant Buildings                | 52.63%<br>10   | 42.11%<br>8  | 5.26%<br>1   | 0.00%<br>0  | 0.00%<br>0        | 19    |
| Development of an Incubator Business Program           | 21.05%<br>4    | 36.84%<br>7  | 42.11%<br>8  | 0.00%<br>0  | 0.00%<br>0        | 19    |
| Reducing Utility Costs with Alternative Energy Sources | 55.56%<br>10   | 27.78%<br>5  | 11.11%<br>2  | 5.56%<br>1  | 0.00%<br>0        | 18    |
| Other (specify below)                                  | 0.00%<br>0     | 0.00%<br>0   | 100.00%<br>2 | 0.00%<br>0  | 0.00%<br>0        | 2     |

| # | Other (please specify)                                      | Date               |
|---|---|--------------------|
| 1 | I do not know what you mean by "incubator business program" | 12/9/2015 10:50 AM |

### Q15 Where should future residential growth in Pawnee City take place?

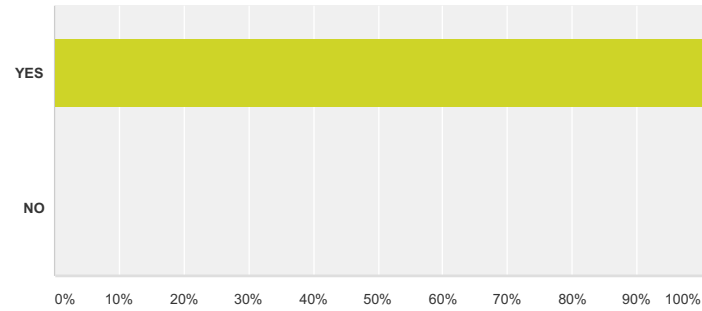
Answered: 18 Skipped: 15



| Answer Choices               | Responses | Count |
|------------------------------|-----------|-------|
| North                        | 55.56%    | 10    |
| South                        | 27.78%    | 5     |
| East                         | 22.22%    | 4     |
| West                         | 33.33%    | 6     |
| <b>Total Respondents: 18</b> |           |       |

**Q16 Should the role of downtown Pawnee City be expanded with new commercial and entertainment facilities?**

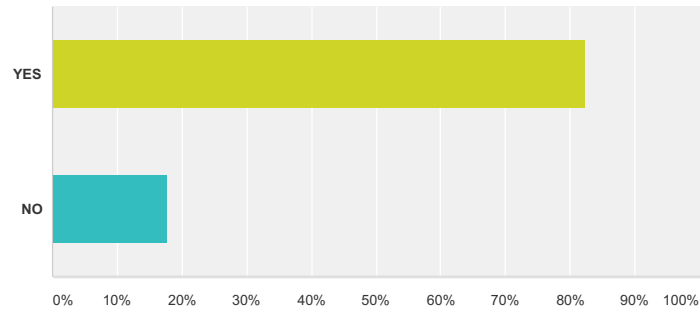
Answered: 19 Skipped: 14



| Answer Choices | Responses  |
|----------------|------------|
| YES            | 100.00% 19 |
| NO             | 0.00% 0    |
| <b>Total</b>   | <b>19</b>  |

**Q17 Should new commercial and entertainment facilities be expanded along the highway corridors?**

Answered: 17 Skipped: 16

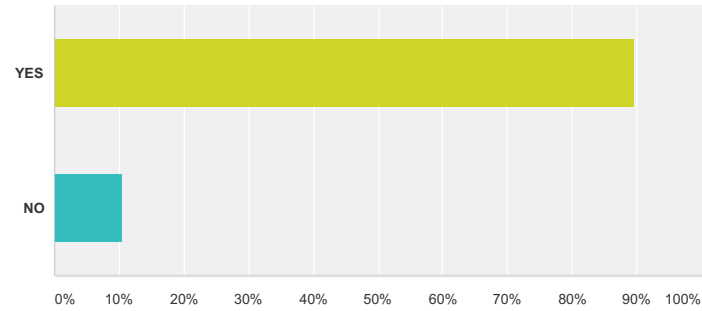


| Answer Choices | Responses |
|----------------|-----------|
| YES            | 82.35% 14 |
| NO             | 17.65% 3  |
| <b>Total</b>   | <b>17</b> |

| # | If NO, where should future commercial and entertainment facilities be developed? | Date                |
|---|--|---------------------|
| 1 | Downtown   | 12/11/2015 10:57 AM |
| 2 | Downtown   | 12/10/2015 6:52 PM  |
| 3 | We have enough spaces and buildings downtown that should be filled.              | 12/8/2015 2:24 PM   |

**Q18 Do you support strict enforcement of City ordinances regarding parking, junk vehicles, and property maintenance?**

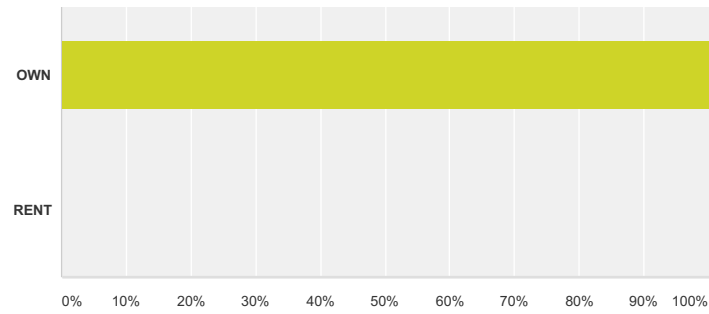
Answered: 19 Skipped: 14



| Answer Choices | Responses |
|----------------|-----------|
| YES            | 89.47% 17 |
| NO             | 10.53% 2  |
| <b>Total</b>   | <b>19</b> |

**Q19 Do you own or rent your place of residence?**

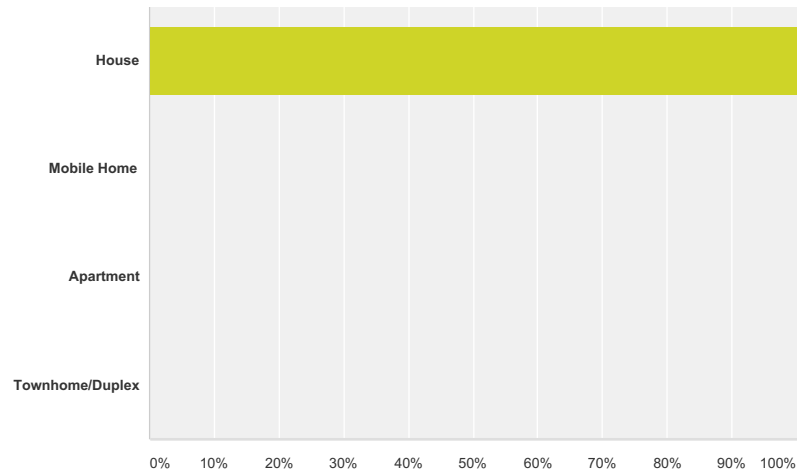
Answered: 18 Skipped: 15



| Answer Choices | Responses  |
|----------------|------------|
| OWN            | 100.00% 18 |
| RENT           | 0.00% 0    |
| <b>Total</b>   | <b>18</b>  |

**Q20 Describe the type of housing you currently reside in.**

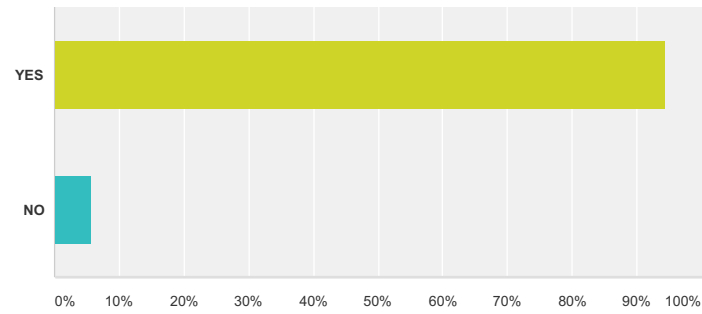
Answered: 18 Skipped: 15



| Answer Choices  | Responses  |
|-----------------|------------|
| House           | 100.00% 18 |
| Mobile Home     | 0.00% 0    |
| Apartment       | 0.00% 0    |
| Townhome/Duplex | 0.00% 0    |
| <b>Total</b>    | <b>18</b>  |

**Q21 Are you satisfied with your current housing situation?**

Answered: 18 Skipped: 15

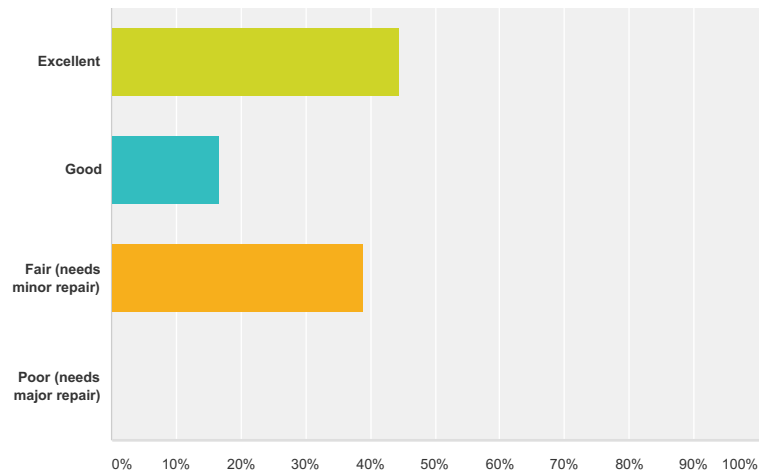


| Answer Choices | Responses |
|----------------|-----------|
| YES            | 94.44% 17 |
| NO             | 5.56% 1   |
| <b>Total</b>   | <b>18</b> |

| # | If NO, why not?   | Date               |
|---|---|--------------------|
| 1 | The lower tier of the middle class income should be able to qualify for some housing grants also. Not just low income households. | 12/10/2015 5:00 PM |
| 2 | I do not live in Pawnee City but I work in Pawnee City and spend the entire day in Pawnee City M-F.                               | 12/9/2015 10:52 AM |

### Q22 How would you rate the condition of your home or place of residence?

Answered: 18 Skipped: 15

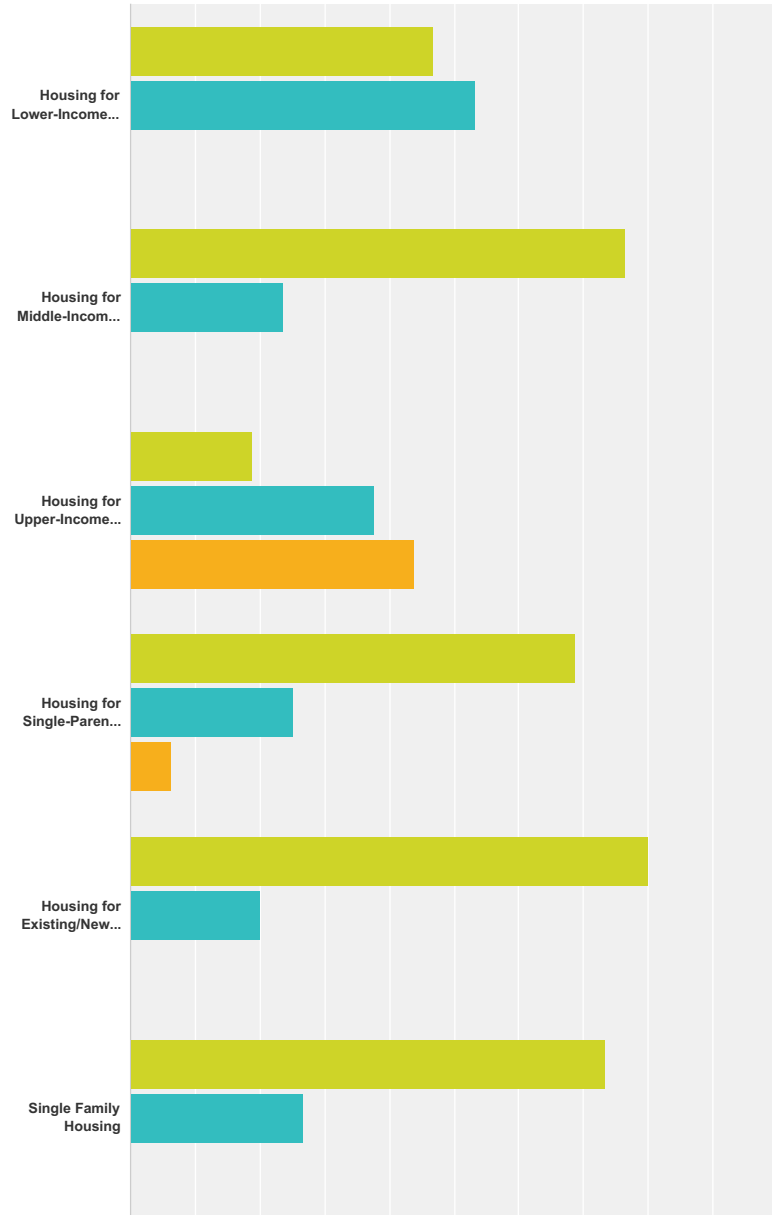


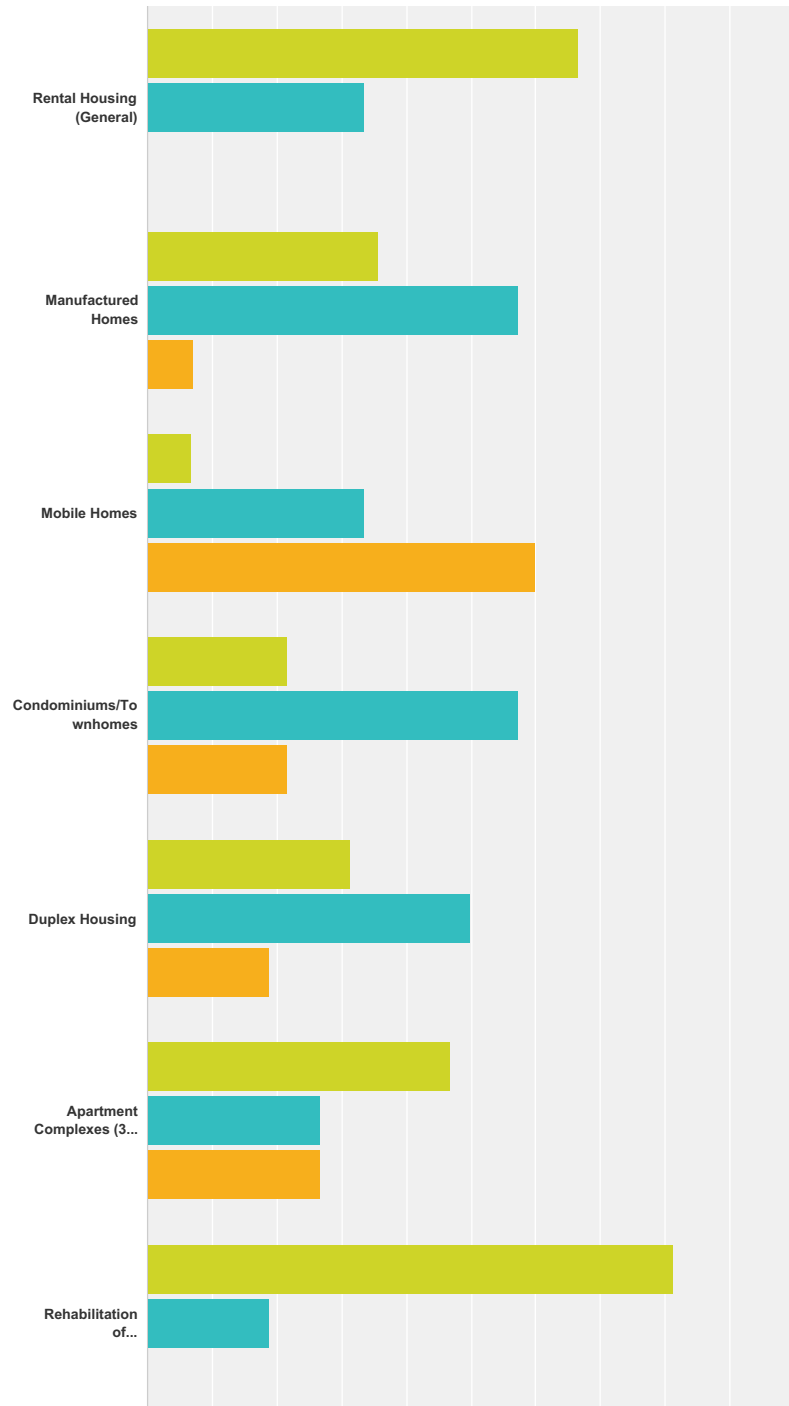
| Answer Choices            | Responses | Count     |
|---------------------------|-----------|-----------|
| Excellent                 | 44.44%    | 8         |
| Good                      | 16.67%    | 3         |
| Fair (needs minor repair) | 38.89%    | 7         |
| Poor (needs major repair) | 0.00%     | 0         |
| <b>Total</b>              |           | <b>18</b> |

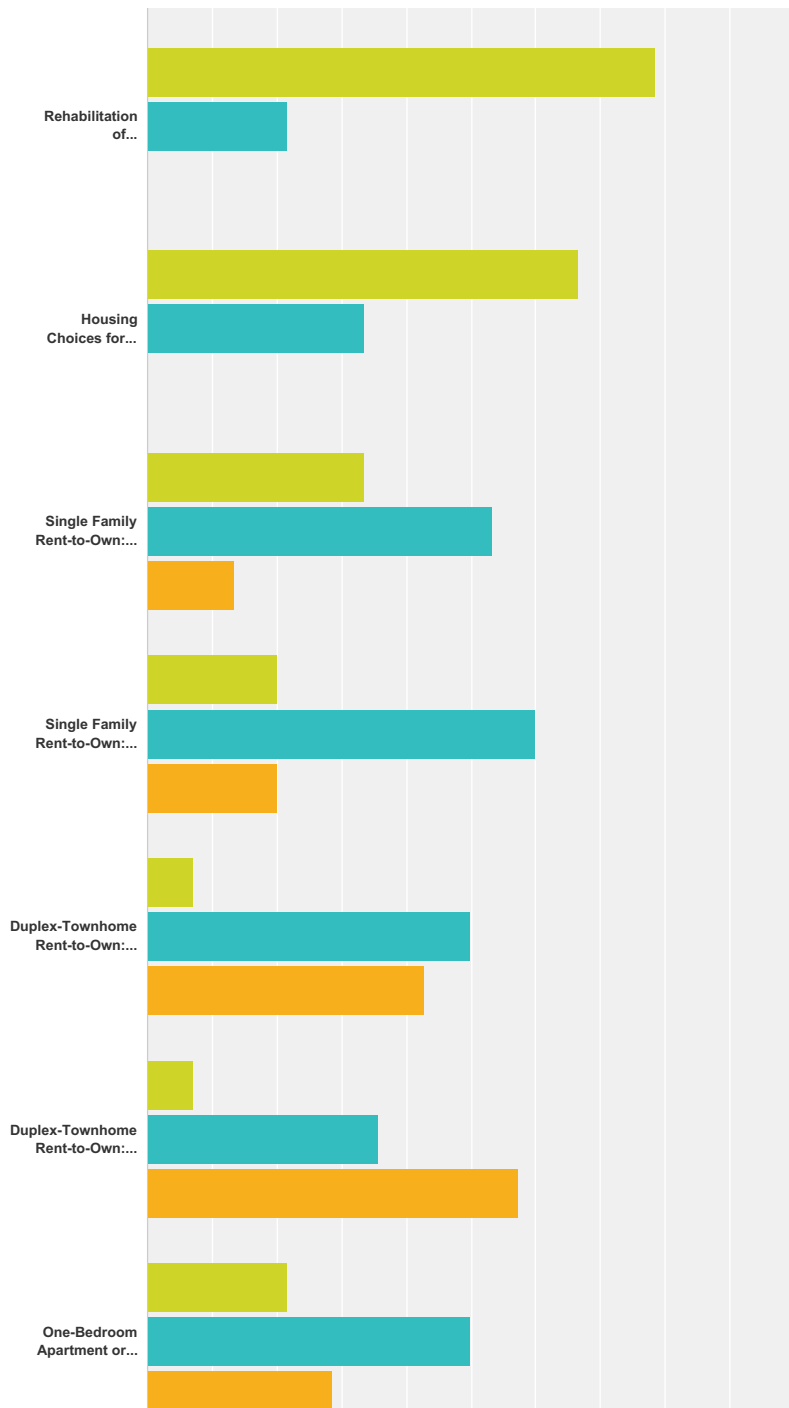
| # | If minor or major repair is needed to your home, please describe the type of repair needed. | Date               |
|---|---|--------------------|
| 1 | Gutter window siding  | 12/10/2015 7:34 PM |
| 2 | Windows walls and electrical work   | 12/10/2015 5:01 PM |
| 3 | Needs some electrical upgrades and plumbing repairs (in progress).                          | 12/3/2015 11:25 AM |

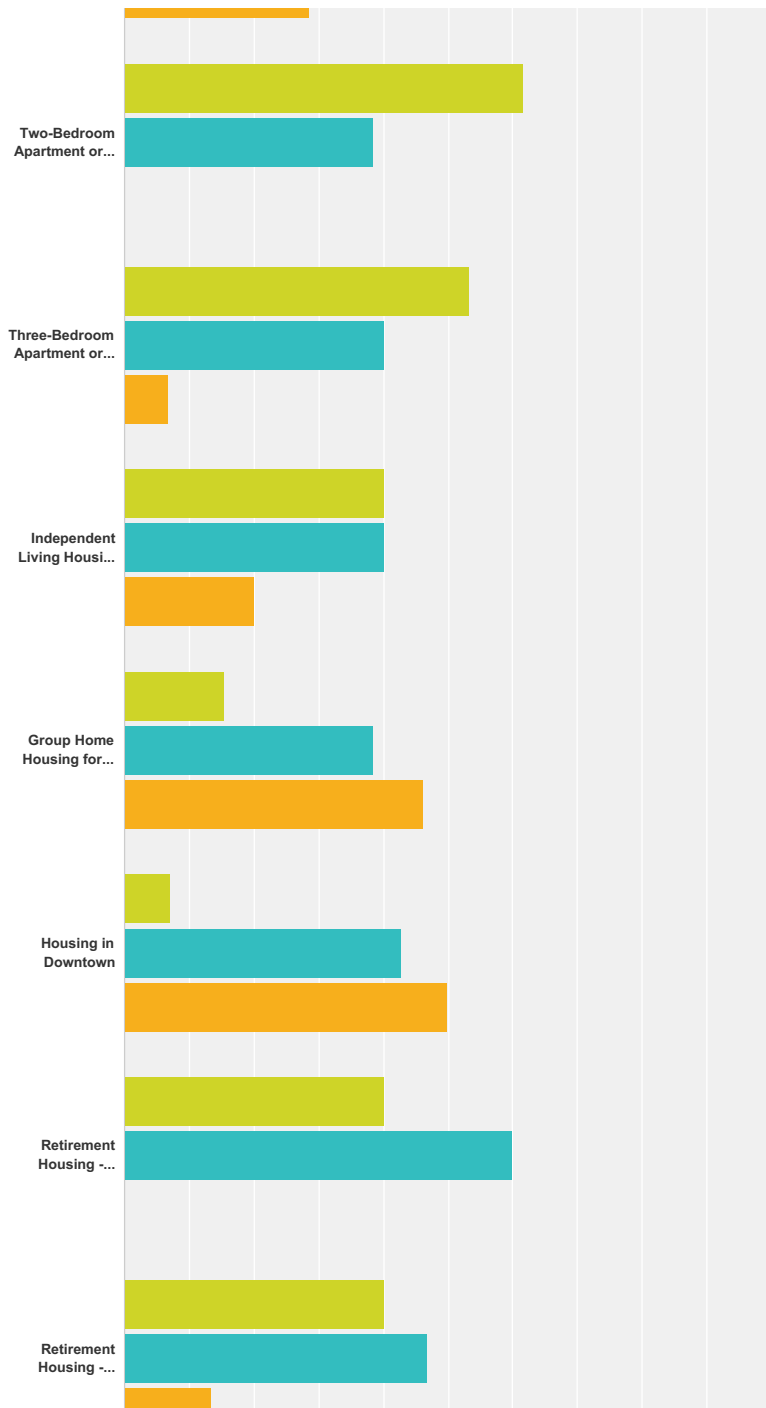
**Q23 Which of the following additional housing types are needed in Pawnee City in the next 10 years?**

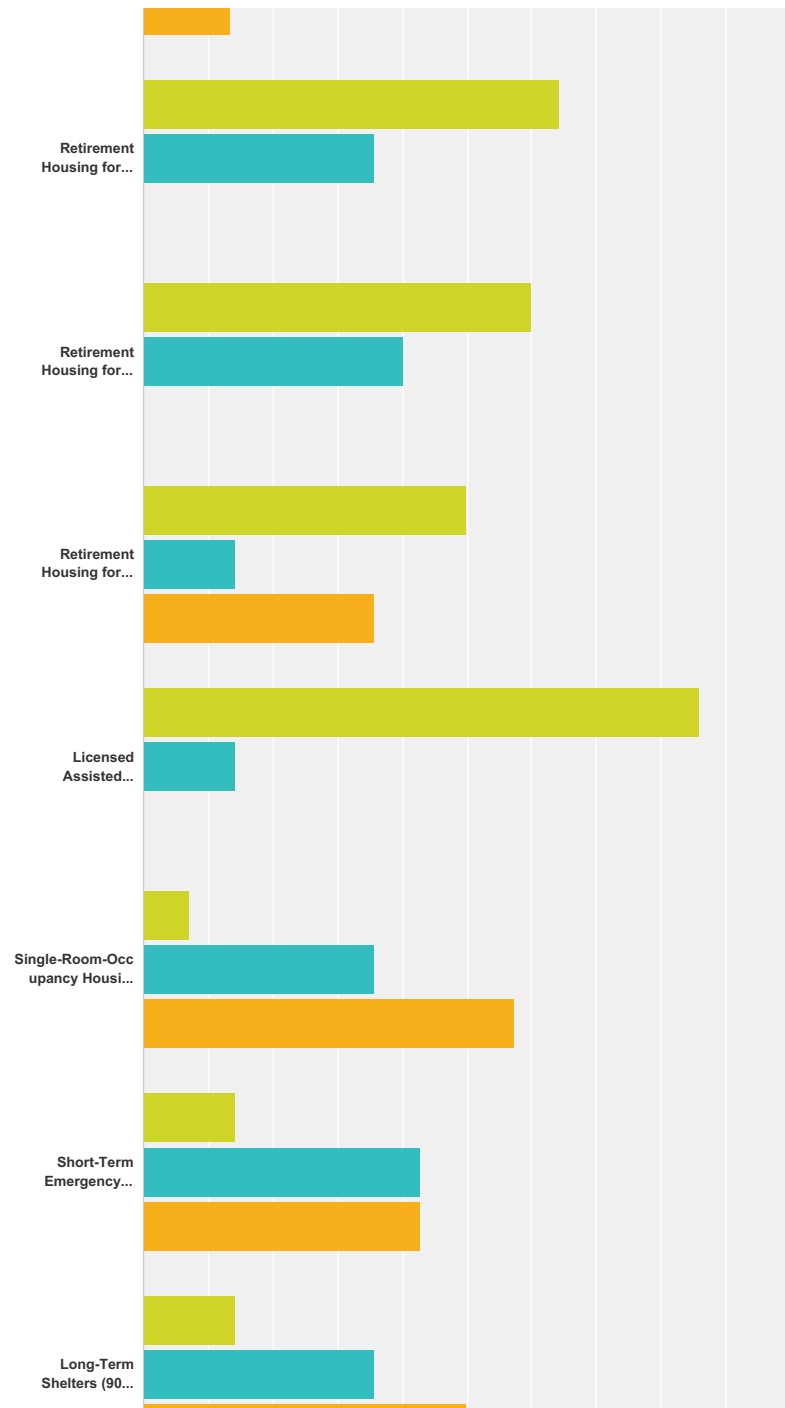
Answered: 18 Skipped: 15

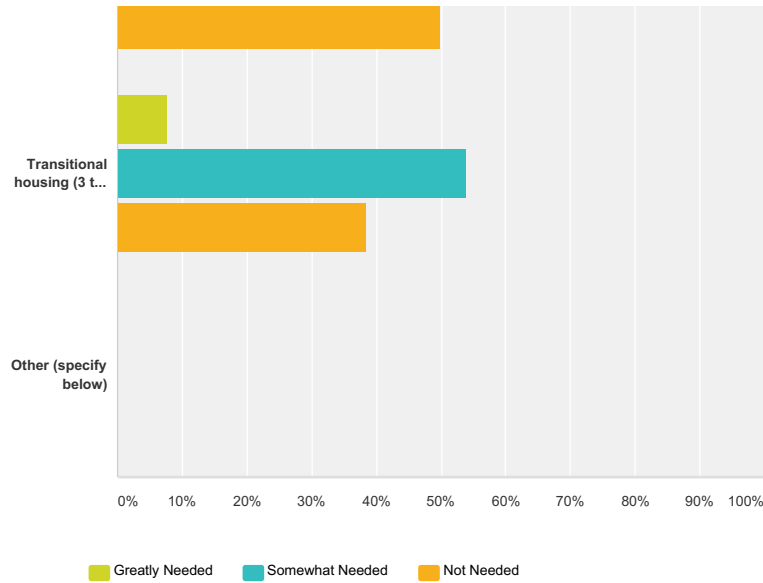












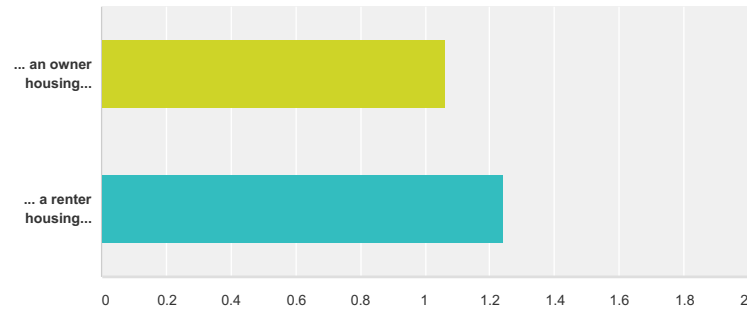
|   | Greatly Needed | Somewhat Needed | Not Needed  | Total |
|---|----------------|-----------------|-------------|-------|
| Housing for Lower-Income Families               | 46.67%<br>7    | 53.33%<br>8     | 0.00%<br>0  | 15    |
| Housing for Middle-Income Families              | 76.47%<br>13   | 23.53%<br>4     | 0.00%<br>0  | 17    |
| Housing for Upper-Income Families               | 18.75%<br>3    | 37.50%<br>6     | 43.75%<br>7 | 16    |
| Housing for Single-Parent Families              | 68.75%<br>11   | 25.00%<br>4     | 6.25%<br>1  | 16    |
| Housing for Existing/New Employees              | 80.00%<br>12   | 20.00%<br>3     | 0.00%<br>0  | 15    |
| Single Family Housing                           | 73.33%<br>11   | 26.67%<br>4     | 0.00%<br>0  | 15    |
| Rental Housing (General)                        | 66.67%<br>10   | 33.33%<br>5     | 0.00%<br>0  | 15    |
| Manufactured Homes                              | 35.71%<br>5    | 57.14%<br>8     | 7.14%<br>1  | 14    |
| Mobile Homes                                    | 6.67%<br>1     | 33.33%<br>5     | 60.00%<br>9 | 15    |
| Condominiums/Townhomes                          | 21.43%<br>3    | 57.14%<br>8     | 21.43%<br>3 | 14    |
| Duplex Housing                                  | 31.25%<br>5    | 50.00%<br>8     | 18.75%<br>3 | 16    |
| Apartment Complexes (3 to 12 units per complex) | 46.67%<br>7    | 26.67%<br>4     | 26.67%<br>4 | 15    |
| Rehabilitation of Owner-occupied Housing        | 81.25%<br>13   | 18.75%<br>3     | 0.00%<br>0  | 16    |

|  |              |             |             |    |
|--|--------------|-------------|-------------|----|
| Rehabilitation of Renter-occupied Housing  | 78.57%<br>11 | 21.43%<br>3 | 0.00%<br>0  | 14 |
| Housing Choices for First-Time Homebuyers  | 66.67%<br>10 | 33.33%<br>5 | 0.00%<br>0  | 15 |
| Single Family Rent-to-Own: Short-Term (3 to 5 years)   | 33.33%<br>5  | 53.33%<br>8 | 13.33%<br>2 | 15 |
| Single Family Rent-to-Own: Long-Term (6 to 15 years)   | 20.00%<br>3  | 60.00%<br>9 | 20.00%<br>3 | 15 |
| Duplex-Townhome Rent-to-Own: Short-Term (3 to 5 years)   | 7.14%<br>1   | 50.00%<br>7 | 42.86%<br>6 | 14 |
| Duplex-Townhome Rent-to-Own: Long-Term (6 to 15 years)   | 7.14%<br>1   | 35.71%<br>5 | 57.14%<br>8 | 14 |
| One-Bedroom Apartment or House   | 21.43%<br>3  | 50.00%<br>7 | 28.57%<br>4 | 14 |
| Two-Bedroom Apartment or House   | 61.54%<br>8  | 38.46%<br>5 | 0.00%<br>0  | 13 |
| Three-Bedroom Apartment or House   | 53.33%<br>8  | 40.00%<br>6 | 6.67%<br>1  | 15 |
| Independent Living Housing for Persons with a Mental/Physical Disability                                 | 40.00%<br>6  | 40.00%<br>6 | 20.00%<br>3 | 15 |
| Group Home Housing for Persons with a Mental/Physical Disability   | 15.38%<br>2  | 38.46%<br>5 | 46.15%<br>6 | 13 |
| Housing in Downtown  | 7.14%<br>1   | 42.86%<br>6 | 50.00%<br>7 | 14 |
| Retirement Housing - Rental  | 40.00%<br>6  | 60.00%<br>9 | 0.00%<br>0  | 15 |
| Retirement Housing - Purchase (Owner Occupant)   | 40.00%<br>6  | 46.67%<br>7 | 13.33%<br>2 | 15 |
| Retirement Housing for Low-income Elderly Persons  | 64.29%<br>9  | 35.71%<br>5 | 0.00%<br>0  | 14 |
| Retirement Housing for Middle-income Elderly Persons   | 60.00%<br>9  | 40.00%<br>6 | 0.00%<br>0  | 15 |
| Retirement Housing for Upper-income Elderly Persons  | 50.00%<br>7  | 14.29%<br>2 | 35.71%<br>5 | 14 |
| Licensed Assisted Living, with Specialized Services (i.e., health, food prep, recreation services, etc.) | 85.71%<br>12 | 14.29%<br>2 | 0.00%<br>0  | 14 |
| Single-Room-Occupancy Housing (Boarding Homes)   | 7.14%<br>1   | 35.71%<br>5 | 57.14%<br>8 | 14 |
| Short-Term Emergency Shelters (30 Days or Less)  | 14.29%<br>2  | 42.86%<br>6 | 42.86%<br>6 | 14 |
| Long-Term Shelters (90 days or Less)   | 14.29%<br>2  | 35.71%<br>5 | 50.00%<br>7 | 14 |
| Transitional housing (3 to 12 month Temporary Housing)   | 7.69%<br>1   | 53.85%<br>7 | 38.46%<br>5 | 13 |
| Other (specify below)  | 0.00%<br>0   | 0.00%<br>0  | 0.00%<br>0  | 0  |

| # | Other (please specify)  | Date |
|---|-------------------------|------|
|   | There are no responses. |      |

**Q24 Would you support the City of Pawnee City using State or Federal grant funds to conduct:**

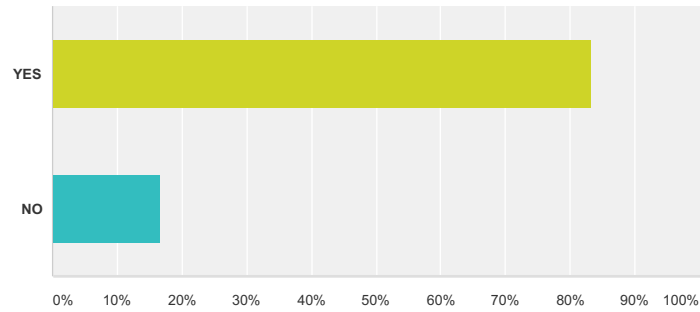
Answered: 18 Skipped: 15



|  | Yes          | No          | Total | Weighted Average |
|--|--------------|-------------|-------|------------------|
| ... an owner housing rehabilitation program? | 94.44%<br>17 | 5.56%<br>1  | 18    | 1.06             |
| ... a renter housing rehabilitation program? | 76.47%<br>13 | 23.53%<br>4 | 17    | 1.24             |

**Q25 Would you support the City of Pawnee City 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?**

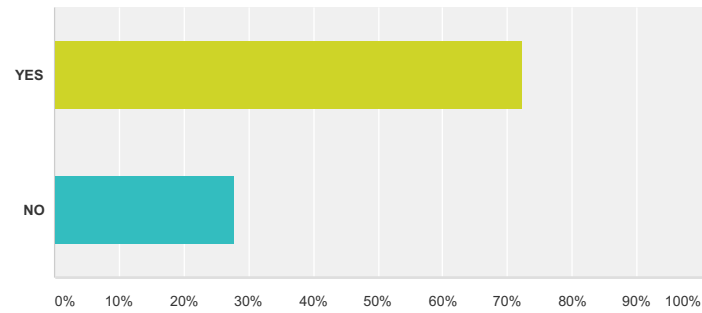
Answered: 18 Skipped: 15



| Answer Choices | Responses |
|----------------|-----------|
| YES            | 83.33% 15 |
| NO             | 16.67% 3  |
| <b>Total</b>   | <b>18</b> |

**Q26 Would you support the City of Pawnee City using grant dollars to purchase, rehabilitate, and resell vacant housing in the community?**

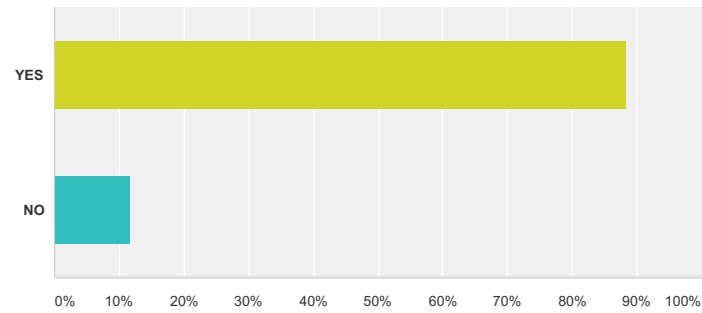
Answered: 18 Skipped: 15



| Answer Choices | Responses |
|----------------|-----------|
| YES            | 72.22% 13 |
| NO             | 27.78% 5  |
| <b>Total</b>   | <b>18</b> |

**Q27 Would you support your community using State or Federal grant dollars to provide down-payment assistance to first-time homebuyers?**

Answered: 17 Skipped: 16



| Answer Choices | Responses |
|----------------|-----------|
| YES            | 88.24% 15 |
| NO             | 11.76% 2  |
| <b>Total</b>   | <b>17</b> |

**Q28 Please provide additional comments regarding the future of Pawnee City:**

Answered: 4 Skipped: 29

| # | Responses  | Date               |
|---|--|--------------------|
| 1 | Need to be more progressive in trying to bring more business and industry to bring people and jobs to the area                               | 12/10/2015 5:06 PM |
| 2 | If the city council can't get along nothing is going to improve. It seems like all they do is bicker at each other and at the library board. | 12/10/2015 4:05 PM |
| 3 | There are a lot of run down houses in Pawnee City and there are some people that like to rehab houses but need funding assistance.           | 12/8/2015 2:48 PM  |
| 4 | Very Little Hope   | 12/3/2015 12:42 PM |

# *Workforce Housing Needs Survey*

The **Pawnee City Planning Commission**, in cooperation with major employers in the Pawnee City Area, is conducting the following survey to determine the specific renter and owner housing needs of the area's workforce. **This Survey is part of a Comprehensive Planning Program, funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the City.** We would appreciate you completing and returning the following Survey to your employer by **FRIDAY, DECEMBER 11<sup>TH</sup>**.

1. Place of Employment? \_\_\_(See Comments)\_\_\_\_\_ **TOTAL SURVEYS: 73**

2. In which Community do you currently reside?

**34 Pawnee City** \_10\_Rural Pawnee County \_29\_Other:\_\_\_(See Comments)\_\_\_

If outside of Pawnee City, would you be interested in moving to the Community?

\_\_7\_\_Yes **28 No**

3. Number of Persons in your household? 1 = 15 **2 = 28** 3 = 12 4 = 8 5+ = 10

4. Do you rent or are you a homeowner? \_\_25\_\_Rent **48 Own**

5. Are you satisfied with your current housing situation? **63 Yes** \_\_10\_\_No  
If no, why? \_\_\_\_\_(See Comments)\_\_\_\_\_

6. What is your current annual total household income?

**23 Less than \$35K** \_14\_\$35K-\$50K \_14\_\$51K-\$70K \_8\_\$71K-\$85K \_9\_\$86K+

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

| For Renters |  | For Owners |  |
|-------------|--|------------|--|
| 1           | Lack of handicap accessible housing                                    | 4          | Lack of handicap accessible housing                            |
| 2           | Lack of adequate public transportation                                 | 3          | Lack of adequate public transportation                         |
| 3           | Lack of knowledge of fair housing rights                               | 1          | Lack of knowledge of fair housing rights                       |
| <b>10</b>   | <b>Cost of rent</b>  | 9          | Housing prices   |
| 2           | Restrictive zoning/building codes                                      | 5          | Restrictive zoning/building codes                              |
| 4           | Job status   | 3          | Job status   |
| 3           | Attitudes of landlords & neighbors                                     | 6          | Attitudes of immediate neighbors                               |
| <b>13</b>   | <b>Lack of availability of decent rental units in your price range</b> | 7          | Mortgage lending application requirements                      |
| 1           | Use of background checks   | 7          | Excessive down payment/closing costs                           |
| 2           | Excessive application fees and/or rental deposits                      | <b>14</b>  | <b>Cost of utilities</b>                                       |
| <b>8</b>    | <b>Cost of utilities</b>   | 1          | Lack of educational resources about homeowner responsibilities |
| 1           | Lack of educational resources about tenant responsibilities            | 8          | Cost of homeowner's insurance                                  |
|             |  | <b>13</b>  | <b>Lack of Sufficient Homes for Sale</b>                       |
|             |  | <b>18</b>  | <b>Cost of Real Estate Taxes</b>                               |
|             | Other:_____  |            | Other:_____  |

OVER

8. If you are currently a renter and would like to become a homeowner, or if you are currently an owner and desire to upgrade or change housing in the next 10 years, please complete the following questions. If not, skip to Question #9.

8.a. Where would you like to purchase a home?

8\_Pawnee City  11\_Rural Pawnee County  4\_Other (Please identify): \_\_\_\_\_

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

20\_Single Family  3\_Attached Townhouse or Duplex-Type Unit  
 0\_Mobile Home  1\_Patio Home  0\_Other? \_\_\_\_\_

8.c. How many bedrooms would your family need?

2\_One  6\_Two  7\_Three  9\_Four +

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

7\_Less than \$50K  8\_\$50K-\$100K  4\_\$100K-\$120K  2\_\$120K-\$135K  
 1\_\$135K-\$175K  0\_\$175K-\$225K  1\_\$225K+

8.e. What could your family afford for a monthly house payment?

9\_Less than \$450  9\_\$450 to \$650  3\_\$650 to \$870  
 1\_\$870 to \$1,050  0\_\$1,050+

9. If you are currently a renter and want to remain a renter, but need a different or alternative rental situation within the next 10 years, please complete the following questions.

9.a. Where would you like to become a renter?

6\_Pawnee City  5\_Rural Pawnee County  3\_Other (Please identify): \_\_\_\_\_

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

10\_Single Family  4\_Attached Townhouse or Duplex-Type Unit  
 2\_Mobile Home  2\_Standard Apartment Unit  
 0\_Other? \_\_\_\_\_

9.c. How many bedrooms would your family need?

2\_One  6\_Two  1\_Three  1\_Four +

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

2\_\$400 to \$500  0\_\$500 to \$550  0\_\$550 to \$650  8\_Less than \$400  1\_\$650+

**Thank You For Participating!**

Please return the survey to your employer by

**FRIDAY, DECEMBER 11<sup>TH</sup>.**

# Continuum of Care for Elderly Persons Household Survey Pawnee City, Nebraska

The **Pawnee City Planning Commission** is currently conducting a Community Housing Study, to determine both the short- and long-term housing needs of persons and families in Pawnee City. **The Study is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the City.** The Study will include the identification of housing and service needs of elderly persons in the Community. Please complete and return this Survey, with your name and contact information to the drop box by **FRIDAY, DECEMBER 11<sup>TH</sup>**.

1) **Sex:** Male 20 Female 25 **TOTAL SURVEYS: 45**

2) **Location/  
Age Status:** Where do You currently live?  
40 Pawnee City 5 Rural Pawnee County  
0 Other (Please identify): \_\_\_\_\_

What is your current age?  
 Under 45 6 45-54 3 55-64 7 65-74 13 75-84 10 85+ 5

Are you currently retired? Yes 29 No 12  
 If no, do you plan on retiring in Pawnee City? Yes 13 No 1

3) **Family  
Status:** How many people live in your household? 1 = 15 2 = 21 3 = 4 4 = 2 5+ = 2  
 How many people 55+ years live in your household? 0 = 11 1 = 13 2 = 21

4) **Disability  
Status:** Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)?  
 Yes 10 No 32

If yes, please explain the disability or special needs type.  
 \_\_\_\_\_  
 \_\_\_\_\_

5) Please indicate your household income range, for 2014, before taxes. \$ \_\_\_\_\_  
 Less Than 25K = 11 25K-\$50K = 10 \$51K+ = 7

6) Do you own or rent where you live now?  
 Own (40)  
 Rent (5)

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

|                                    |                                    |                                   |
|------------------------------------|------------------------------------|-----------------------------------|
| <u>2.06</u> Social/Rec. Activities | <u>2.22</u> Continuing Education   | <u>2.77</u> Entertainment Options |
| <u>1.53</u> Church                 | <u>2.46</u> Discount/Variety Store | <u>1.20</u> Library               |
| <u>1.64</u> Grocery Store          | <u>1.35</u> Hospital               | <u>1.22</u> Medical Clinic        |
| <u>1.71</u> Pharmacy               | <u>1.86</u> Downtown Businesses    | <u>1.71</u> Police Protection     |
| <u>1.28</u> Fire Protection        | <u>2.04</u> Senior Center          | <u>1.22</u> Bank                  |
| <u>1.68</u> City/Village Offices   | <u>1.37</u> Post Office            | <u>1.22</u> Schools               |
| <u>1.80</u> Parks/Recreation       | <u>3.02</u> Restaurant/Cafe        | _____ Other: _____                |

8) Are you satisfied with your current housing situation? 40 Yes 4 No  
 If no, please explain:  
 \_\_\_\_\_  
 \_\_\_\_\_

- 9) Do You plan on changing housing in the future?
- |                     |                  |                |
|---------------------|------------------|----------------|
| One Year            | <u>  1  </u> Yes | <u> 32 </u> No |
| Two Years           | <u>  2  </u> Yes | <u> 30 </u> No |
| Three to Five Years | <u>  5  </u> Yes | <u> 28 </u> No |
| Six to 10 Years     | <u>  4  </u> Yes | <u> 26 </u> No |

If yes to Question #9, which of the following types of housing do You anticipate needing? Check your top three (3).

- |  |   |
|--|---|
| <u>  4  </u> Single Family Home          | <u>  2  </u> Apartment - Purchase         |
| <u>  1  </u> Duplex - Rent               | <u> 10 </u> Assisted Living Housing       |
| <u>  0  </u> Duplex - Purchase           | <u>  1  </u> One Bedroom Apartment - Rent |
| <u>  1  </u> Town Home - Rent            | <u>  3  </u> Two Bedroom Apartment - Rent |
| <u>  0  </u> Town Home - Purchase        | Other _____                               |
| <u>  2  </u> Nursing Home/Long-Term Care |   |

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

- |  |   |
|--|---|
| <u> 15 </u> Single Family Home           | <u>  4  </u> Apartment - Purchase         |
| <u>  4  </u> Duplex - Rent               | <u> 30 </u> Assisted Living Housing       |
| <u>  1  </u> Duplex - Purchase           | <u>  9  </u> One Bedroom Apartment - Rent |
| <u>  4  </u> Town Home - Rent            | <u> 13 </u> Two Bedroom Apartment - Rent  |
| <u>  2  </u> Town Home - Purchase        | Other _____                               |
| <u>  2  </u> Nursing Home/Long-Term Care |   |

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

- |                                |
|--------------------------------|
| <u>  4  </u> Very appealing    |
| <u> 25 </u> Somewhat appealing |
| <u> 14 </u> Not appealing      |

- 12) Please rate the quality of the following Support Services in the Community. (1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor).

- |   |  |
|---|--|
| <u> 2.96 </u> Case Management/Legal Aid           | <u> 2.23 </u> Transportation/Auto Repair               |
| <u> 3.26 </u> Cultural/Language Assistance        | <u> 2.66 </u> Finance Assistance/Management            |
| <u> 2.85 </u> Continuing Education Opportunities  | <u> 1.71 </u> Health Services (Mental, Physical, etc.) |
| <u> 2.96 </u> Employment Opportunities/Training   | <u> 1.91 </u> Law Enforcement                          |
| <u> 2.50 </u> Adult Care Services                 | <u> 2.61 </u> Senior Social & Recreation Activities    |
| <u> 3.04 </u> Alcohol/Drug Abuse Services         | <u> 2.69 </u> Housing (Permanent, Transitional, etc.)  |
| <u> 1.69 </u> Food/Meals-On-Wheels                | <u> 2.25 </u> Emergency Transportation                 |
| <u> 1.79 </u> Home Health Care                    | <u> 2.31 </u> Volunteer Opportunities                  |
| <u> 3.00 </u> Counseling Services                 | <u> 2.27 </u> Veteran Services                         |
| <u> 2.79 </u> Aids for Disabilities               | <u> 3.08 </u> Homeless Services                        |
| <u> 2.66 </u> Home Repair/Rehabilitation Services | Other: _____   |

- 13) Considering the list of Supportive Services in Question 12, what are the three (3) most critical Services at this time, for persons 55+ years residing in Pawnee City?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**THANK YOU FOR YOUR PARTICIPATION!**



**PAWNEE CITY, NEBRASKA**

**COMMUNITY HOUSING STUDY WITH  
STRATEGIES FOR AFFORDABLE HOUSING - 2026.**

# **APPENDIX II**

**Pawnee City  
Table Profile.**

**TABLE 1  
POPULATION TRENDS AND PROJECTIONS  
CITY OF PAWNEE CITY, NEBRASKA  
1990-2026**

|                   | <u>Year</u> | <u>Population</u> | <u>Total</u>  |                | <u>Annual</u> |                |
|-------------------|-------------|-------------------|---------------|----------------|---------------|----------------|
|                   |             |                   | <u>Change</u> | <u>Percent</u> | <u>Change</u> | <u>Percent</u> |
|                   | 1990        | 1,008             | --            | --             | --            | --             |
|                   | 2000        | 1,033             | +25           | +2.5%          | +2.5          | +0.3%          |
|                   | 2010        | 878               | -155          | -15.0%         | -15.5         | -1.5%          |
|                   | <b>2016</b> | <b>833</b>        | <b>-45</b>    | <b>-5.1%</b>   | <b>-7.5</b>   | <b>-0.8%</b>   |
| <b>Low</b>        | <b>2026</b> | <b>792</b>        | <b>-41</b>    | <b>-4.9%</b>   | <b>-4.1</b>   | <b>-0.5%</b>   |
| <b>Medium</b>     | <b>2026</b> | <b>820</b>        | <b>-13</b>    | <b>-1.5%</b>   | <b>-1.3</b>   | <b>-0.2%</b>   |
| <b>High*</b>      | <b>2026</b> | <b>849</b>        | <b>+17</b>    | <b>+2.0%</b>   | <b>+1.7</b>   | <b>+0.2%</b>   |
| <b>ED Boost*:</b> | <b>2026</b> | <b>891</b>        | <b>+58</b>    | <b>+7.0%</b>   | <b>+5.8</b>   | <b>+0.7%</b>   |

City of Pawnee City Census Population Estimates:  
2011 = 876; 2012 = 870; 2013 = 851; 2014 = 839; 2015 = 827.

\*Population estimated due to an Economic Development (ED) Boost via increased job creation and housing development. “High 2026 = 25 Additional Full-Time Employment (FTE) positions. “ED Boost” 2026 = 65 additional FTE positions.

Source: 2000, 2010 Census, 2010-2014 Census Population Estimates.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 2  
POPULATION AGE DISTRIBUTION  
TRENDS AND PROJECTIONS  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2026**

| <u>Age Group</u> | <u>2000</u>  | <u>2010</u> | <u>Change</u> | <u>2016</u> | <u>2026</u> | <u>2016-2026<br/>Change</u> |
|------------------|--------------|-------------|---------------|-------------|-------------|-----------------------------|
| 19 and Under     | 232          | 184         | -48           | 174         | 153         | -21                         |
| 20-34            | 108          | 77          | -31           | 63          | 54          | -9                          |
| 35-54            | 234          | 199         | -35           | 187         | 165         | -22                         |
| 55-64            | 96           | 139         | +43           | 148         | 179         | +31                         |
| 65-74            | 132          | 90          | -42           | 83          | 91          | +8                          |
| 75-84            | 140          | 108         | -32           | 100         | 98          | -2                          |
| 85+              | 91           | 81          | -10           | 78          | 80          | +2                          |
| <b>Totals</b>    | <b>1,033</b> | <b>878</b>  | <b>-155</b>   | <b>833</b>  | <b>820</b>  | <b>-13</b>                  |
| Median Age       | 50.3         | 52.9        | +2.6          | 53.5        | 55.2        | +1.7                        |

Source: 2000, 2010 Census.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 3  
SPECIFIC HOUSEHOLD CHARACTERISTICS  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2026**

| <u>Year</u>          | <u>Population</u> | <u>Group<br/>Quarters</u> | <u>Persons in<br/>Households</u> | <u>Households</u> | <u>Persons Per<br/>Household</u> |
|----------------------|-------------------|---------------------------|----------------------------------|-------------------|----------------------------------|
| 2000                 | 1,033             | 54                        | 979                              | 474               | 2.07                             |
| 2010                 | 878               | 39                        | 839                              | 425               | 1.97                             |
| <b>2016</b>          | <b>833</b>        | <b>32</b>                 | <b>801</b>                       | <b>411</b>        | <b>1.95</b>                      |
| <b>2026</b>          | <b>820</b>        | <b>25</b>                 | <b>795</b>                       | <b>405</b>        | <b>1.96</b>                      |
| <b>2026 ED Boost</b> | <b>881</b>        | <b>42</b>                 | <b>839</b>                       | <b>417</b>        | <b>2.01</b>                      |

Source: 2000, 2010 Census.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 4  
TENURE BY HOUSEHOLD  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2026**

| <u>Year</u>          | <u>Total<br/>Households</u> | <u>Owner</u>  |                | <u>Renter</u> |                |
|----------------------|-----------------------------|---------------|----------------|---------------|----------------|
|                      |                             | <u>Number</u> | <u>Percent</u> | <u>Number</u> | <u>Percent</u> |
| 2000                 | 474                         | 353           | 74.5%          | 121           | 25.5%          |
| 2010                 | 425                         | 296           | 69.6%          | 129           | 30.4%          |
| <b>2016</b>          | <b>411</b>                  | <b>283</b>    | <b>68.9%</b>   | <b>128</b>    | <b>31.1%</b>   |
| <b>2026</b>          | <b>405</b>                  | <b>273</b>    | <b>67.3%</b>   | <b>132</b>    | <b>32.7%</b>   |
| <b>2026 ED Boost</b> | <b>417</b>                  | <b>283</b>    | <b>68.0%</b>   | <b>134</b>    | <b>32.0%</b>   |

Source: 2000, 2010 Census.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 5  
HOUSEHOLDS BY HOUSEHOLD SIZE  
CITY OF PAWNEE CITY, NEBRASKA  
2014 ESTIMATE\***

| <u>1<br/>Person</u> | <u>2<br/>Persons</u> | <u>3<br/>Persons</u> | <u>4<br/>Persons</u> | <u>5<br/>Persons</u> | <u>6<br/>Persons</u> | <u>7+<br/>Persons</u> |
|---------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|
| 211                 | 152                  | 42                   | 26                   | 0                    | 20                   | 8                     |

\*Estimate subject to margin of error. Total 2014 estimated households = 1,922.

Source: 2010-2014 American Community Survey.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 6  
HOUSEHOLD INCOME BY AGE GROUP\*  
TRENDS AND PROJECTIONS  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2026**

| <b>Income Group</b>        | <b>2000*</b>    | <b>2014 Est.*</b> | <b>2016</b>     | <b>2026</b>     | <b>2026<br/>ED Boost</b> | <b>% Change<br/>2016-2026^</b> |
|----------------------------|-----------------|-------------------|-----------------|-----------------|--------------------------|--------------------------------|
| <b>All Households</b>      |                 |                   |                 |                 |                          |                                |
| Less than \$10,000         | 106             | 64                | 53              | 37              | 32                       | -30.2%                         |
| \$10,000-\$19,999          | 105             | 113               | 97              | 88              | 89                       | -9.3%                          |
| \$20,000-\$34,999          | 119             | 104               | 101             | 103             | 108                      | +2.0%                          |
| \$35,000-\$49,999          | 79              | 69                | 71              | 73              | 78                       | +2.8%                          |
| \$50,000 or More           | 71              | 109               | 89              | 104             | 110                      | +16.8%                         |
| <b>Totals</b>              | <b>480</b>      | <b>459</b>        | <b>411</b>      | <b>405</b>      | <b>417</b>               | <b>-1.5%</b>                   |
| <b>Median Income</b>       | <b>\$23,655</b> | <b>\$28,250</b>   | <b>\$29,635</b> | <b>\$35,479</b> | <b>\$38,142</b>          | <b>+19.7%</b>                  |
| <b>Households 65+ Yrs.</b> |                 |                   |                 |                 |                          |                                |
| Less than \$10,000         | 55              | 19                | 17              | 12              | 14                       | -29.4%                         |
| \$10,000-\$19,999          | 77              | 76                | 74              | 71              | 71                       | -4.0%                          |
| \$20,000-\$34,999          | 48              | 51                | 52              | 55              | 55                       | +5.7%                          |
| \$35,000-\$49,999          | 29              | 22                | 25              | 32              | 33                       | +28.0%                         |
| \$50,000 or More           | 14              | 24                | 27              | 33              | 37                       | +22.2%                         |
| <b>Totals</b>              | <b>223</b>      | <b>192</b>        | <b>195</b>      | <b>203</b>      | <b>210</b>               | <b>+4.1%</b>                   |
| <b>Median Income</b>       | <b>\$17,337</b> | <b>\$21,294</b>   | <b>\$23,078</b> | <b>\$27,665</b> | <b>\$28,979</b>          | <b>+19.8%</b>                  |

\* Specified Data Used. 2014 Estimate subject to margin of error.

^Does not include ED Boost.

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

Hanna:Keelan Associates, P.C., 2016.

**TABLE 7  
PER CAPITA INCOME  
PAWNEE COUNTY, NEBRASKA / STATE OF NEBRASKA  
2002-2026**

| <u>Year</u>      | <b>Pawnee County</b>         |                           | <b>State of Nebraska</b>     |                           |
|------------------|------------------------------|---------------------------|------------------------------|---------------------------|
|                  | <u>Per Capita<br/>Income</u> | <u>Percent<br/>Change</u> | <u>Per Capita<br/>Income</u> | <u>Percent<br/>Change</u> |
| 2002             | \$21,516                     | --                        | \$30,314                     | +1.4%                     |
| 2003             | \$28,114                     | +30.6%                    | \$32,126                     | +6.0%                     |
| 2004             | \$31,566                     | +12.3%                    | \$33,265                     | +3.5%                     |
| 2005             | \$29,675                     | -6.0%                     | \$34,318                     | +3.2%                     |
| 2006             | \$29,012                     | -2.2%                     | \$35,679                     | +4.0%                     |
| 2007             | \$31,414                     | +8.3%                     | \$38,177                     | +7.0%                     |
| 2008             | \$37,131                     | +18.2%                    | \$40,163                     | +5.2%                     |
| 2009             | \$34,444                     | -7.2%                     | \$39,332                     | -2.1%                     |
| 2010             | \$33,589                     | -2.5%                     | \$39,445                     | +0.3%                     |
| 2011             | \$41,131                     | +22.4%                    | \$42,450                     | +7.6%                     |
| <b>2016</b>      | <b>\$46,637</b>              | <b>+8.5%</b>              | <b>\$45,948</b>              | <b>+8.2%</b>              |
| <b>2000-2016</b> | <b>\$21,516-\$46,637</b>     | <b>+116.7%</b>            | <b>\$30,314-\$45,948</b>     | <b>+44.3%</b>             |
| <b>2016-2026</b> | <b>\$46,637-\$55,510</b>     | <b>+19.0%</b>             | <b>\$45,948-\$56,108</b>     | <b>+22.1%</b>             |

Source: Nebraska Department of Economic Development, 2016.  
Hanna:Keelan Associates, P.C., 2012.

**TABLE 8  
PERSONS RECEIVING SOCIAL SECURITY INCOME  
PAWNEE COUNTY, NEBRASKA  
2014**

| <u>Social Security Income-2014</u>       | <u>Number of Beneficiaries</u> |
|--|--------------------------------|
| <u>Retirement Benefits</u>               |                                |
| Retired Workers                          | 580                            |
| Wives & Husbands                         | 35                             |
| Children                                 | 0                              |
| <u>Survivor Benefits</u>                 |                                |
| Widows & Widowers                        | 70                             |
| Children                                 | 10                             |
| <u>Disability Benefits</u>               |                                |
| Disabled Persons                         | 65                             |
| Wives & Husbands                         | 0                              |
| <u>Children</u>                          | <u>10</u>                      |
| <b>Total</b>                             | <b>770</b>                     |
| <u>Aged 65 &amp; Older</u>               |                                |
| Men                                      | 290                            |
| <u>Women</u>                             | <u>365</u>                     |
| <b>Total</b>                             | <b>655</b>                     |
| <u>Supplemental Security Income-2014</u> |                                |
| Aged 65 or Older                         | N/A                            |
| <u>Blind and Disabled</u>                | <u>N/A</u>                     |
| <b>Total</b>                             | <b>N/A</b>                     |

N/A=Not Available.

Source: Department of Health and Human Services,  
Social Security Administration, 2016.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 9  
ESTIMATED OWNER HOUSEHOLDS BY INCOME  
COST BURDENED WITH HOUSING PROBLEMS  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2026**

| <b>Income Range</b> | <b>2000*</b><br><b># / #CB-HP</b> | <b>2012*</b><br><b># / #CB-HP</b> | <b>2016</b><br><b># / #CB-HP</b> | <b>2026</b><br><b># / #CB-HP</b> |
|---------------------|-----------------------------------|-----------------------------------|----------------------------------|----------------------------------|
| 0%-30% AMI          | 54 / 35                           | 25 / 25                           | <b>20 / 20</b>                   | <b>14 / 14</b>                   |
| 31%-50% AMI         | 68 / 16                           | 40 / 4                            | <b>38 / 6</b>                    | <b>30 / 5</b>                    |
| 51%-80% AMI         | 89 / 12                           | 60 / 4                            | <b>62 / 6</b>                    | <b>64 / 4</b>                    |
| <u>81%+ AMI</u>     | <u>188 / 16</u>                   | <u>160 / 4</u>                    | <u>163 / 4</u>                   | <u>165 / 4</u>                   |
| <b>Totals</b>       | <b>399 / 79</b>                   | <b>285 / 37</b>                   | <b>283 / 36</b>                  | <b>273 / 27</b>                  |

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

\*Specified Data Used.

Source: 2000, 2012 CHAS Data, huduser.org.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 10  
ESTIMATED RENTER HOUSEHOLDS BY INCOME  
COST BURDENED WITH HOUSING PROBLEMS  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2019**

| <b>Income Range</b> | <b>2000*</b><br><b># / #CB-HP</b> | <b>2012*</b><br><b># / #CB-HP</b> | <b>2016</b><br><b># / #CB-HP</b> | <b>2026</b><br><b># / #CB-HP</b> |
|---------------------|-----------------------------------|-----------------------------------|----------------------------------|----------------------------------|
| 0%-30% AMI          | 68 / 41                           | 70 / 40                           | <b>63 / 37</b>                   | <b>58 / 33</b>                   |
| 31%-50% AMI         | 42 / 12                           | 15 / 10                           | <b>10 / 9</b>                    | <b>10 / 8</b>                    |
| 51%-80% AMI         | 16 / 0                            | 25 / 0                            | <b>27 / 0</b>                    | <b>31 / 0</b>                    |
| <u>81%+ AMI</u>     | <u>32 / 4</u>                     | <u>35 / 4</u>                     | <u>28 / 3</u>                    | <u>33 / 2</u>                    |
| <b>Totals</b>       | <b>158 / 57</b>                   | <b>145 / 54</b>                   | <b>128 / 49</b>                  | <b>132 / 43</b>                  |

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

\*Specified Data Used.

Source: 2000, 2012 CHAS Data, huduser.org.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 11  
EMPLOYMENT DATA TRENDS AND PROJECTIONS  
PAWNEE COUNTY, NEBRASKA  
2002-2026**

| <u>Year</u>          | <u>Number of<br/>Employed Persons</u> | <u>Change</u> | <u>Percent<br/>Unemployment</u> |
|----------------------|---------------------------------------|---------------|---------------------------------|
| 2002                 | 1,583                                 | --            | 3.7%                            |
| 2003                 | 1,611                                 | +28           | 4.1%                            |
| 2004                 | 1,611                                 | +0            | 3.7%                            |
| 2005                 | 1,573                                 | -38           | 3.7%                            |
| 2006                 | 1,576                                 | +3            | 3.0%                            |
| 2007                 | 1,544                                 | -32           | 2.6%                            |
| 2008                 | 1,571                                 | +26           | 3.3%                            |
| 2009                 | 1,469                                 | -102          | 3.8%                            |
| 2010                 | 1,452                                 | -17           | 4.2%                            |
| 2011                 | 1,561                                 | +109          | 3.1%                            |
| 2012                 | 1,592                                 | +31           | 3.2%                            |
| 2013                 | 1,780                                 | +188          | 2.7%                            |
| 2014                 | 1,744                                 | -36           | 2.2%                            |
| 2015*                | 1,586                                 | -158          | 2.5%                            |
| <b>2016</b>          | <b>1,632</b>                          | <b>+46</b>    | <b>2.4%</b>                     |
| <b>2026</b>          | <b>1,855</b>                          | <b>+223</b>   | <b>2.4%</b>                     |
| <b>2026 ED Boost</b> | <b>2,189</b>                          | <b>+557</b>   | <b>2.3%</b>                     |
| <b>2002-2026^</b>    | <b>1,583-1,855</b>                    | <b>+272</b>   | <b>3.7%-2.4%</b>                |

\*Estimate as of September, 2015.

^Does not include ED Boost.

Source: Nebraska Department of Labor, Labor Market Information, 2016.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 12  
WORKFORCE EMPLOYMENT BY TYPE  
PAWNEE COUNTY, NEBRASKA  
2013-2015**

| <u>Workforce</u>                                   | <u>2013</u> | <u>2014</u> | <u>2015</u> | <u>% Change<br/>2013-2015</u> |
|--|-------------|-------------|-------------|-------------------------------|
| <b>Non-Farm Employment<br/>(Wage &amp; Salary)</b> | <b>913</b>  | <b>924</b>  | <b>907</b>  | <b>-0.6%</b>                  |
| Goods-Producing                                    | 335         | 341         | 301         | -10.1%                        |
| Nat. Res. & Const**                                | 33          | 36          | 42          | +27.3%                        |
| <b>Service-Providing</b>                           | <b>578</b>  | <b>583</b>  | <b>606</b>  | <b>+4.8%</b>                  |
| Trade, Trans, Ware, Util***                        | *           | *           | *           | *                             |
| Total Trade  | *           | *           | *           | *                             |
| Wholesale Trade                                    | *           | *           | *           | *                             |
| Retail Trade                                       | 60          | 61          | 57          | -5.0%                         |
| Information  | 0           | 0           | 0           | +0.0%                         |
| Financial Activities                               | 42          | 53          | 48          | +14.3%                        |
| Professional & Business                            | *           | *           | 17          | N/A                           |
| Education & Health                                 | *           | *           | *           | *                             |
| Leisure & Hospitality                              | 31          | 27          | *           | N/A                           |
| Other Services                                     | 20          | 25          | 36          | +80.0%                        |
| <b>Total Government</b>                            | <b>327</b>  | <b>297</b>  | <b>284</b>  | <b>-13.1%</b>                 |
| Federal  | 24          | 23          | 21          | -12.5%                        |
| State  | 12          | 10          | 11          | -8.3%                         |
| Local  | 291         | 264         | 252         | -13.4%                        |

N/A = Not Available.

\*Data not available due to disclosure suppression.

\*\*Natural Resources & Construction.

\*\*\* Trade, Transportation, Warehousing & Utilities.

Source: Nebraska Department of Labor, Labor Market Information, 2016.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 13  
TRAVEL TIME TO WORK  
CITY OF PAWNEE CITY, NEBRASKA  
2014 ESTIMATE\***

| <u>9 Minutes<br/>or Less</u> | <u>10-19<br/>Minutes</u> | <u>20-29<br/>Minutes</u> | <u>30-39<br/>Minutes</u> | <u>40 Minutes<br/>or More</u> |
|------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|
| 203                          | 32                       | 13                       | 40                       | 31                            |

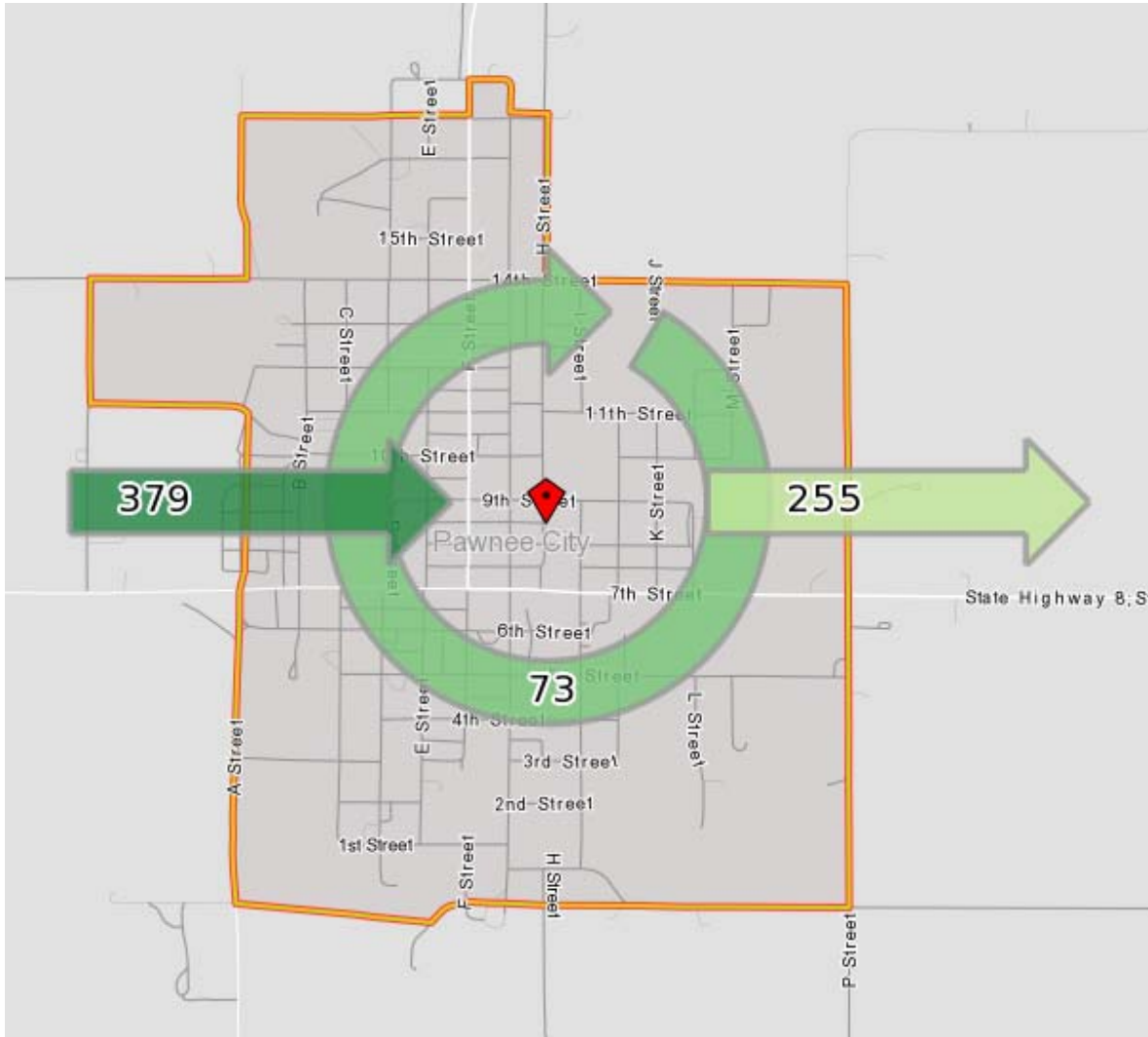
\* Subject to margin of error.

Source: 2010-2014 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2016.

## CITY OF PAWNEE CITY INFLOW-OUTFLOW EMPLOYMENT - 2013

(Source: U.S. Census-Center for Economic Studies).



|  | Count | Share  |
|--|-------|--------|
| <a href="#"><u>Employed in the Selection Area</u></a>                    | 452   | 100.0% |
| <a href="#"><u>Employed in the Selection Area but Living Outside</u></a> | 379   | 83.8%  |
| <a href="#"><u>Employed and Living in the Selection Area</u></a>         | 73    | 16.2%  |
| <a href="#"><u>Living in the Selection Area</u></a>                      | 328   | 100.0% |
| <a href="#"><u>Living in the Selection Area but Employed Outside</u></a> | 255   | 77.7%  |
| <a href="#"><u>Living and Employed in the Selection Area</u></a>         | 73    | 22.3%  |

**TABLE 14  
HOUSING STOCK PROFILE / UNITS IN STRUCTURE  
CITY OF PAWNEE CITY, NEBRASKA  
2000 & 2014 ESTIMATE**

| <u>Year</u>   | <u>Number of Units</u> |                  |                  |               | <u>Total</u> |
|---------------|------------------------|------------------|------------------|---------------|--------------|
|               | <u>1 Unit</u>          | <u>2-9 Units</u> | <u>10+ Units</u> | <u>Other*</u> |              |
| <b>2000</b>   | 456                    | 43               | 26               | 25            | <b>550</b>   |
| <b>2014**</b> | 439                    | 59               | 24               | 21            | <b>543</b>   |

\*Includes mobile home or trailer.

\*\*Specified Data Used. 2014 estimate subject to margin of error.

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

Hanna:Keelan Associates, P.C., 2016.

**TABLE 15  
HOUSING STOCK PROFILE  
DEFINING SUBSTANDARD HOUSING – HUD  
CITY OF PAWNEE CITY, NEBRASKA  
2000 & 2014 ESTIMATE**

|              | <b>Complete Plumbing</b> |               |                    | <b>Lack of Complete Plumbing</b> |                    |               | <b>Units with 1.01+ Persons per Room</b> |  |
|--------------|--------------------------|---------------|--------------------|----------------------------------|--------------------|---------------|--|--|
|              | <u>Totals</u>            | <u>Number</u> | <u>% of Totals</u> | <u>Number</u>                    | <u>% of Totals</u> | <u>Number</u> | <u>% of Totals</u>                       |  |
| <b>2000</b>  | 478                      | 473           | 98.9%              | 5                                | 1.1%               | 2             | 0.4%                                     |  |
| <b>2014*</b> | 459                      | 456           | 99.3%              | 3                                | 0.7%               | 0             | 0.0%                                     |  |

\*Specified Data Used. 2014 estimate subject to margin of error.

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

Hanna:Keelan Associates, P.C., 2016.

**TABLE 16**  
**ESTIMATED YEAR UNITS BUILT\***  
**CITY OF PAWNEE CITY, NEBRASKA**  
**2016**

| <u>Year</u>                         | <u>Housing Units</u> |
|-------------------------------------|----------------------|
| 2015 to Present                     | 1                    |
| 2010 to 2014                        | 2                    |
| 2000 to 2009                        | 23                   |
| 1990 to 1999                        | 26                   |
| 1980 to 1989                        | 35                   |
| 1970 to 1979                        | 71                   |
| 1960 to 1969                        | 71                   |
| 1950 to 1959                        | 19                   |
| 1940 to 1949                        | 35                   |
| <u>1939 or Before</u>               | <u>263</u>           |
| <b>Subtotal</b>                     | <b>546</b>           |
| <u>Units Lost (2010 to Present)</u> | <u>(17)</u>          |
| <b>Total Est. Units – 2016</b>      | <b>529</b>           |
| % 1939 or Before                    | 46.5%                |
| % 1959 or Before                    | 56.7%                |

\*Specified Data Used; subject to margin of error.  
 Source: City of Pawnee City, 2016;  
 2010-2014 American Community Survey.  
 Hanna:Keelan Associates, P.C., 2016.

**TABLE 17  
HOUSING STOCK OCCUPANCY / VACANCY STATUS  
CITY OF PAWNEE CITY, NEBRASKA  
2000, 2010 & 2016**

|                                  | <u>2000</u>           | <u>2010</u>           | <u>2016</u>           |
|----------------------------------|-----------------------|-----------------------|-----------------------|
| <b>a) Housing Stock</b>          | 542<br>(O=394; R=148) | 518<br>(O=355; R=163) | 529<br>(O=332; R=197) |
| <b>b) Vacant Housing Stock</b>   | <b>68</b>             | <b>93</b>             | <b>118</b>            |
| <b>c) Occupied Housing Stock</b> | <b>474</b>            | <b>425</b>            | <b>411</b>            |
| Owner Occupied                   | 353                   | 296                   | 283                   |
| Renter Occupied                  | 121                   | 129                   | 128                   |
| <b>d) Housing Vacancy Rate</b>   | <b>12.5% (68)</b>     | <b>17.9% (93)</b>     | <b>22.3% (118)</b>    |
| Owner Vacancy                    | 10.4% (41)            | 16.6% (59)            | <b>20.8% (69)</b>     |
| Renter Vacancy                   | 18.2% (27)            | 20.8% (34)            | <b>24.9% (49)</b>     |
| <b>e) Adjusted Vacancy Rate*</b> | <b>5.0% (27)</b>      | <b>6.2% (32)</b>      | <b>6.4% (34)</b>      |
| <b>Adjusted Owner Vacancy*</b>   | 4.7% (19)             | 5.6% (20)             | <b>6.6% (22)</b>      |
| <b>Adjusted Renter Vacancy*</b>  | 5.4% (8)              | 7.3% (12)             | <b>6.1% (12)</b>      |

\* 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 Pawnee City, 2016.  
2010-2014 American Community Survey Estimate.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 18  
OWNER OCCUPIED HOUSING VALUE  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2026**

|                     | <u>Less than<br/>\$50,000</u> | <u>\$50,000<br/>to \$99,999</u> | <u>\$100,000<br/>to \$149,999</u> | <u>\$150,000<br/>to \$200,000</u> | <u>\$200,000<br/>or More</u> | <u>Totals</u> |
|---------------------|-------------------------------|---------------------------------|-----------------------------------|-----------------------------------|------------------------------|---------------|
| <b>2000*</b>        | 230                           | 90                              | 0                                 | 2                                 | 0                            | <b>322</b>    |
| <b>Median Value</b> | <b>\$29,000</b>               |                                 |                                   |                                   |                              |               |
| <b>2014*</b>        | 171                           | 90                              | 9                                 | 13                                | 13                           | <b>296</b>    |
| <b>Median Value</b> | <b>\$35,500</b>               |                                 |                                   |                                   |                              |               |
| <b>2016</b>         | <b>\$37,900</b>               |                                 |                                   |                                   |                              |               |
| <b>2026</b>         | <b>\$50,400</b>               |                                 |                                   |                                   |                              |               |

\*Specified Data Used. 2014 estimate subject to margin of error.  
Source: 2000 Census, 2010-2014 American Community Survey.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 19  
GROSS RENT  
CITY OF PAWNEE CITY, NEBRASKA  
2000-2026**

|                    | <u>Less<br/>than<br/>\$300</u> | <u>\$300<br/>to<br/>\$399</u> | <u>\$400<br/>to<br/>\$499</u> | <u>\$500<br/>to<br/>\$699</u> | <u>\$700<br/>or<br/>More</u> | <u>Totals</u> |
|--------------------|--------------------------------|-------------------------------|-------------------------------|-------------------------------|------------------------------|---------------|
| <b>2000*</b>       | 71                             | 36                            | 9                             | 2                             | 0                            | <b>118</b>    |
| <b>Median Rent</b> | <b>\$271</b>                   |                               |                               |                               |                              |               |
| <b>2014*</b>       | 49                             | 22                            | 40                            | 46                            | 6                            | <b>163</b>    |
| <b>Median Rent</b> | <b>\$469</b>                   |                               |                               |                               |                              |               |
| <b>2016</b>        | <b>\$480</b>                   |                               |                               |                               |                              |               |
| <b>2026</b>        | <b>\$593</b>                   |                               |                               |                               |                              |               |

\*Specified Data Used. 2014 estimate subject to margin of error.  
Source: 2000 Census, 2010-2014 American Community Survey.  
Hanna:Keelan Associates, P.C., 2016.

**TABLE 20  
SURVEY OF RENTAL PROPERTIES  
PAWNEE COUNTY, NEBRASKA  
2002-2014**

| <u>Year</u> | <u>Completed Surveys</u> | <u>Total Units</u> | <u>Vacancy Rate (%)</u> | <u>Absorption Rate (Days)</u> |
|-------------|--------------------------|--------------------|-------------------------|-------------------------------|
| 2002        | 2                        | 8                  | 0.0                     | 37.5                          |
| 2003        | 3                        | 67                 | 1.5                     | 37.9                          |
| 2004        | 2                        | 63                 | 0.0                     | 31.9                          |
| 2005        | 6                        | 78                 | 5.1                     | 49.3                          |
| 2006        | 6                        | 90                 | 4.4                     | 17.7                          |
| 2007        | 6                        | 84                 | 0.0                     | 23.8                          |
| 2008        | 5                        | 16                 | 0.0                     | 38.4                          |
| 2009        | 4                        | 73                 | 6.8                     | 59.7                          |
| 2010        | 7                        | 77                 | 11.7                    | 21.5                          |
| 2011        | 3                        | 10                 | 0.0                     | 45.0                          |
| 2012        | 2                        | 84                 | 0.0                     | 26.0                          |
| 2013        | 4                        | 65                 | 3.1                     | 14.0                          |
| 2014        | 3                        | 64                 | 12.5                    | N/A                           |
| <b>2015</b> | <b>5</b>                 | <b>71</b>          | <b>0.0</b>              | <b>N/A</b>                    |

N/A – Not Available.  
Source: Nebraska Investment Finance Authority, 2016.

**TABLE 21  
AVERAGE SALES PRICE OF  
SINGLE FAMILY HOMES  
PAWNEE COUNTY, NEBRASKA  
2000-2015**

| <u>Fiscal Year</u>        | <u>Average Sale Price</u> |
|---------------------------|---------------------------|
| 2000                      | \$18,823                  |
| 2001                      | \$29,310                  |
| 2002                      | \$33,321                  |
| 2003                      | \$29,246                  |
| 2004                      | \$30,913                  |
| 2005                      | \$27,844                  |
| 2006                      | \$31,478                  |
| 2007                      | \$29,223                  |
| 2008                      | \$44,465                  |
| 2009                      | \$21,650                  |
| 2010                      | \$29,874                  |
| 2011                      | \$26,912                  |
| 2012                      | \$37,493                  |
| 2013                      | \$42,154                  |
| 2014                      | \$44,214                  |
| <u>2015</u>               | <u>\$55,389</u>           |
| <b>Change (2000-2015)</b> | <b>+36,566 (+194.3%)</b>  |

Source: Nebraska Investment Finance Authority, 2016.

**TABLE 22  
HOUSING CONDITIONS SURVEY  
PAWNEE CITY, NEBRASKA  
2016**

|              |            |
|--------------|------------|
| Excellent    | 30         |
| Good         | 125        |
| Average      | 223        |
| Fair         | 32         |
| <u>Poor</u>  | <u>10</u>  |
| <b>Total</b> | <b>420</b> |

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 23  
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS  
PAWNEE CITY, NEBRASKA  
2016**

| <u>Project Name</u>              | <u>Year</u> | <u>Units</u>        | <u>Type</u>                          | <u>Rent</u>                              | <u>Occupancy</u> | <u>Waiting List</u> |
|----------------------------------|-------------|---------------------|--------------------------------------|--|------------------|---------------------|
| <b>Pawnee Village</b>            | 1965        | 1-Bd: 54<br>2-Bd: 5 | HUD<br>Elderly/Family<br>(Section 8) | 30% Income<br>1-Bd: \$350<br>2-Bd: \$470 | 90%              | Yes (7)             |
| <b>Premier Estates of Pawnee</b> | 1966        | 1-Bd: 64            | Long-Term<br>Care                    | \$185.00-<br>\$205.00/Day                | 54%              | No                  |
| <b>Red Bud CROWN</b>             | 2007        | 3-Bd: 5             | NIFA Family                          | \$675                                    | 100%             | N/A                 |

N/A = Not Available.

Source: Property Managers, Pawnee City Housing Authority, 2016.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 24  
ESTIMATED HOUSING TARGET DEMAND  
CITY OF PAWNEE CITY, NEBRASKA  
2026**

| <u>Owner</u> | <u>Rental</u> | <u>Total<br/>Target<br/>Demand</u> | <u>Est. Required<br/>Target<br/>Budget (Millions)</u> |
|--------------|---------------|------------------------------------|---|
| 16           | 24            | 40*                                | \$6.8   |
| 26           | 36            | 62^                                | \$10.6  |

\*Based upon new households, providing affordable housing for 20% of cost burdened households, replacement of 65% of housing stock experiencing structural, plumbing and/or overcrowded conditions (as per the housing conditions survey), absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for 1.75% “pent-up” demand, based upon local capacity and availability of land and financial resources.

^Economic Development (ED) Boost. Includes an additional 65 FTE job increase.

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 25  
AREA HOUSEHOLD INCOME (AMI)  
PAWNEE COUNTY, NEBRASKA (INCLUDING CITY OF PAWNEE CITY)  
2016**

|                | <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> | \$12,810    | \$14,640    | \$16,470    | \$18,300    | \$19,770    | \$21,240    | \$22,710    | \$24,180    |
| <b>50% AMI</b> | \$21,350    | \$24,400    | \$27,450    | \$30,500    | \$32,950    | \$35,400    | \$37,850    | \$40,300    |
| <b>60% AMI</b> | \$25,620    | \$29,280    | \$32,940    | \$36,600    | \$39,540    | \$42,480    | \$45,420    | \$48,360    |
| <b>80% AMI</b> | \$31,450    | \$39,050    | \$43,900    | \$48,800    | \$52,700    | \$56,600    | \$60,500    | \$64,400    |
| <b>100%AMI</b> | \$42,700    | \$48,800    | \$54,900    | \$61,000    | \$65,900    | \$70,800    | \$75,700    | \$80,600    |
| <b>125%AMI</b> | \$53,375    | \$61,000    | \$68,625    | \$76,250    | \$82,375    | \$88,500    | \$94,625    | \$100,750   |

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 26  
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR  
CITY OF PAWNEE CITY, NEBRASKA  
2026**

|                | <u>Income Range</u>  |                       |                       |                        |                      | <u>Totals</u> |
|----------------|----------------------|-----------------------|-----------------------|------------------------|----------------------|---------------|
|                | <u>0-30%<br/>AMI</u> | <u>31-60%<br/>AMI</u> | <u>61-80%<br/>AMI</u> | <u>81-125%<br/>AMI</u> | <u>126%+<br/>AMI</u> |               |
| <b>Owner:</b>  | <b>0</b>             | <b>2</b>              | <b>4</b>              | <b>6</b>               | <b>4</b>             | <b>16</b>     |
| <b>Rental:</b> | <b>0</b>             | <b>10</b>             | <b>8</b>              | <b>6</b>               | <b>0</b>             | <b>24</b>     |

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 27  
TARGET REHABILITATION & DEMOLITION DEMAND & BUDGET  
CITY OF PAWNEE CITY, NEBRASKA  
2026**

|                                     |   |
|-------------------------------------|---|
| <b>- Moderate Rehabilitation</b>    | <b>129 / \$3.3 Million</b>                    |
| <b>- Substantial Rehabilitation</b> | <b>68 / \$3.0 Million*</b>                    |
| <b>- Demolition</b>                 | <b>29 / \$509,000**/<br/>\$1.5 Million***</b> |

\*Pending Appraisal Qualification.  
\*\*Estimated Cost without Acquisition.  
\*\*\*Estimated Cost with Acquisition.

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 28  
HOUSING TARGET DEMAND –  
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR  
CITY OF PAWNEE CITY, NEBRASKA  
2026**

| <u>Age Sector</u>                                | <u>Type of Unit</u> | <u>#Owner / #Rental</u> | <u>Land Requirements (Acres)</u> |
|--|---------------------|-------------------------|----------------------------------|
| <b>18 to 54 Years**</b>                          | Single Family Unit  | 8 / 6*                  | 6.0                              |
|  | Town Home Unit      | 2 / 0                   | 0.6                              |
|  | Duplex/Triplex Unit | 0 / 6                   | 1.4                              |
| <b>Totals</b>                                    |                     | <b>10 / 12</b>          | <b>8.0</b>                       |
| <b>55+ Years</b>                                 | Single Family Unit  | 4 / 0                   | 1.7                              |
|  | Town Home Unit      | 2 / 4                   | 1.6                              |
|  | Duplex/Triplex Unit | 0 / 8                   | 1.9                              |
| <b>Totals</b>                                    |                     | <b>6 / 12</b>           | <b>5.2</b>                       |
| <b>TOTAL UNITS / ACRES</b>                       |                     | <b>16 / 24</b>          | <b>13.2</b>                      |
| *Includes Credit-To-Own Units.                   |                     |                         |                                  |
| **Includes housing for persons with a disability |                     |                         |                                  |
| Source: Hanna:Keelan Associates, P.C., 2016.     |                     |                         |                                  |

**TABLE 29  
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS  
CITY OF PAWNEE CITY, NEBRASKA  
2026**

| <b>OWNER<br/>UNITS</b>         | <b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b> |                |                 |              | <b>Totals</b> | <b>Workforce<br/>Sector</b> |
|--------------------------------|---|----------------|-----------------|--------------|---------------|-----------------------------|
|                                | <b>31%-60%</b>                            | <b>61%-80%</b> | <b>81%-125%</b> | <b>126%+</b> |               |                             |
| <b>Elderly (55+)</b>           | 0   | 0              | 2               | 4            | 6             | 0                           |
| <b>Family</b>                  | 1   | 4              | 4               | 0            | 9             | 8                           |
| <b>Special</b>                 |   |                |                 |              |               |                             |
| <b>Populations<sup>1</sup></b> | <u>1</u>                                  | <u>0</u>       | <u>0</u>        | <u>0</u>     | <u>1</u>      | <u>0</u>                    |
| <b>Subtotals</b>               | <b>2</b>                                  | <b>4</b>       | <b>6</b>        | <b>4</b>     | <b>16</b>     | <b>8</b>                    |
| <b>RENTAL</b>                  |   |                |                 |              |               |                             |
| <b>UNITS</b>                   |   |                |                 |              |               |                             |
| <b>Elderly (55+)</b>           | 4   | 4              | 4               | 0            | 12            | 0                           |
| <b>Family</b>                  | 5   | 3              | 2               | 0            | 10            | 9                           |
| <b>Special</b>                 |   |                |                 |              |               |                             |
| <b>Populations<sup>1</sup></b> | <u>1</u>                                  | <u>1</u>       | <u>0</u>        | <u>0</u>     | <u>2</u>      | <u>0</u>                    |
| <b>Subtotals</b>               | <b>10</b>                                 | <b>8</b>       | <b>6</b>        | <b>0</b>     | <b>24</b>     | <b>9</b>                    |
| <b>Totals</b>                  | <b>12</b>                                 | <b>12</b>      | <b>12</b>       | <b>4</b>     | <b>40</b>     | <b>17</b>                   |

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

\* 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., 2016.

**TABLE 30  
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)  
CITY OF PAWNEE CITY, NEBRASKA  
2026**

**PRICE – PURCHASE COST (Area Median Income)**

| <b>Owner</b>  | (31%-60%)                | (61%-80%)                | (81%-125%)               | (126%+)                   |                      | <b>Work Force</b>        |
|---------------|--------------------------|--------------------------|--------------------------|---------------------------|----------------------|--------------------------|
| <b>Units</b>  | <b><u>\$135,000*</u></b> | <b><u>\$165,000*</u></b> | <b><u>\$190,300*</u></b> | <b><u>\$230,000*+</u></b> | <b><u>Totals</u></b> | <b><u>\$165,000*</u></b> |
| 2 Bedroom     | 2                        | 2                        | 2                        | 0                         | 6                    | 0                        |
| 3+ Bedroom    | 0                        | 2                        | 4                        | 4                         | 10                   | 8                        |
| <b>Totals</b> | <b>2</b>                 | <b>4</b>                 | <b>6</b>                 | <b>4</b>                  | <b>16</b>            | <b>8</b>                 |

**PRICE – PURCHASE COST (Area Median Income)**

| <b>Rental</b> | (31%-60%)             | (61%-80%)             | (81%125%)             | (126%+)                |                      | <b>Work Force</b>     |
|---------------|-----------------------|-----------------------|-----------------------|------------------------|----------------------|-----------------------|
| <b>Units</b>  | <b><u>\$580**</u></b> | <b><u>\$655**</u></b> | <b><u>\$855**</u></b> | <b><u>\$965**+</u></b> | <b><u>Totals</u></b> | <b><u>\$725**</u></b> |
| 2 Bedroom     | 4                     | 3                     | 2                     | 0                      | 9                    | 0                     |
| 3+ Bedroom    | 6                     | 5                     | 4                     | 0                      | 15                   | 9                     |
| <b>Totals</b> | <b>10</b>             | <b>8</b>              | <b>6</b>              | <b>0</b>               | <b>24</b>            | <b>9</b>              |

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

\*Average Affordable Purchase Price.

\*\*Average Affordable Monthly Rent.

Source: Hanna:Keelan Associates, P.C., 2016.