

CITY OF FREMONT COMPREHENSIVE REVITALIZATION



The purpose of this study is to update the needs assessment completed on the “CR Areas” identified in the 2005 study and to develop a new three year revitalization strategy on the areas and needs that are identified within.

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**Executive Summary with Key Findings
City of Fremont, Nebraska**



The purpose of this study is to complete an updated needs assessment to the Comprehensive Revitalization study that was completed in 2005. In 2005, for the City of Fremont, an analysis was completed by the Northeast Nebraska Economic Development District on six low-to-moderate income areas which were known as the “CR Areas.” The purpose of the study was to determine what needs were identified for that particular area.

The needs identified in the study were the result of statistical research, neighborhood surveys, town hall meetings, and interviews and surveys with city employees. The results were then analyzed and a report and strategy was compiled.

The strategies identified in the study were used to apply for grant funding for Phases I, II, and III of the Comprehensive Revitalization Program. Phases I, II, and III of the program are now nearing completion and to continue in the program, the needs identified in the original study need to be updated in order to plan for Phases IV, V, and VI of the program.

In the six areas identified in the original study, it was determined that there was a need for rehabilitation of dilapidated homes. However, as the Phases progressed, it was determined that finding applicants that were not over the income qualifying limits was one challenge as was finding actual homeowners versus renters of homes in need of rehabilitation.

Through consistent marketing efforts from City staff including direct mail pieces, newspaper ads and articles, as well as several speaking engagements, the number of housing rehabilitation applicants slowly increased. Due to the slower than anticipated progress the City of Fremont and the Department of Economic Development decided to expand the original “CR Area” five blocks in every direction. The result is an overall “target area” comprised of 15 block groups. The 15 block groups are highlighted and numbered in the attached map.

However, extending the boundaries five blocks in every direction does not result in ending on the exact borders of the particular block groups. In these instances, the statistics that are used in this area were given a percentage and the numbers rounded to meet this percentage. For example, the total population of Area #1 is 1,138 persons; however, when taken five blocks out from the original area, this only

encompasses about 85% of Census Tract 9840, Block Group 1 for an estimated total population of 967 persons. The majority of the areas in the study are figured this way and the percentage that was used for each area is designated at the start of its individual section.

For the original study, surveys were mailed to each home located within the “CR Area.” A low response rate prompted the need to try collecting the survey data differently for this study. Instead of mailing to each individual home, the surveys were offered online via www.surveymonkey.com and paper copies were also available in the library and at the city offices. The actual survey process is detailed in full in the Survey Results section.

As with the original study, public input was needed. For the original study, two meetings were held in Fremont on two separate occasions. This time, however, two meetings were held on the same night at the Fremont Public Library. Twelve persons including private citizens and city staff attended the meetings. An overview of the program, including a summary of the original three phases was given, and attendees were then given an opportunity to identify their needs and concerns.

Finally, after compiling the results from the online survey, paper surveys, and town hall meeting results, city staff were asked to help prioritize the needs for the next three phases. All of this information was then used to create a list of specific projects, timeline, and funding sources which are included in the Strategy and Workplan section of this study.

The top priorities identified in the Target Area included:

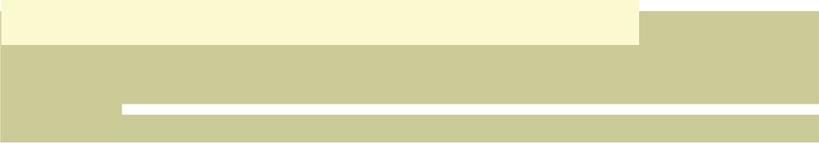
- Available jobs
- Vacant business buildings
- Housing disrepair
- Sidewalks (including downtown)
- Storm sewer
- Streets

While available jobs and vacant business buildings are the top concerns, they are a community-wide problem, and are not eligible for CR funds. However, housing disrepair was the next highest priority which was also identified by the city staff as the biggest need for the CR funds. The community will continue with housing rehabilitation in Phase IV, V, and VI. Sidewalk and street improvements will be used as the matching funds provided by the city which were also identified as top priorities. These are detailed in the Strategy and Workplan section of the study.

Key findings by each area:

- Area #1 is based on 85% of Census Tract 9840, Block Group 1. This area has a total population of 967, 485 of the population is male and 482 is female. The overall area has a LMI percentage of only 25.8%
- Area #2 is based on 100% of Census Tract 9840, Block Group 2. This area has a total population of 759, 339 of the population is male and 420 is female. This overall area has a LMI percentage of 59.6%.
- Area #3 is based on 50% of Census Tract 9841, Block Group 1. This area has a total population of 523, 226 of the population is male and 297 is female. This overall area has a LMI percentage of 35.2%.
- Area #4 is based on 50% of Census Tract 9839, Block Group 3. This area has total population of 664, 318 of the population is male and 346 is female. The overall area has a LMI percentage of 32.7%.
- Area #5 is based on 95% of Census Tract 9840, Block Group 4. This area has a total population of 883, 410 of the population is male and 473 is female. The overall area has a LMI percentage of 38.6%.

- Area #6 is based on 100% of Census Tract 9840, Block Group 3. This area has a total population of 677, 345 of the population is male and 332 is female. The overall area has a LMI percentage of 56.4%.
- Area #7 is based on 10% of Census Tract 9841, Block Group 3. This area has a total population of 204, 100 of the population is male and 104 is female. The overall area has a LMI percentage of 19.0%.
- Area #8 is based on 60% of Census Tract 9842, Block Group 1. This area has a total population of 442, 196 of the population is male and 246 is female. The overall area has a LMI percentage of 41.6%.
- Area #9 is based on 100% of Census Tract 9842, Block Group 3. This area has a total population of 628, 344 of the population is male and 284 is female. The overall area has a LMI percentage of 56.3%.
- Area #10 is based on 95% of Census Tract 9842, Block Group 4. This area has a total population of 1,341, 575 of the population is male and 766 is female. The overall area has a LMI percentage of 31.4%.
- Area #11 is based on 50% of Census Tract 9843, Block Group 1. This area has a total population of 450, 210 of the population is male and 240 is female. The overall area has a LMI percentage of 35.1%.
- Area #12 is based on 100% of Census Tract 9842, Block Group 2. This area has a total population of 778, 452 of the population is male and 326 is female. The overall area has a LMI percentage of 43.3%.
- Area #13 is based on 50% of Census Tract 9842, Block Group 5. This area has a total population of 451, 221 of the population is male and 230 is female. The overall area has a LMI percentage of 45.6%.
- Area #14 is based on 60% of Census Tract 9844, Block Group 2. This area has a total population of 395, 207 of the population is male and 188 is female. The overall area has a LMI percentage of 63.7%.
- Area #15 is based on 50% of Census Tract 9844, Block Group 1. This area has a total population of 1,079, 554 of the population is male and 525 is female. The overall area has a LMI percentage of 55.8%.



Area #1
Census Tract 9840, Block Group 1



Area #1
Census Tract 9840, Block Group 1

POPULATION CHARACTERISTICS

	Area #1	Fremont	Nebraska
Total Population	967	25,174	1,711,263
Average Household Size	2.73	2.38	2.49
White - not Hispanic	914	23,570	1,494,494
Black	0	144	68,541
American Indian	0	78	14,896
Asian	7	154	21,931
Hawaiian	0	28	836
Other	0	576	47,845
Two or more races	46	207	23,953
Hispanic	0	417	38,767
Total population	967	25,174	1,711,263
Total minority	53	1,604	216,769
% of total minority	5.48%	6.37%	12.70%

Area #1 runs from Clarkson Street west to Park Avenue and from 16th Street north to 23rd Street. Area #1 is based on 85% of Census Tract 9840, Block Group 1.

Area #1 has a total population of 967, making up 3.84% of Fremont's total population. This area has an average household size slightly larger than both Fremont and Nebraska showing that household size across the state is fairly consistent at around two and a half persons per household.

The percentage of minority persons in this area (5.48%) is

comparable to Fremont as a whole at 6.37%, but both Area #1 and Fremont have very low minority populations compared to the state at 12.70%.

HOUSING CHARACTERISTICS

There are 252 families in Area #1. Of these, 219 or 86.90% are married-couple families. This is a comparable percentage to both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (11.11%) is high in this area compared to Fremont (6.79%) but is similar to Nebraska (13.61%). This percentage is very high when compared to the number of male households with no wife present. For Area #1, this percentage comes in at only 1.98%, 9.13% below the female households with no husband present.

	Area #1	Fremont	Nebraska
Total Families	252	6,669	443,411
Married-couple Families	219	5,389	360,996
% of Married-couple Families	86.90%	80.81%	81.41%
Male Householder, no wife present	5	325	22,072
% of Male Households with no wife present	1.98%	4.87%	4.98%
With own children under 18 years	5	201	12,387
No own children under 18 years	0	124	9,685
Female Householder, no husband present	28	453	60,343
% of Female Households with no husband present	11.11%	6.79%	13.61%
With own children under 18 years	17	300	39,685
No own children under 18 years	11	153	20,658

Source: US Census Bureau, Census Tract 9840, Block Group 1, Dodge County, Nebraska

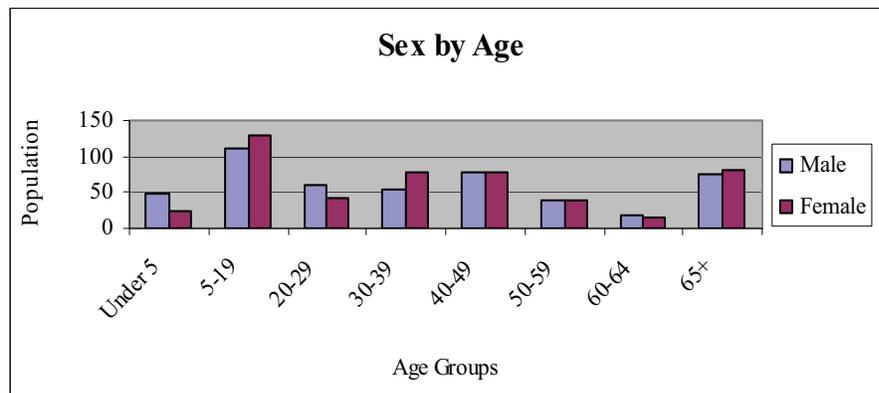
SEX BY AGE

	Area #1		Fremont	
	Male	Female	Male	Female
Under 5	49	23	822	771
5-19	111	128	2,690	2,720
20-29	60	43	1,689	1,697
30-39	54	77	1,723	1,670
40-49	79	79	1,696	1,768
50-59	39	38	1,192	1,330
60-64	18	14	468	547
65+	75	80	1,697	2,694
Total	485	482	11,977	13,197
% of total population	50.16%	49.84%	47.58%	52.42%

Area #1 shows a fairly even balance between the male and female populations. At 482, the female population is outnumbered by the male population by only three or 0.32%. Fremont shows a slight imbalance in the sexes with females outnumbering the males by 1,220 or 4.84%.

The largest age group for the female population is the 5-19 with 128 persons. This is also true of the male population where the 5-19 age group has 111 persons. Below is a chart illustrating the age groups by sex for Area #1.

Source: US Census Bureau, Census Tract 9840, Block Group 1, Dodge County, Nebraska



There are 355 total occupied units located in Area #1. Of these, 81.69% are owner-occupied and 18.31% are renter-occupied units. The median age for both the owner-occupied units is fairly old at 69 years. The rental median age is a little younger, however at 49 years.

There has been some new development in the area over the last 15 years. This indicates that there is either lots still available in the area for development, or demolition occurred opening up new lots for continued growth.

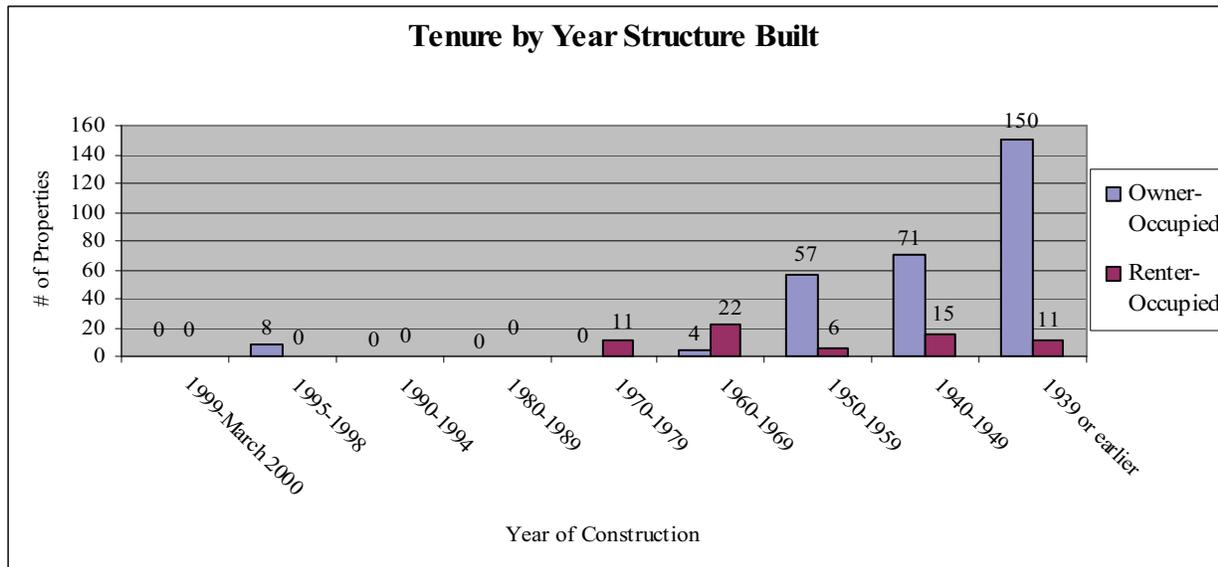
TENURE BY YEAR STRUCTURE BUILT

Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	0	0
1995-1998	8	0
1990-1994	0	0
1980-1989	0	0
1970-1979	0	11
1960-1969	4	22
1950-1959	57	6
1940-1949	71	15
1939 or earlier	150	11
Total	290	65
Median Age	1940	1960

Source: US Census Bureau, Census Tract 9840, Block Group 1, Dodge County, Nebraska

Area #1
Census Tract 9840, Block Group 1

Area #1 has an average median age of 59 years. This median age indicates homes that are most likely in need of at least some repairs due solely to age. However, since this area has a low-to-moderate income level of 25.8%, the majority of persons in the area should be able to afford at least minor repairs without financial assistance.



HOUSING

	Area #1	Fremont	Nebraska
Total Housing Units	372	10,576	722,668
Occupied Housing Units	355	10,171	666,184
Vacant Housing Units	17	405	56,484
% of vacant housing units	4.57%	3.83%	7.82%
Owner Occupied	290	6,446	449,317
% of owner-occupied units	77.96%	60.95%	62.17%
Renter Occupied	65	3,725	216,867
% of renter-occupied units	17.47%	35.22%	30.01%

Source: US Census Bureau, Census Tract 9840, Block Group 1, Dodge County, Nebraska

Area #1 has 17 overall vacant units or a 4.57% vacancy rate. This vacancy rate is similar to Fremont as a whole (3.83%) using 2000 Census numbers. However, both Area #1 and Fremont have much lower vacancy rates than Nebraska as a whole at 7.82%.

Owner-occupied units make up the largest percentage of total units in the area at 77.96%. This number is very high compared to Fremont at 60.95% and Nebraska at 62.17%. In contrast, the percentage of rental units for this area (17.47%) is very low compared to Fremont at 35.22% and Nebraska at 30.01%.

percentage of rental units for this area (17.47%) is very low compared to Fremont at 35.22% and Nebraska at 30.01%.

Area #1
Census Tract 9840, Block Group 1

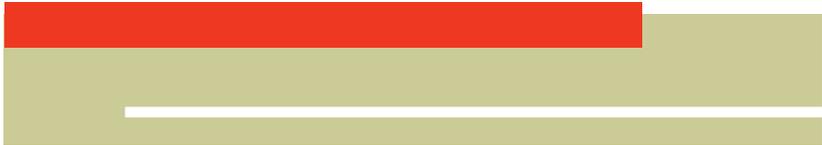
INCOME

	Area #1	Fremont	Nebraska
Median Household Income	\$48,380	\$36,700	\$39,250
Median Family Income	\$51,000	\$45,259	\$48,032
Income in 1999 below poverty level:			
	12	2,129	161,269
Under 5 years	0	243	15,946
5 years	0	42	3,434
6 to 11 years	0	203	18,685
12 to 17 years	0	150	16,412
18 to 64 years	6	1,198	89,407
65 to 74 years	0	99	6,996
75 years and over	6	194	10,389
% below poverty level	1.24%	8.80%	9.70%

Source: US Census Bureau, Census Tract 9840, Block Group 1, Dodge County, Nebraska

Overall, Fremont has a lower median household income at only \$36,700 which is \$2,550 below the states. Area #1 has a median household income that is \$11,680 above Fremont as a whole. The median family income for Area #1 is also much higher than Fremont's by \$5,741.

Overall, Area #1 has a very low percentage of persons below poverty level. At 1.24% this is 7.56% below the City of Fremont and 8.46% below Nebraska. Given the high median incomes and the LMI percentage of 25.8% for this area, however, these numbers are not surprising.



Area #2
Census Tract 9840, Block Group 2



Area #2
Census Tract 9840, Block Group 2

POPULATION CHARACTERISTICS

	Area #2	Fremont	Nebraska
Total Population	759	25,174	1,711,263
Average Household Size	2.31	2.38	2.49
White - not Hispanic	687	23,570	1,494,494
Black	0	144	68,541
American Indian	0	78	14,896
Asian	5	154	21,931
Hawaiian	0	28	836
Other	0	576	47,845
Two or more races	10	207	23,953
Hispanic	57	417	38,767
Total population	759	25,174	1,711,263
Total minority	72	1,604	216,769
% of total minority	9.49%	6.37%	12.70%

Area #2 extends from Bell Street west to Clarkson Street and from 16th Street north to 23rd Street. Area #2 is based on 100% of Census Tract 9840, Block Group 2.

Area #2 has a total population of 759, making up 3.02% of Fremont’s total population. Area #2 has an average household size similar to both Fremont and Nebraska showing that household size across the state is fairly consistent at around two and a half persons per household.

The percentage of minority persons in this area (9.49%) is higher than the percentage for Fremont as a whole (6.37%). The largest minority group was Hispanic at 57 persons or 79.17%

Source: US Census Bureau, Census Tract 9840, Block Group 2, Dodge County, Nebraska
of the total minority population.

HOUSING

	Area #2	Fremont	Nebraska
Total Families	211	6,669	443,411
Married-couple Families	130	5,389	360,996
% of Married-couple Families	61.61%	80.81%	81.41%
Male Householder, no wife present	24	325	22,072
% of Male Households with no wife present	11.37%	4.87%	4.98%
With own children under 18 years	24	201	12,387
No own children under 18 years	0	124	9,685
Female Householder, no husband present	57	453	60,343
% of Female Households with no husband present	27.01%	6.79%	13.61%
With own children under 18 years	35	300	39,685
No own children under 18 years	22	153	20,658

Source: US Census Bureau, Census Tract 9840, Block Group 2, Dodge County, Nebraska

There are 211 families in Area #2. Of these, 130 or 61.61% are married-couple families. This is a much lower percentage than both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (27.01%) is very high in this area compared to both Fremont (6.79%) and Nebraska (13.61%). This percentage is also very high when compared to the number of male households with no wife present. For Area #2, there were 24 or 11.37% of male households with no wife present which is 15.64% below the female households with no husband present.

Area #2 Census Tract 9840, Block Group 2

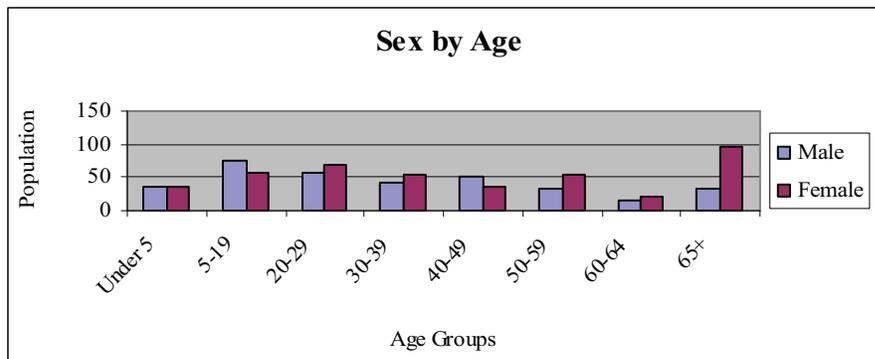
SEX BY AGE

	Area #2		Fremont	
	Male	Female	Male	Female
Under 5	36	35	822	771
5-19	75	57	2,690	2,720
20-29	56	69	1,689	1,697
30-39	42	53	1,723	1,670
40-49	50	36	1,696	1,768
50-59	32	54	1,192	1,330
60-64	15	20	468	547
65+	33	96	1,697	2,694
Total	339	420	11,977	13,197
% of total population	44.66%	55.34%	47.58%	52.42%

Source: US Census Bureau, Census Tract 9840, Block Group 2, Dodge County, Nebraska

In Area #2 the female population outnumbers the male population by 81 or 10.68%. Fremont also shows a slightly uneven balance between the number of males to females. Females outnumber the males in Fremont by 1,220 or 4.84%.

The largest age group for the female population is the 65+ with 96 persons. In contrast, the largest age group for the male population is the 5-19 with 75 persons. The largest overall age group is the 5-19 with 132 persons or 17.39% of the total population of Area #2. Below is a chart depicting the breakdown between sexes by age group.



TENURE BY YEAR STRUCTURE BUILT

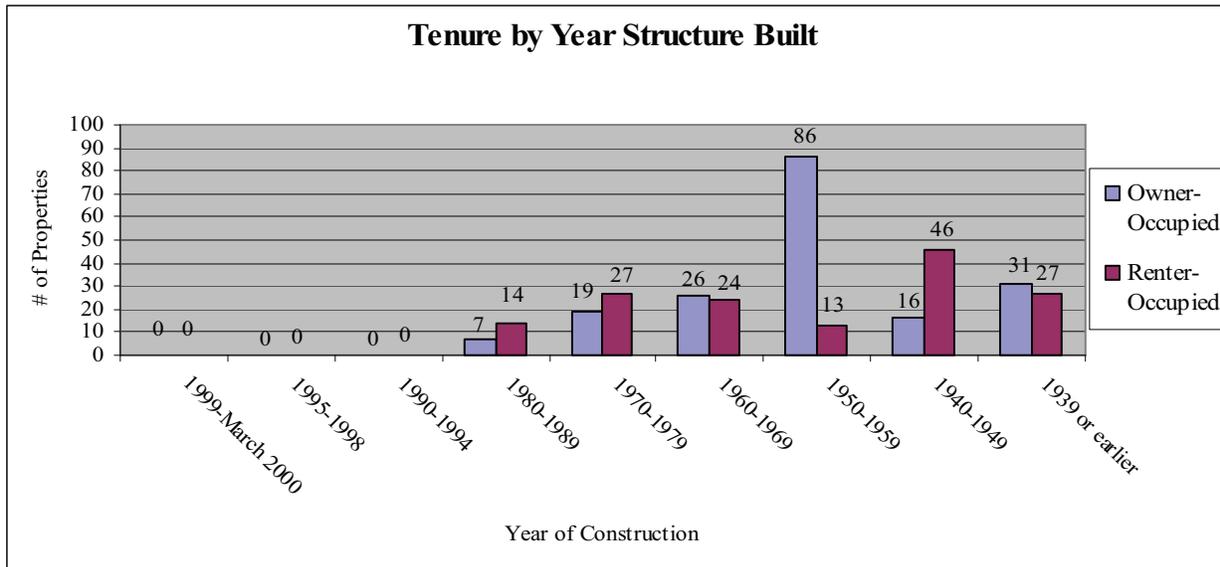
Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	0	0
1995-1998	0	0
1990-1994	0	0
1980-1989	7	14
1970-1979	19	27
1960-1969	26	24
1950-1959	86	13
1940-1949	16	46
1939 or earlier	31	27
Total	185	151
Median Age	1955	1952

Source: US Census Bureau, Census Tract 9840, Block Group 2, Dodge County, Nebraska

There are 336 total occupied units located in Area #2. Of these, 55.06% are owner-occupied and 44.94% are renter-occupied units. The median age for both the owner-occupied units and the renter-occupied units is fairly old with the median age coming in at 55.5 years.

The lack of all new construction in Area #2 from 1990 to 2000 shows that either there are no lots available for new construction or this area is not desirable for new home construction. Many factors can affect this from insufficient lot size to improper lot layout, changes in zoning to the condition of surrounding units.

Area #2 shows homes with a fairly old median ages. These median ages indicate homes that are most likely in need of major repairs. However, since the area has a low-to-moderate income of 59.6%, the majority of owner-occupied residents will not have the money necessary to make needed repairs to their homes.



HOUSING

	Area #2	Fremont	Nebraska
Total Housing Units	353	10,576	722,668
Occupied Housing Units	339	10,171	666,184
Vacant Housing Units	14	405	56,484
% of vacant housing units	3.97%	3.83%	7.82%
Owner Occupied	197	6,446	449,317
% of owner-occupied units	55.81%	60.95%	62.17%
Renter Occupied	142	3,725	216,867
% of renter-occupied units	40.23%	35.22%	30.01%

Area #2 has 14 overall vacant units or a 3.97% vacancy rate. This vacancy rate is directly comparable to Fremont at 3.83%; however, both Fremont and Area #2 have a very low vacancy rate compared to Nebraska at 7.82%.

Owner-occupied units make up the largest percentage of total units in the area at 55.81%. This is slightly lower than both Fremont at 60.95% and Nebraska at 62.17%.

Source: US Census Bureau, Census Tract 9840, Block Group 2, Dodge County, Nebraska

Area #2
Census Tract 9840, Block Group 2

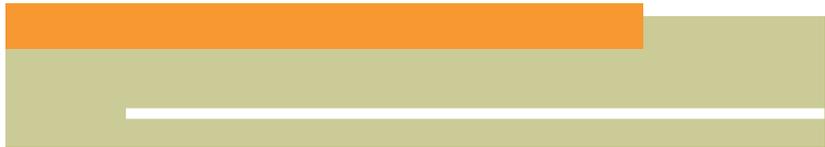
INCOME

	Area #2	Fremont	Nebraska
Median Household Income	\$27,763	\$36,700	\$39,250
Median Family Income	\$29,805	\$45,259	\$48,032
Income in 1999 below poverty level:			
	85	2,129	161,269
Under 5 years	15	243	15,946
5 years	0	42	3,434
6 to 11 years	22	203	18,685
12 to 17 years	6	150	16,412
18 to 64 years	42	1,198	89,407
65 to 74 years	0	99	6,996
75 years and over	0	194	10,389
% below poverty level	7.53%	8.80%	9.70%

Source: US Census Bureau, Census Tract 9840, Block Group 2, Dodge County, Nebraska

Both the median household income and the median family income for Area #2 are lower than Fremont's and the state's. The median household income for Area #2 is \$8,937 less than Fremont's \$36,700 and \$11,487 less than the state's \$39,250. This is also true of the median family income, which for Area #2 is \$15,454 less than Fremont's \$45,259 and \$18,227 less than the state's \$48,032.

The low median household and family incomes, when combined with the high number of single parent households equate to the higher percentage of persons living below the poverty level. At 7.53%, Area #2 is comparable to both Fremont (8.80%) and Nebraska (9.70%).



Area #3
Census Tract 9841, Block Group 1



POPULATION CHARACTERISTICS

	Area #3	Fremont	Nebraska
Total Population	523	25,174	1,711,263
Average Household Size	2.25	2.38	2.49
White - not Hispanic	505	23,570	1,494,494
Black	4	144	68,541
American Indian	0	78	14,896
Asian	2	154	21,931
Hawaiian	0	28	836
Other	0	576	47,845
Two or more races	3	207	23,953
Hispanic	9	417	38,767
Total population	523	25,174	1,711,263
Total minority	18	1,604	216,769
% of total minority	3.44%	6.37%	12.70%

Area #3 is located from Lincoln Avenue west to Bell Street and from 16th Street north to 23rd Street. Area #3 is based on 50% of Census Tract 9841, Block Group 1.

Area #3 has a total population of 523, making up only 2.08% of Fremont’s total population. Area #3 has a slightly smaller average household size than Fremont and Nebraska however; the household size across the state is still fairly consistent at around two and a half persons per household.

The percentage of minority persons in this area (3.44%) is very

Source: US Census Bureau, Census Tract 9841, Block Group 1, Dodge County, Nebraska

low compared to Fremont at 6.37% and the state at 12.70%. The largest minority group was Hispanic at nine persons or 50.00% of the total minority population.

HOUSING

There are 157 families in Area #3. Of these, 142 or 90.45% are married-couple families. This percentage is much higher than both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (7.75%) is slightly higher in this area compared to Fremont (6.79%) but both are much lower than Nebraska (13.61%). Compared to the percentage of male households with no wife present (2.82%) the female households with no husband present is still fairly high.

	Area #3	Fremont	Nebraska
Total Families	157	6,669	443,411
Married-couple Families	142	5,389	360,996
% of Married-couple Families	90.45%	80.81%	81.41%
Male Householder, no wife present	4	325	22,072
% of Male Households with no wife present	2.82%	4.87%	4.98%
With own children under 18 years	0	201	12,387
No own children under 18 years	4	124	9,685
Female Householder, no husband present	11	453	60,343
% of Female Households with no husband present	7.75%	6.79%	13.61%
With own children under 18 years	6	300	39,685
No own children under 18 years	5	153	20,658

Source: US Census Bureau, Census Tract 9841, Block Group 1, Dodge County, Nebraska

Area #3 Census Tract 9841, Block Group 1

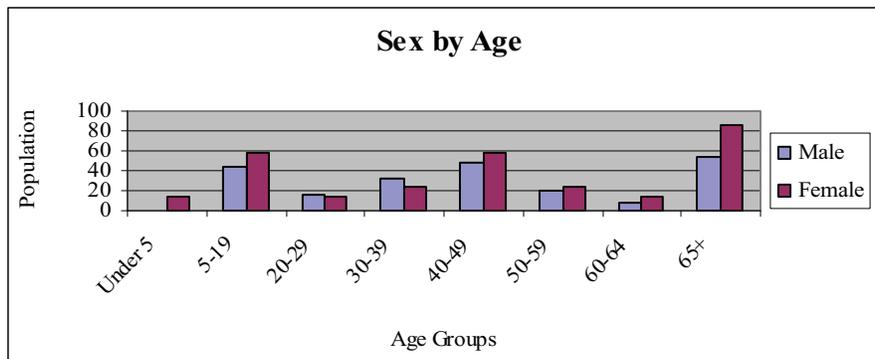
SEX BY AGE

	Area #3		Fremont	
	Male	Female	Male	Female
Under 5	0	15	822	771
5-19	44	58	2,690	2,720
20-29	17	14	1,689	1,697
30-39	32	24	1,723	1,670
40-49	49	59	1,696	1,768
50-59	21	25	1,192	1,330
60-64	9	15	468	547
65+	55	87	1,697	2,694
Total	226	297	11,977	13,197
% of total population	43.21%	56.79%	47.58%	52.42%

Source: US Census Bureau, Census Tract 9841, Block Group 1, Dodge County, Nebraska

Area #3 again shows a slightly uneven distribution of males to females. At 297, the female population outnumbers the male population by 71 or 13.58%. Fremont also shows a slightly uneven balance between the number of males to females. Females outnumber the males in Fremont by 1,220 or 4.84%.

The largest age group for the female population is the 65+ with 87 persons. This is also true of the male population with 55 persons falling in the 65+ age group. The largest overall age group is the 65+ with 142 or 27.15% of the total population of Area #3. The second largest age group is the 40-49 with 108 persons or 20.65% of the total population of Area #3. Below is a chart depicting the age breakdown by sex for Area #3.



TENURE BY YEAR STRUCTURE BUILT

There are 229 total occupied units located in Area #3. Of these, 82.97% are owner-occupied and 17.03% are renter-occupied units. The median age for the owner-occupied units is fairly young at only 48 years and 47 years for the rental units.

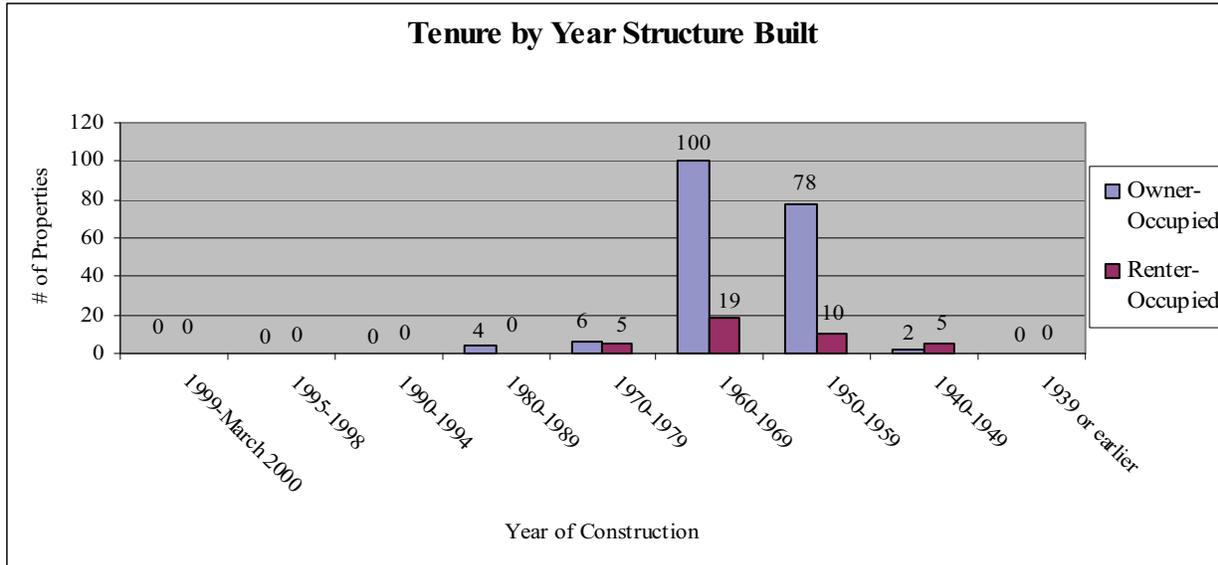
Similar to many of the other areas studied, Area #3 did not see any new construction occur after 1990, neither rental and owner-occupied. However, Area #3 also saw a total lack of construction prior to 1940 and very little construction from 1940 to 1949. This area also has a very small number of rental units compared to the majority of the other areas studied.

Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	0	0
1995-1998	0	0
1990-1994	0	0
1980-1989	4	0
1970-1979	6	5
1960-1969	100	19
1950-1959	78	10
1940-1949	2	5
1939 or earlier	0	0
Total	190	39
Median Age	1961	1962

Source: US Census Bureau, Census Tract 9841, Block Group 1, Dodge County, Nebraska

Area #3
Census Tract 9841, Block Group 1

Area #3 has an average median age of 47.5 years. This median age indicates homes that are most likely in need of at least some repairs due solely to age. However, since this area has a low-to-moderate income level of 35.2%, the majority of persons in the area should be able to afford at least minor repairs without financial assistance.



HOUSING

	Area #3	Fremont	Nebraska
Total Housing Units	231	10,576	722,668
Occupied Housing Units	229	10,171	666,184
Vacant Housing Units	2	405	56,484
% of vacant housing units	0.87%	3.83%	7.82%
Owner Occupied	190	6,446	449,317
% of owner-occupied units	82.25%	60.95%	62.17%
Renter Occupied	39	3,725	216,867
% of renter-occupied units	16.88%	35.22%	30.01%

Source: US Census Bureau, Census Tract 9841, Block Group 1, Dodge County, Nebraska

to Fremont at 35.22% and the state at 30.01%.

Area #3 has two overall vacant units or a 0.87% vacancy rate. This vacancy rate is very low compared to Fremont at 3.83% and both Area #3 and Fremont have very low vacancy rates compared to Nebraska at 7.82%.

Owner-occupied units make up the largest percentage of total units in the area at 82.25%. This is very high compared to both Fremont at 60.95% and Nebraska at 62.17%. The percentage of rental units (16.88%) is very low compared

Area #3
Census Tract 9841, Block Group 1

INCOME

	Area #3	Fremont	Nebraska
Median Household Income	\$41,771	\$36,700	\$39,250
Median Family Income	\$48,864	\$45,259	\$48,032
Income in 1999 below poverty level:			
	47	2,129	161,269
Under 5 years	6	243	15,946
5 years	0	42	3,434
6 to 11 years	0	203	18,685
12 to 17 years	5	150	16,412
18 to 64 years	19	1,198	89,407
65 to 74 years	15	99	6,996
75 years and over	2	194	10,389
% below poverty level	4.61%	8.80%	9.70%

As one of the areas in the study that is below 51% LMI, the median household income in Area #3 is actually higher than Fremont's as a whole by \$5,071 and is slightly higher than Nebraska by \$2,521.

The median family income for Area #3 is also higher than Fremont's by \$3,605 and is higher than the state's by \$832.

The higher median family income for Area #3 equates to the area having one of the lower percentage rates of persons below poverty level. At 4.61% this percentage is much lower than Fremont's as a whole at 8.80%.

Source: US Census Bureau, Census Tract 9841, Block Group 1, Dodge County, Nebraska



Area #4
Census Tract 9839, Block Group 3



Area #4
Census Tract 9839, Block Group 3

POPULATION CHARACTERISTICS

	Area #4	Fremont	Nebraska
Total Population	664	25,174	1,711,263
Average Household Size	2.51	2.38	2.49
White - not Hispanic	592	23,570	1,494,494
Black	5	144	68,541
American Indian	25	78	14,896
Asian	0	154	21,931
Hawaiian	0	28	836
Other	3	576	47,845
Two or more races	22	207	23,953
Hispanic	17	417	38,767
Total population	664	25,174	1,711,263
Total minority	72	1,604	216,769
% of total minority	10.84%	6.37%	12.70%

Area #4 extends from Broad Street west to “L” Street and from 10th Street north to 15th Street. Area #4 is based on 50% of Census Tract 9839, Block Group 3.

Area #4 has a total population of 664, making up only 2.64% of Fremont’s total population. This area again has an average household size similar to both Fremont and Nebraska showing that household size across the state is fairly consistent at around two and a half persons per household.

The percentage of minority persons in this area (10.84%) is much higher than percentage for Fremont as a whole (6.37%).

Source: US Census Bureau, Census Tract 9839, Block Group 3, Dodge County, Nebraska

American Indian was the highest minority population at 25 persons or 34.72% of the total minority population.

HOUSING CHARACTERISTICS

There are 159 families in Area #4. Of these, 136 or 85.53% are married-couple families. This percentage is slightly higher than both Fremont (80.81%) and Nebraska as a whole (81.41%).

Area #4 has the higher percentage of female households with no husband present at 11.95% than Fremont at 6.79%. The percentage of male households with no husband present is fairly low at 2.52% compared to both Fremont (4.87%) and the state (4.98%) but is consistent with many of the other areas studied.

	Area #4	Fremont	Nebraska
Total Families	159	6,669	443,411
Married-couple Families	136	5,389	360,996
% of Married-couple Families	85.53%	80.81%	81.41%
Male Householder, no wife present	4	325	22,072
% of Male Households with no wife present	2.52%	4.87%	4.98%
With own children under 18 years	0	201	12,387
No own children under 18 years	4	124	9,685
Female Householder, no husband present	19	453	60,343
% of Female Households with no husband present	11.95%	6.79%	13.61%
With own children under 18 years	12	300	39,685
No own children under 18 years	7	153	20,658

Source: US Census Bureau, Census Tract 9839, Block Group 3, Dodge County, Nebraska

Area #4
Census Tract 9839, Block Group 3

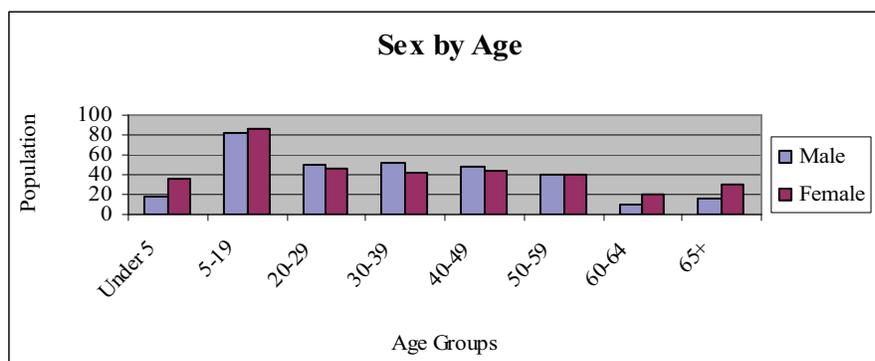
SEX BY AGE

	Area #4		Fremont	
	Male	Female	Male	Female
Under 5	18	36	822	771
5-19	82	86	2,690	2,720
20-29	51	47	1,689	1,697
30-39	52	43	1,723	1,670
40-49	48	44	1,696	1,768
50-59	40	40	1,192	1,330
60-64	11	20	468	547
65+	16	30	1,697	2,694
Total	318	346	11,977	13,197
% of total population	47.89%	52.01%	47.58%	52.42%

Source: US Census Bureau, Census Tract 9839, Block Group 3, Dodge County, Nebraska

Area #4 shows a slightly uneven balance between the male and female populations. At 346, the female population outnumbers the male population by 28 or 4.12%. Fremont also shows a slightly uneven balance. Females outnumber the males by 1,220 or 4.84%.

The largest age group for the female population is the 5-19 with 86 persons. This is also true for the males with the 5-19 age group having 82 persons. Overall this area has a fairly even breakdown between the sexes in each age group, except for the Under 5 and the 65+. In these two groups, the females outnumber the males almost two to one. Below is a chart showing the sex by age breakdown for Area #4.



There are 265 total occupied units located in Area #4. Of these, 58.11% are owner-occupied and 41.89% are renter-occupied units. The median age for the owner-occupied units is very old at 69 years. The median age for rental units is slightly newer at 56 years.

Again, the lack of new owner-occupied construction from 1970 to 2000 and rental unit construction from 1980 to 2000 may indicate that there are no lots available for new construction, or that this area is no longer desirable for new home construction. Many factors can attribute to this, from insufficient lot size to improper lot layout, changes in zoning to the condition of the surrounding units.

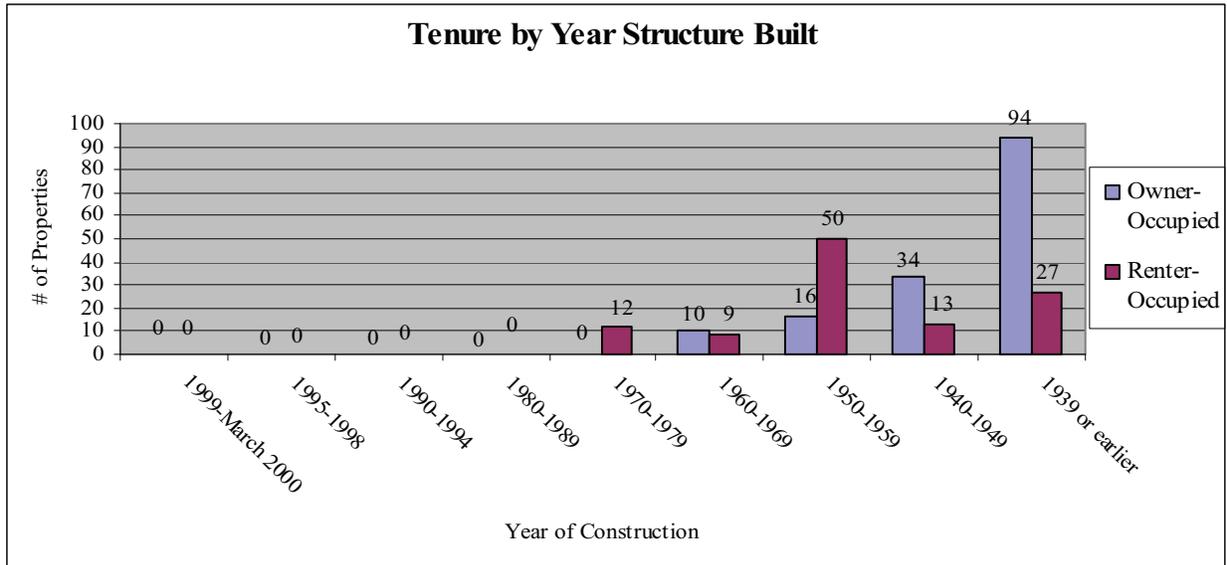
TENURE BY YEAR STRUCTURE BUILT

Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	0	0
1995-1998	0	0
1990-1994	0	0
1980-1989	0	0
1970-1979	0	12
1960-1969	10	9
1950-1959	16	50
1940-1949	34	13
1939 or earlier	94	27
Total	154	111
Median Age	1940	1953

Source: US Census Bureau, Census Tract 9839, Block Group 3, Dodge County, Nebraska

Area #4
Census Tract 9839, Block Group 3

Area #4 shows living units, particularly owner-occupied ones, with a very old median age. These median ages indicate that many of these units are most likely in need of major repairs. However, since the area has a LMI level of 32.7%, a large percentage of the total population should have the funds available to make at least minor repairs without financial assistance.



HOUSING

Area #4 has nine overall vacant units or a 3.28% vacancy rate. This vacancy rate is directly comparable to Fremont at 3.83%. However, both Area #4 and Fremont have very low vacancy rates compared to the state at 7.82%. The owner-occupied rate (56.20%) for Area #4 is slightly lower than Fremont at 60.95% and the state at 62.17%.

	Area #4	Fremont	Nebraska
Total Housing Units	274	10,576	722,668
Occupied Housing Units	265	10,171	666,184
Vacant Housing Units	9	405	56,484
% of vacant housing units	3.28%	3.83%	7.82%
Owner Occupied	154	6,446	449,317
% of owner-occupied units	56.20%	60.95%	62.17%
Renter Occupied	111	3,725	216,867
% of renter-occupied units	40.51%	35.22%	30.01%

Source: US Census Bureau, Census Tract 9839, Block Group 3, Dodge County, Nebraska

Area #4
Census Tract 9839, Block Group 3

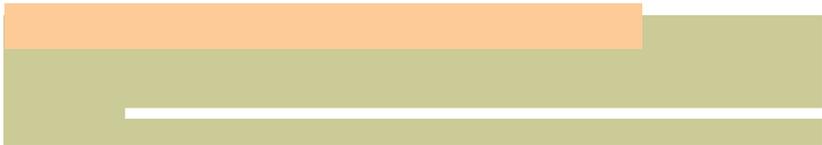
INCOME

	Area #4	Fremont	Nebraska
Median Household Income	\$40,500	\$36,700	\$39,250
Median Family Income	\$54,821	\$45,259	\$48,032
Income in 1999 below poverty level:			
Under 5 years	7	243	15,946
5 years	3	42	3,434
6 to 11 years	2	203	18,685
12 to 17 years	6	150	16,412
18 to 64 years	68	1,198	89,407
65 to 74 years	3	99	6,996
75 years and over	3	194	10,389
% below poverty level	6.93%	8.80%	9.70%

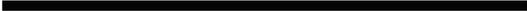
Both the median household income and the median family income for Area #4 are substantially higher than Fremont's and the state's. The median household income for Area #4 is \$3,800 more than Fremont's \$36,700 and \$1,250 more than the state's \$39,250. This is also true of the median family income, which for Area #4 is extremely high at \$9,562 more than Fremont's \$45,259 and \$6,789 more than the state's \$48,032.

At 6.93% the area has a lower poverty level than Fremont at 8.80%, and is also low compared to the state at 9.70%.

Source: US Census Bureau, Census Tract 9839, Block Group 3, Dodge County, Nebraska



Area #5
Census Tract 9840, Block Group 4



POPULATION CHARACTERISTICS

	Area #5	Fremont	Nebraska
Total Population	883	25,174	1,711,263
Average Household Size	2.34	2.38	2.49
White - not Hispanic	854	23,570	1,494,494
Black	8	144	68,541
American Indian	0	78	14,896
Asian	0	154	21,931
Hawaiian	0	28	836
Other	8	576	47,845
Two or more races	13	207	23,953
Hispanic	0	417	38,767
Total population	883	25,174	1,711,263
Total minority	29	1,604	216,769
% of total minority	3.28%	6.37%	12.70%

Area #5 runs from Clarkson Street west to Broad Street and from 10th Street north to 16th Street. Area #5 is based on 95% of Census Tract 9840, Block Group 4.

Area #5 has a total population of 883, making up 3.51% of Fremont's total population. This area has an average household size directly comparable to both Fremont and Nebraska again showing that household size across the state is fairly consistent at around two and a half persons per household.

The percentage of minority persons in this area (3.28%) is low compared to Fremont at 6.37% and very low compared to the state at 12.70%.

Source: US Census Bureau, Census Tract 9840, Block Group 4, Dodge County, Nebraska

compared to Fremont at 6.37% and very low compared to the state at 12.70%.

HOUSING CHARACTERISTICS

There are 230 families in Area #5. Of these, 175 or 76.09% are married-couple families. This percentage is slightly lower than both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (14.35%) is high compared to Fremont (6.79%) but is comparable to Nebraska (13.61%). This area also has a fairly high percentage of male households with no wife present. At 9.57% this is almost double what the percentage is for both Fremont (4.87%) and the state (4.98%).

	Area #5	Fremont	Nebraska
Total Families	230	6,669	443,411
Married-couple Families	175	5,389	360,996
% of Married-couple Families	76.09%	80.81%	81.41%
Male Householder, no wife present	22	325	22,072
% of Male Households with no wife present	9.57%	4.87%	4.98%
With own children under 18 years	16	201	12,387
No own children under 18 years	6	124	9,685
Female Householder, no husband present	33	453	60,343
% of Female Households with no husband present	14.35%	6.79%	13.61%
With own children under 18 years	33	300	39,685
No own children under 18 years	0	153	20,658

Source: US Census Bureau, Census Tract 9840, Block Group 4, Dodge County, Nebraska

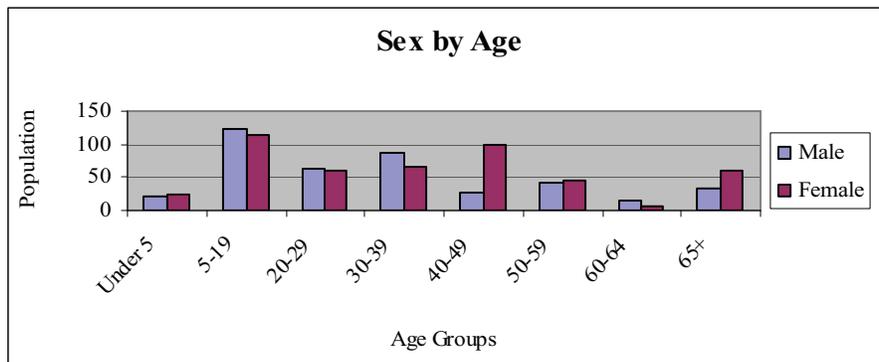
SEX BY AGE

	Area #5		Fremont	
	Male	Female	Male	Female
Under 5	21	24	822	771
5-19	122	113	2,690	2,720
20-29	62	61	1,689	1,697
30-39	87	66	1,723	1,670
40-49	27	98	1,696	1,768
50-59	42	46	1,192	1,330
60-64	16	5	468	547
65+	33	60	1,697	2,694
Total	410	473	11,977	13,197
% of total population	46.43%	53.57%	47.58%	52.42%

Area #5 shows a slight imbalance between the male and female populations. At 473, the female population outnumbers the male population by 63 or 7.14%. Fremont also shows a slightly uneven balance between the number of males to females. Females outnumber the males in Fremont by 1,220 or 4.84%.

The largest age group for the female population is the 5-19 with 113 persons. This is also true of the male population with 122 persons falling in the 5-19 age group. The 60-64 age group in Area #5 is, by far, the smallest with very small male and female populations. Below is a chart illustrating the age groups by sex for Area #5.

Source: US Census Bureau, Census Tract 9840, Block Group 4, Dodge County, Nebraska



There are 377 total occupied units located in Area #5. Of these, 59.95% are owner-occupied and 40.05% are renter-occupied units. The median age for both the owner-occupied units and the renter-occupied units is very old with the average median age coming in at 68.5 years.

Area #5 has seen some new construction occur in the last 15 years. This new construction many indicate that there are still lots available for construction in the area, or demolition occurred opening up lots for new development.

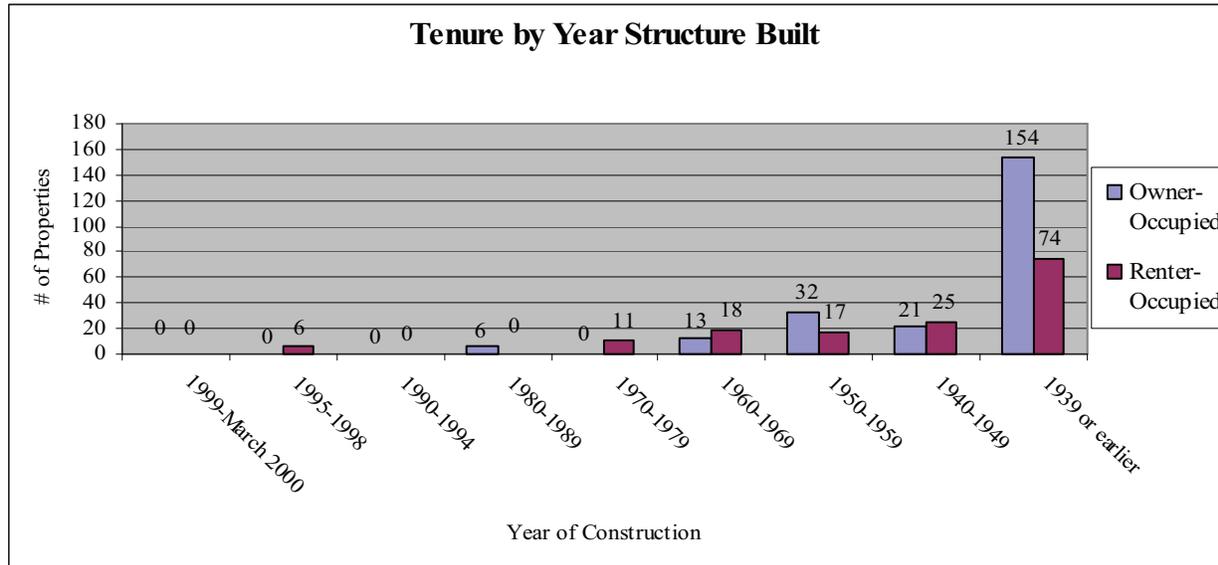
TENURE BY YEAR STRUCTURE BUILT

Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	0	0
1995-1998	0	6
1990-1994	0	0
1980-1989	6	0
1970-1979	0	11
1960-1969	13	18
1950-1959	32	17
1940-1949	21	25
1939 or earlier	154	74
Total	226	151
Median Age	1940	1941

Source: US Census Bureau, Census Tract 9840, Block Group 4, Dodge County, Nebraska

Area #5
Census Tract 9840, Block Group 4

Area #5 shows houses with some of the oldest median ages of all the areas surveyed. These median ages indicate homes that are most likely in need of at least some substantial repairs or upgrades based solely on their age. However, since the area has LMI level of 38.6%, the majority of residents in the area should be able to make at least some of the repairs without requiring financial assistance.



HOUSING

	Area #5	Fremont	Nebraska
Total Housing Units	377	10,576	722,668
Occupied Housing Units	377	10,171	666,184
Vacant Housing Units	0	405	56,484
% of vacant housing units	0.00%	3.83%	7.82%
Owner Occupied	226	6,446	449,317
% of owner-occupied units	59.95%	60.95%	62.17%
Renter Occupied	151	3,725	216,867
% of renter-occupied units	40.05%	35.22%	30.01%

Source: US Census Bureau, Census Tract 9840, Block Group 4, Dodge County, Nebraska

Area #5 has no vacant units. Even based on 100% of Census Tract 9840, Block Group 4, this area has no vacant units. This vacancy rate is very low compared to all the other area studied and both Fremont and Nebraska.

Owner-occupied units make up the largest percentage of total units in the area at 59.95% which is directly comparable to both Fremont (60.95%) and the state (62.17%). The rental unit percentage (40.05%) is fairly high compared to Fremont at 35.22% and is very high compared to the state at 30.01%.

Area #5
Census Tract 9840, Block Group 4

INCOME

	Area #5	Fremont	Nebraska
Median Household Income	\$35,543	\$36,700	\$39,250
Median Family Income	\$45,000	\$45,259	\$48,032
Income in 1999 below poverty level:			
Under 5 years	59	2,129	161,269
5 years	0	243	15,946
6 to 11 years	0	42	3,434
12 to 17 years	5	203	18,685
18 to 64 years	4	150	16,412
65 to 74 years	50	1,198	89,407
75 years and over	0	99	6,996
% below poverty level	6.43%	8.80%	9.70%

Source: US Census Bureau, Census Tract 9840, Block Group 4, Dodge County, Nebraska

Both the median household income and the median family income for Area #5 are comparable to Fremont's and the state's. The median household income for Area #5 is only \$1,157 less than Fremont's \$36,700 and \$3,707 less than the state's \$39,250. This is also true of the median family income, which for Area #5 is \$259 less than Fremont's \$45,259 and \$3,032 less than the state's \$48,032.

These directly comparable median incomes also make for a comparable percentage of individuals below the poverty level for Area #5. At 6.43%, this area is slightly lower than Fremont's 8.80% and the state's 9.70%.



Area #6
Census Tract 9840, Block Group 3



POPULATION CHARACTERISTICS

	Area #6	Fremont	Nebraska
Total Population	677	25,174	1,711,263
Average Household Size	2.43	2.38	2.49
White - not Hispanic	665	23,570	1,494,494
Black	0	144	68,541
American Indian	0	78	14,896
Asian	9	154	21,931
Hawaiian	0	28	836
Other	0	576	47,845
Two or more races	3	207	23,953
Hispanic	0	417	38,767
Total population	677	25,174	1,711,263
Total minority	12	1,604	216,769
% of total minority	1.77%	6.37%	12.70%

Source: US Census Bureau, Census Tract 9840, Block Group 3, Dodge County, Nebraska

Area #6 extends from Bell Street west to Clarkson Street and from 10th Street north to 16th Street. Area #6 is based on 100% of Census Tract 9840, Block Group 3.

Area #6 has a total population of 677, making up 2.69% of Fremont's total population. This area has an average household size similar to both Fremont and Nebraska showing that household size across the state is fairly consistent at around two and a half persons per household. The percentage of minority persons in this area (1.77%) is extremely low compared to Fremont at 6.37% and both Fremont and

Area #6 are very low compared to the state at 12.70%.

HOUSING CHARACTERISTICS

There are 184 families in Area #6. Of these, 143 or 77.72% are married-couple families. This is a slightly lower percentage than both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (13.04%) is higher in this area than Fremont (6.79%) but is directly comparable to Nebraska (13.61%). This percentage is also only slightly higher than the number of male households with no wife present. For Area #6, this percentage comes in at 9.24%.

	Area #6	Fremont	Nebraska
Total Families	184	6,669	443,411
Married-couple Families	143	5,389	360,996
% of Married-couple Families	77.72%	80.81%	81.41%
Male Householder, no wife present	17	325	22,072
% of Male Households with no wife present	9.24%	4.87%	4.98%
With own children under 18 years	12	201	12,387
No own children under 18 years	5	124	9,685
Female Householder, no husband present	24	453	60,343
% of Female Households with no husband present	13.04%	6.79%	13.61%
With own children under 18 years	12	300	39,685
No own children under 18 years	12	153	20,658

Source: US Census Bureau, Census Tract 9840, Block Group 3, Dodge County, Nebraska

Area #6
Census Tract 9840, Block Group 3

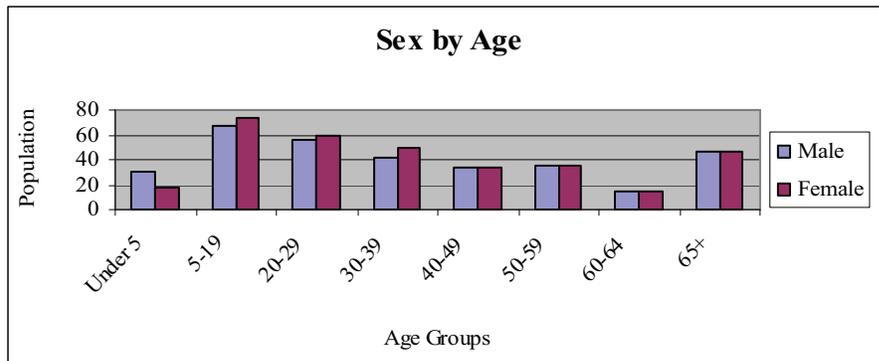
SEX BY AGE

	Area #6		Fremont	
	Male	Female	Male	Female
Under 5	30	18	822	771
5-19	67	73	2,690	2,720
20-29	56	60	1,689	1,697
30-39	42	50	1,723	1,670
40-49	34	34	1,696	1,768
50-59	36	36	1,192	1,330
60-64	14	14	468	547
65+	47	47	1,697	2,694
Total	345	332	11,977	13,197
% of total population	50.96%	49.04%	47.58%	52.42%

Area #6 shows one of the few areas where the males outnumber the females; however there is still an even breakdown between the two sexes. At 332, the female population is outnumbered by the male population by only 13 or 1.92%. Fremont shows a slightly uneven balance between the number of males to females. Females outnumber the males in Fremont by 1,220 or 4.84%.

The largest age group for the female population is the 5-19 with 73 persons. This is also true of the male population with 67 persons in the 5-19 age group. This study area has a fairly consistent breakdown between age groups with neither sex dominating the other in numbers.

Source: US Census Bureau, Census Tract 9840, Block Group 3, Dodge County, Nebraska



There are 287 total occupied units located in Area #6. Of these, 65.16% are owner-occupied and 34.84% are renter-occupied units. The median age for the owner-occupied units is fairly old at 63 years and the renter-occupied units are slightly newer with the average age coming in at 57 years.

TENURE BY YEAR STRUCTURE BUILT

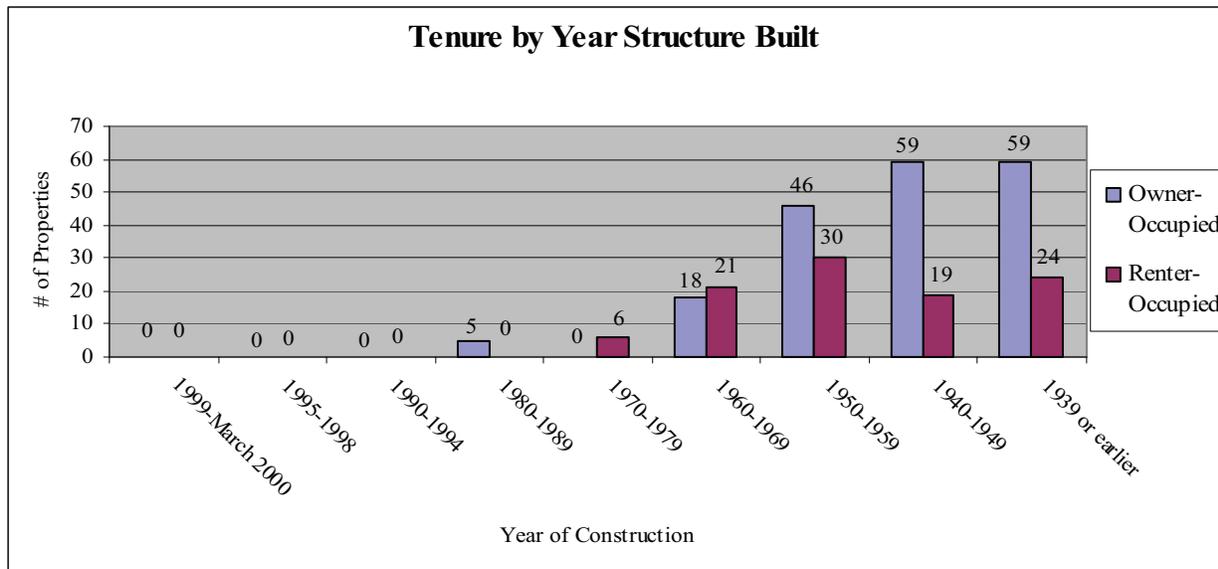
Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	0	0
1995-1998	0	0
1990-1994	0	0
1980-1989	5	0
1970-1979	0	6
1960-1969	18	21
1950-1959	46	30
1940-1949	59	19
1939 or earlier	59	24
Total	187	100
Median Age	1946	1952

No construction has occurred in this area from 1990 on, and no rental construction from 1980 on. This may show that either there are no lots available for new construction or this area is no longer desirable for new home construction. Many factors can affect this from insufficient lot size to improper lot layout, changes in zoning, to the condition of surrounding units.

Source: US Census Bureau, Census Tract 9840, Block Group 3, Dodge County, Nebraska

Area #6
Census Tract 9840, Block Group 3

Area #6 shows housing units with older median ages and a total lack of new construction over the last decade. These older median age, combined with a 56.4% LMI percentage indicates an area where many of the homes may be in need of minor to major repairs. This higher LMI percentage, however, may indicate that many residents will be unable to afford these necessary repairs without at least some form of financial assistance to offset the cost.



Area #6 has 14 overall vacant units or a 4.73% vacancy rate. This vacancy rate is very similar to Fremont as a whole (3.83%); however, both Fremont and Area #6 have very low vacancy rates compared to the state at 7.82% using the 2000 Census numbers.

Owner-occupied units make up the largest percentage of total units in the area at 64.53%. This is comparable to both Fremont at 60.95% and the state at 62.17%. The percentage of rental units 30.74% is slightly low compared to Fremont at 37.30% but is directly in line with the state at 30.01%.

HOUSING

	Area #6	Fremont	Nebraska
Total Housing Units	296	10,576	722,668
Occupied Housing Units	282	10,171	666,184
Vacant Housing Units	14	405	56,484
% of vacant housing units	4.73%	3.83%	7.82%
Owner Occupied	191	6,446	449,317
% of owner-occupied units	64.53%	60.95%	62.17%
Renter Occupied	91	3,725	216,867
% of renter-occupied units	30.74%	35.22%	30.01%

Source: US Census Bureau, Census Tract 9840, Block Group 3, Dodge County, Nebraska

Area #6
Census Tract 9840, Block Group 3

INCOME

	Area #6	Fremont	Nebraska
Median Household Income	\$33,250	\$36,700	\$39,250
Median Family Income	\$32,188	\$45,259	\$48,032
Income in 1999 below poverty level:			
Income in 1999 below poverty level:	63	2,129	161,269
Under 5 years	7	243	15,946
5 years	0	42	3,434
6 to 11 years	0	203	18,685
12 to 17 years	8	150	16,412
18 to 64 years	41	1,198	89,407
65 to 74 years	0	99	6,996
75 years and over	7	194	10,389
% below poverty level	9.31%	8.80%	9.70%

Source: US Census Bureau, Census Tract 9840, Block Group 3, Dodge County, Nebraska

The median household income for this area is only slightly lower than Fremont and the state; however, the median family income is very low compared to Fremont and Nebraska. The median household income for this area is below Fremont's by \$3,450 and is \$6,000 below the state's. The median family income, however, is \$13,071 below Fremont's and \$15,844 below Nebraska's.

Given the LMI percentage and the low median incomes, the higher percentage rate of persons below the poverty level of 9.31% is not surprising. This is only slightly higher than Fremont's 8.80% and is directly comparable to Nebraska's 9.70%. Area #6 has a fairly high percentage rate of persons below the poverty

level compared to many of the other area studied.



Area #7
Census Tract 9841, Block Group 3



POPULATION CHARACTERISTICS

	Area #7	Fremont	Nebraska
Total Population	204	25,174	1,711,263
Average Household Size	2.56	2.38	2.49
White - not Hispanic	200	23,570	1,494,494
Black	0	144	68,541
American Indian	1	78	14,896
Asian	0	154	21,931
Hawaiian	0	28	836
Other	1	576	47,845
Two or more races	2	207	23,953
Hispanic	0	417	38,767
Total population	204	25,174	1,711,263
Total minority	4	1,604	216,769
% of total minority	1.96%	6.37%	12.70%

Source: US Census Bureau, Census Tract 9841, Block Group 3, Dodge County, Nebraska

Area #7 runs from Lincoln Avenue west to Bell Street and from 12th Street north to 16th Street. Area #7 is based on 10% of Census Tract 9841, Block Group 3.

Area #7 has a total population of only 204 or 0.81% of Fremont's total population. The average household size is slightly larger than Fremont's and Nebraska, but the household size across the state is fairly consistent at around two and half persons per household.

The percentage of minority persons in this area (1.96%) is much lower than both Fremont

(6.37%) and the state (12.70%).

There are 63 families in Area #7. Of these, 57 or 90.48% are married-couple families. This is a much higher percentage than both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (9.52%) is still slightly higher than Fremont (6.79%). This percentage is very low when compared to all the other areas studied, with only one area showing a lower percentage. The male households with no wife present (0.00%) is also very low compared to Fremont at 4.87% and is again the lowest when compared to all the other study areas.

HOUSING CHARACTERISTICS

	Area #7	Fremont	Nebraska
Total Families	63	6,669	443,411
Married-couple Families	57	5,389	360,996
% of Married-couple Families	90.48%	80.81%	81.41%
Male Householder, no wife present	0	325	22,072
% of Male Households with no wife present	0.00%	4.87%	4.98%
With own children under 18 years	0	201	12,387
No own children under 18 years	0	124	9,685
Female Householder, no husband present	6	453	60,343
% of Female Households with no husband present	9.52%	6.79%	13.61%
With own children under 18 years	3	300	39,685
No own children under 18 years	3	153	20,658

Source: US Census Bureau, Census Tract 9841, Block Group 3, Dodge County, Nebraska

Area #7
Census Tract 9841, Block Group 3

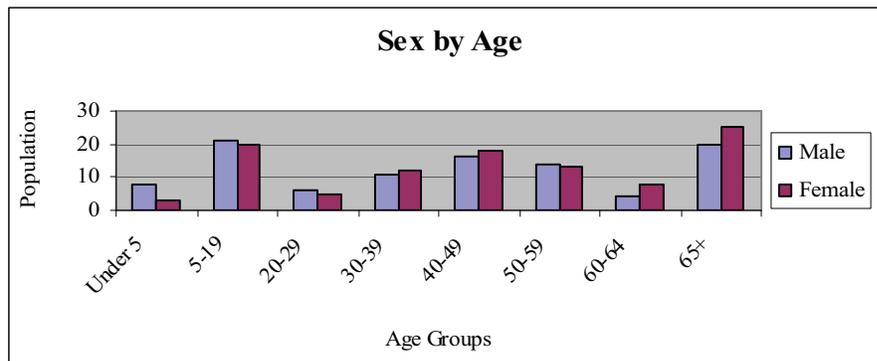
SEX BY AGE

	Area #7		Fremont	
	Male	Female	Male	Female
Under 5	8	3	822	771
5-19	21	20	2,690	2,720
20-29	6	5	1,689	1,697
30-39	11	12	1,723	1,670
40-49	16	18	1,696	1,768
50-59	14	13	1,192	1,330
60-64	4	8	468	547
65+	20	25	1,697	2,694
Total	100	104	11,977	13,197
% of total population	49.02%	50.98%	47.58%	52.42%

Area #7 shows a very even balance between the male and female populations. At 104, the female population outnumbers the male population by only four or 1.96%. Fremont, however, shows a slightly uneven balance between the number of males to females. Females outnumber the males in Fremont by 1,220 or 4.84%.

The largest age group for the female population is the 65+ with 25 persons. The largest population for the males is the 5-19 with 21 persons. Below is a chart illustrating the age groups by sex for the Target Area.

Source: US Census Bureau, Census Tract 9841, Block Group 3, Dodge County, Nebraska



There are 80 total occupied units located in Area #7. Of these, 95.00% are owner-occupied and 5.00% are renter-occupied units. The median age for both the owner-occupied units and the renter-occupied units is fairly new. The average median age for the owner-occupied units is 41 years and is 52 years for the rental units.

Area #7 has seen continued growth and development of some sort, especially owner-occupied, through every decade. This area is strongly dominated by owner-occupied units and shows that lots and the desire for new development still exists in the area.

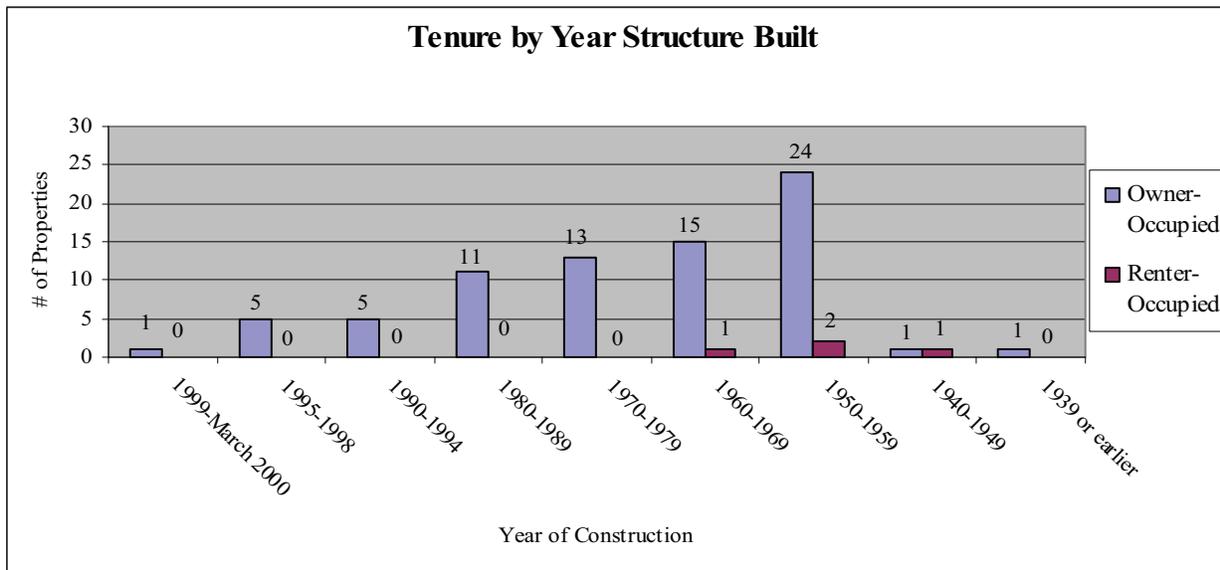
TENURE BY YEAR STRUCTURE BUILT

Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	1	0
1995-1998	5	0
1990-1994	5	0
1980-1989	11	0
1970-1979	13	0
1960-1969	15	1
1950-1959	24	2
1940-1949	1	1
1939 or earlier	1	0
Total	76	4
Median Age	1968	1957

Source: US Census Bureau, Census Tract 9841, Block Group 3, Dodge County, Nebraska

Area #7
Census Tract 9841, Block Group 3

Area #7, while showing continued growth, also shows the majority of the homes being constructed during the mid part of the century. A large number of these homes are getting to the age where some minor repairs are going to be necessary based solely on age. This area has an extremely low LMI percentage at 19.0%, so the majority of residents should be able to afford housing repairs on their own without financial assistance.



HOUSING

Area #7 has one overall vacant unit or a 1.23% vacancy rate. This vacancy rate is very low compared to Fremont as a whole (1.23%) and extremely low compared to the state (7.82%) based on 2000 Census numbers.

Owner-occupied units make up the largest percentage of total units in the area at 93.83%. This is very high compared to both Fremont at 60.95% and the state at 62.17%. The percentage of rental units (4.94%) is extremely low compared to both Fremont (35.22%) and the state (30.01%).

	Area #7	Fremont	Nebraska
Total Housing Units	81	10,576	722,668
Occupied Housing Units	80	10,171	666,184
Vacant Housing Units	1	405	56,484
% of vacant housing units	1.23%	3.83%	7.82%
Owner Occupied	76	6,446	449,317
% of owner-occupied units	93.83%	60.95%	62.17%
Renter Occupied	4	3,725	216,867
% of renter-occupied units	4.94%	35.22%	30.01%

Source: US Census Bureau, Census Tract 9841, Block Group 3, Dodge County, Nebraska

Area #7
Census Tract 9841, Block Group 3

INCOME

	Area #7	Fremont	Nebraska
Median Household Income	\$53,333	\$36,700	\$39,250
Median Family Income	\$58,487	\$45,259	\$48,032
Income in 1999 below poverty level:			
Under 5 years	4	2,129	161,269
5 years	0	243	15,946
6 to 11 years	0	42	3,434
12 to 17 years	0	203	18,685
18 to 64 years	1	150	16,412
65 to 74 years	2	1,198	89,407
75 years and over	0	99	6,996
% below poverty level	0.20%	8.80%	9.70%

Source: US Census Bureau, Census Tract 9841, Block Group 3, Dodge County, Nebraska

compared to Fremont's 8.80% and the state's 9.70%.

The median household income and the median family income for Area #7 is very high when compared to Fremont's and the state's. The median household income for Area #7 is \$16,633 more than Fremont's \$36,700 and \$14,083 more than the state's \$39,250. This is also true of the median family income, which for Area #7 is \$13,228 more than Fremont's \$45,259 and \$10,455 more than the state's \$48,032.

The very high median incomes combined with the very low number of single-parent households lead to the very low number of persons below the poverty level. Area #7's percentage below the poverty level of 0.20% is extremely low



Area #8
Census Tract 9842, Block Group 1



Area #8
Census Tract 9842, Block Group 1

POPULATION CHARACTERISTICS

	Area #8	Fremont	Nebraska
Total Population	442	25,174	1,711,263
Average Household Size	2.63	2.38	2.49
White - not Hispanic	384	23,570	1,494,494
Black	0	144	68,541
American Indian	0	78	14,896
Asian	0	154	21,931
Hawaiian	0	28	836
Other	56	576	47,845
Two or more races	0	207	23,953
Hispanic	2	417	38,767
Total population	442	25,174	1,711,263
Total minority	58	1,604	216,769
% of total minority	13.12%	6.37%	12.70%

Source: US Census Bureau, Census Tract 9842, Block Group 1, Dodge County, Nebraska

Area #8 runs from “H” Street west to Pierce Street and from Military Avenue north to 8th Street and 10th Street. Area #8 is based on 60% of Census Tract 9842, Block Group 1.

Area #8 has a total population of 442. This area has an average household size slightly larger than both Fremont and Nebraska; however, the household size across the state is still fairly consistent at around two and a half persons per household. The percentage of minority persons in this area (13.12%) is much higher than the percentage for Fremont as a whole (6.37%). The largest minority group was

“Other” at 56 persons or 96.55% of the total minority population.

HOUSING CHARACTERISTICS

There are 93 families in Area #8. Of these, 74 or 79.57% are married-couple families. This percentage is directly comparable to both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (15.05%) is higher in this area compared to both Fremont (6.79%) and Nebraska (13.61%). This percentage of male households with no wife present (5.38%) is comparable to both Fremont at 4.87% and the state at 4.98%.

	Area #8	Fremont	Nebraska
Total Families	93	6,669	443,411
Married-couple Families	74	5,389	360,996
% of Married-couple Families	79.57%	80.81%	81.41%
Male Householder, no wife present	5	325	22,072
% of Male Households with no wife present	5.38%	4.87%	4.98%
With own children under 18 years	5	201	12,387
No own children under 18 years	0	124	9,685
Female Householder, no husband present	14	453	60,343
% of Female Households with no husband present	15.05%	6.79%	13.61%
With own children under 18 years	12	300	39,685
No own children under 18 years	2	153	20,658

Source: US Census Bureau, Census Tract 9842, Block Group 1, Dodge County, Nebraska

Area #8 Census Tract 9842, Block Group 1

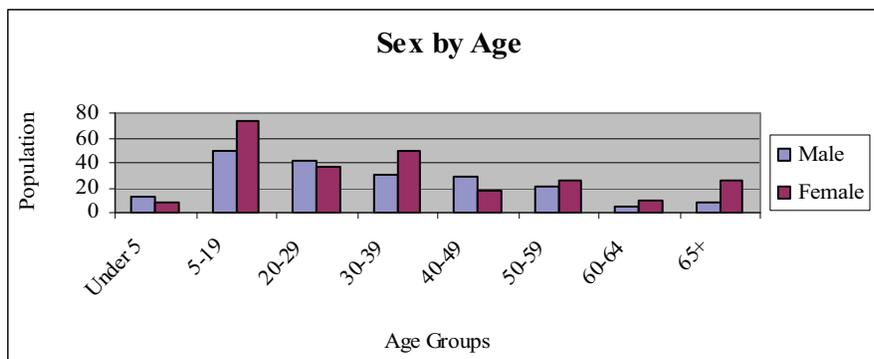
SEX BY AGE

	Area #8		Fremont	
	Male	Female	Male	Female
Under 5	13	8	822	771
5-19	49	74	2,690	2,720
20-29	41	37	1,689	1,697
30-39	30	50	1,723	1,670
40-49	29	17	1,696	1,768
50-59	21	25	1,192	1,330
60-64	5	10	468	547
65+	8	25	1,697	2,694
Total	196	246	11,977	13,197
% of total population	44.34%	55.66%	47.58%	52.42%

Area #8 shows a slightly uneven balance between the male and female populations. At 246, the female population outnumbers the male population by 50 or 11.32%. Fremont also shows a slightly uneven balance between the number of males to females. Females outnumber the males in Fremont by 1,220 or 4.84%.

The largest age group for the female population is the 5-19 with 74 persons. This is also true for the males with 49 males making up the 5-19 age group. As the chart below illustrates, this area has a fairly young population. There is a steady decrease in population from the 30-39 age group on.

Source: US Census Bureau, Census Tract 9842, Block Group 1, Dodge County, Nebraska



There are 166 total occupied units located in Area #8. Of these, 48.80% are owner-occupied and 51.20% are renter-occupied units. The median age for the owner-occupied units is very old at 69 years. For the renter-occupied units it is much newer with the average age coming in at 52 years.

This is one of only three areas studied where the number of rental units is greater than the number of owner-occupied units. The total lack of new owner-occupied units from 1970 on may indicate that this area is becoming rental dominated. Areas with high concentrations of older units, both rental and owner-occupied, tend to deter new development due to higher turnover rates and lower median housing values.

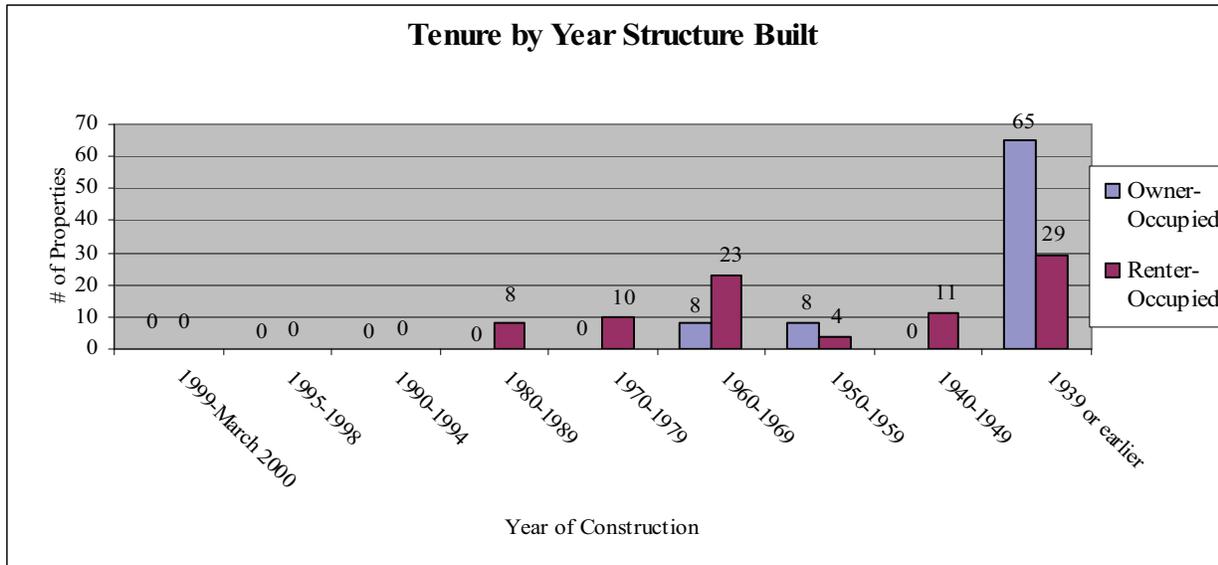
TENURE BY YEAR STRUCTURE BUILT

Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	0	0
1995-1998	0	0
1990-1994	0	0
1980-1989	0	8
1970-1979	0	10
1960-1969	8	23
1950-1959	8	4
1940-1949	0	11
1939 or earlier	65	29
Total	81	85
Median Age	1940	1957

Source: US Census Bureau, Census Tract 9842, Block Group 1, Dodge County, Nebraska

Area #8
Census Tract 9842, Block Group 1

Area #8 is one of only three study areas that had more rental units than owner-occupied units. The majority of these rental units, and the owner-occupied units were built towards the beginning of the century. Many of these homes are going to be in need of repairs, based solely on their age. With a LMI percentage of 41.6% in the area, funding to make these household repairs may be limited. The high number of rental units in the area also presents a challenge, since the tenants in these homes must rely on their landlords to make the majority of the repairs.



HOUSING

Area #8 has 14 overall vacant units or a 7.78% vacancy rate. This vacancy rate is high compared to Fremont as a whole (3.83%) but is directly comparable to the state (7.82%) using 2000 Census numbers.

Again, this is one of the few study areas where rental units outnumber owner-occupied units. The rental units make up 47.22% of the total population which is high compared to both Fremont at 35.22% and the state at 30.01%. The percentage of owner-occupied units (45.00%) is very low compared to Fremont at 60.95% and the state at 62.17%.

	Area #8	Fremont	Nebraska
Total Housing Units	180	10,576	722,668
Occupied Housing Units	166	10,171	666,184
Vacant Housing Units	14	405	56,484
% of vacant housing units	7.78%	3.83%	7.82%
Owner Occupied	81	6,446	449,317
% of owner-occupied units	45.00%	60.95%	62.17%
Renter Occupied	85	3,725	216,867
% of renter-occupied units	47.22%	35.22%	30.01%

Source: US Census Bureau, Census Tract 9842, Block Group 1, Dodge County, Nebraska

Area #8
Census Tract 9842, Block Group 1

INCOME

	Area #8	Fremont	Nebraska
Median Household Income	\$37,250	\$36,700	\$39,250
Median Family Income	\$40,536	\$45,259	\$48,032
Income in 1999 below poverty level:			
Under 5 years	0	243	15,946
5 years	0	42	3,434
6 to 11 years	0	203	18,685
12 to 17 years	18	150	16,412
18 to 64 years	41	1,198	89,407
65 to 74 years	3	99	6,996
75 years and over	0	194	10,389
% below poverty level	8.59%	8.80%	9.70%

The median household income for this area is above Fremont's by \$550 and is only \$2,000 below the state's. The median family income, however, is slightly lower at \$4,723 below Fremont's and \$7,496 below Nebraska's.

Area #8 has married-couple families and single-person households all directly comparable to both Fremont and Nebraska as a whole. These, combined with the median household and family incomes being very similar to both Fremont and Nebraska account for the percentage of persons below the poverty level for Area #8 being again, very similar to both Fremont and the state.

Source: US Census Bureau, Census Tract 9842, Block Group 1, Dodge County, Nebraska



Area #9
Census Tract 9842, Block Group 3



POPULATION CHARACTERISTICS

	Area #9	Fremont	Nebraska
Total Population	628	25,174	1,711,263
Average Household Size	2.21	2.38	2.49
White - not Hispanic	538	23,570	1,494,494
Black	58	144	68,541
American Indian	0	78	14,896
Asian	0	154	21,931
Hawaiian	0	28	836
Other	32	576	47,845
Two or more races	0	207	23,953
Hispanic	0	417	38,767
Total population	628	25,174	1,711,263
Total minority	90	1,604	216,769
% of total minority	14.33%	6.37%	12.70%

Source: US Census Bureau, Census Tract 9842, Block Group 3, Dodge County, Nebraska

Area #9 extends from Clarkson and Union Streets west to Broad and “H” Streets and from 9th and Factory Streets north to 10th Street. Area #9 is based on 100% of Census Tract 9842, Block Group 3.

Area #9 has a total population of 628, making up only 2.49% of Fremont’s total population. This area has an average household size slightly smaller than both Fremont and Nebraska showing that household size across the state is fairly consistent at around two and a half persons per household. The percentage of minority persons in this area (14.33%) is higher than the percentage for Fremont as a whole (6.37%) and is slightly above the state (12.70%).

There are 146 families in Area #9. Of these, 102 or 69.86% are married-couple families. This is a much lower percentage than both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (25.34%) is much higher in this than both Fremont (6.79%) and Nebraska (13.61%). This percentage is also much higher than the number of male households with no wife present. For Area #9, this percentage comes in at 4.79% which is 20.55% below the female households with no husband present.

HOUSING CHARACTERISTICS

	Area #9	Fremont	Nebraska
Total Families	146	6,669	443,411
Married-couple Families	102	5,389	360,996
% of Married-couple Families	69.86%	80.81%	81.41%
Male Householder, no wife present	7	325	22,072
% of Male Households with no wife present	4.79%	4.87%	4.98%
With own children under 18 years	0	201	12,387
No own children under 18 years	7	124	9,685
Female Householder, no husband present	37	453	60,343
% of Female Households with no husband present	25.34%	6.79%	13.61%
With own children under 18 years	27	300	39,685
No own children under 18 years	10	153	20,658

Source: US Census Bureau, Census Tract 9842, Block Group 3, Dodge County, Nebraska

Area #9
Census Tract 9842, Block Group 3

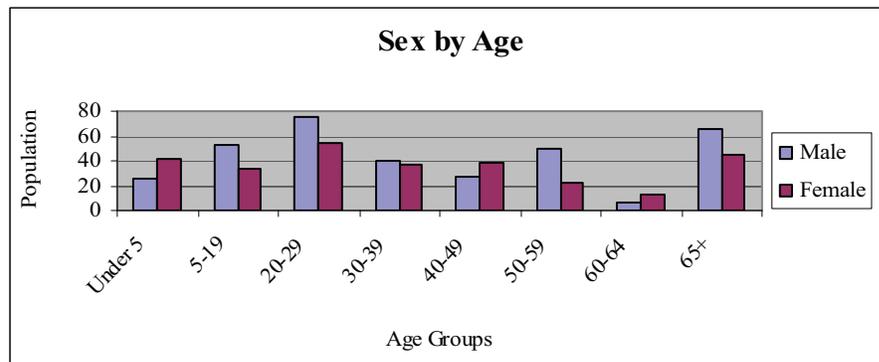
SEX BY AGE

	Area #9		Fremont	
	Male	Female	Male	Female
Under 5	26	41	822	771
5-19	53	33	2,690	2,720
20-29	75	54	1,689	1,697
30-39	40	37	1,723	1,670
40-49	28	38	1,696	1,768
50-59	49	23	1,192	1,330
60-64	7	13	468	547
65+	66	45	1,697	2,694
Total	344	284	11,977	13,197
% of total population	54.78%	45.22%	47.58%	52.42%

Area #9 shows a slightly uneven balance between the male and female populations. At 284, the female population is outnumbered by the male population by 60 or 9.56%. Fremont also shows a slightly uneven balance between the number of males to females. Females outnumber the males in Fremont by 1,220 or 4.84%.

The largest age group for the female population is the 20-29 with 54 persons. This is also true for the males with 75 persons in the 20-29 age group. Area #9 is one of the few areas studied where the males outnumber the females. Below is a chart illustrating the sex by age breakdown.

Source: US Census Bureau, Census Tract 9842, Block Group 3, Dodge County, Nebraska



TENURE BY YEAR STRUCTURE BUILT

There are 271 total occupied units located in Area #9. Of these, 40.59% are owner-occupied and 59.41% are renter-occupied units. The median age for both the owner-occupied units and the renter-occupied units is very old with the average age coming in at 69 years.

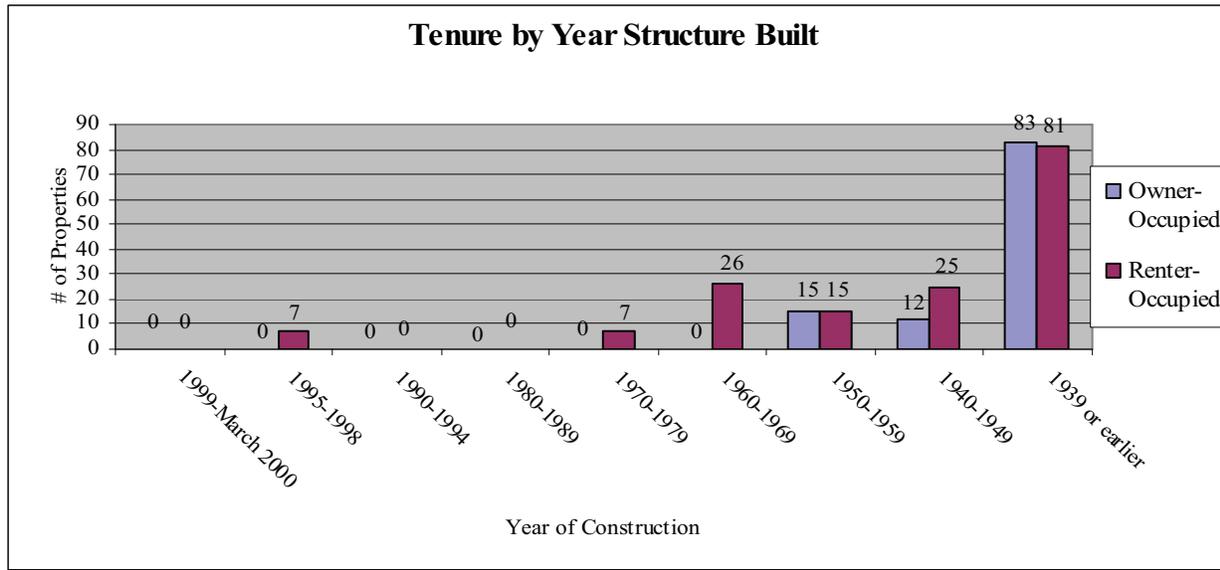
The total lack of new owner-occupied construction in the area from 1960 on shows that this area is a very heavy rental dominated area. Areas with high concentrations of older rental units tend to deter new construction due to high turnover rates and lower median housing values.

Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	0	0
1995-1998	0	7
1990-1994	0	0
1980-1989	0	0
1970-1979	0	7
1960-1969	0	26
1950-1959	15	15
1940-1949	12	25
1939 or earlier	83	81
Total	110	161
Median Age	1940	1940

Source: US Census Bureau, Census Tract 9842, Block Group 3, Dodge County, Nebraska

Area #9
Census Tract 9842, Block Group 3

Area #9 is one of the few areas where rental units outnumber owner-occupied units. It is also the area with one of the oldest average median ages for construction. These two factors combine to create a housing stock that is, overall, in need of many repairs. However, many of these homes will need to rely on landlords to make the repairs and with an LMI percentage of 56.3% many people in the area will lack the funds needed to make these repairs.



Area #9 has 25 overall vacant units or a 8.65% vacancy rate. This vacancy rate is very high compared to Fremont as a whole (3.83%) using 2000 Census numbers.

Renter-occupied units make up the largest percentage of total units in the area at 56.06%. This is very high compared to Fremont at 35.22% and the at state at 30.01%. The high number of rental units attributes to the high vacancy rate since many of the homes frequently switch tenants.

HOUSING

	Area #9	Fremont	Nebraska
Total Housing Units	289	10,576	722,668
Occupied Housing Units	264	10,171	666,184
Vacant Housing Units	25	405	56,484
% of vacant housing units	8.65%	3.83%	7.82%
Owner Occupied	102	6,446	449,317
% of owner-occupied units	35.29%	60.95%	62.17%
Renter Occupied	162	3,725	216,867
% of renter-occupied units	56.06%	35.22%	30.01%

Source: US Census Bureau, Census Tract 9842, Block Group 3, Dodge County, Nebraska

Area #9
Census Tract 9842, Block Group 3

INCOME

	Area #9	Fremont	Nebraska
Median Household Income	\$20,179	\$36,700	\$39,250
Median Family Income	\$36,250	\$45,259	\$48,032
Income in 1999 below poverty level:	131	2,129	161,269
Under 5 years	31	243	15,946
5 years	8	42	3,434
6 to 11 years	20	203	18,685
12 to 17 years	0	150	16,412
18 to 64 years	72	1,198	89,407
65 to 74 years	0	99	6,996
75 years and over	0	194	10,389
% below poverty level	21.87%	8.80%	9.70%

The median household and family incomes for this area are very low compared to all the other areas surveyed. The median household income for this area is below Fremont's by \$16,521 and is \$19,071 below the state's. The median family income is also much lower at \$9,009 below Fremont's and \$11,782 below Nebraska's.

The percentage of persons below the poverty level at 21.87% is very high compared to the majority of the other areas surveyed and is also extremely high compared to Fremont at 8.80% and the state at 9.70%.

Source: US Census Bureau, Census Tract 9842, Block Group 3, Dodge County, Nebraska



Area #10
Census Tract 9842, Block Group 4



POPULATION CHARACTERISTICS

	Area #10	Fremont	Nebraska
Total Population	1,341	25,174	1,711,263
Average Household Size	2.68	2.38	2.49
White - not Hispanic	1,234	23,570	1,494,494
Black	11	144	68,541
American Indian	0	78	14,896
Asian	12	154	21,931
Hawaiian	0	28	836
Other	67	576	47,845
Two or more races	6	207	23,953
Hispanic	11	417	38,767
Total population	1,341	25,174	1,711,263
Total minority	107	1,604	216,769
% of total minority	7.98%	6.37%	12.70%

Source: US Census Bureau, Census Tract 9842, Block Group 4, Dodge County, Nebraska

Area #10 runs from Bell Street west to Union Street and from 4th Street north to 10th Street. Area #10 is based on 95% of Census Tract 9842, Block Group 4.

Area #10 has a total population of 1,341 which makes up 5.33% of Fremont's total population. This area has an average household size only slightly larger than both Fremont and Nebraska showing that household size across the state is fairly consistent at around two and a half persons per household. The percentage of minority persons in this area (7.98%) is slightly higher than the percentage for

Fremont as a whole (6.37%).

HOUSING CHARACTERISTICS

There are 238 families in Area #10. Of these, 206 or 86.55% are married-couple families. This is a slightly higher percentage than both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (10.92%) is higher in this area than Fremont at 6.79%. This percentage is also higher than the number of male households with no wife present. For Area #10, this percentage comes in at only 2.52%.

	Area #10	Fremont	Nebraska
Total Families	238	6,669	443,411
Married-couple Families	206	5,389	360,996
% of Married-couple Families	86.55%	80.81%	81.41%
Male Householder, no wife present	6	325	22,072
% of Male Households with no wife present	2.52%	4.87%	4.98%
With own children under 18 years	6	201	12,387
No own children under 18 years	0	124	9,685
Female Householder, no husband present	26	453	60,343
% of Female Households with no husband present	10.92%	6.79%	13.61%
With own children under 18 years	26	300	39,685
No own children under 18 years	0	153	20,658

Source: US Census Bureau, Census Tract 9842, Block Group 4, Dodge County, Nebraska

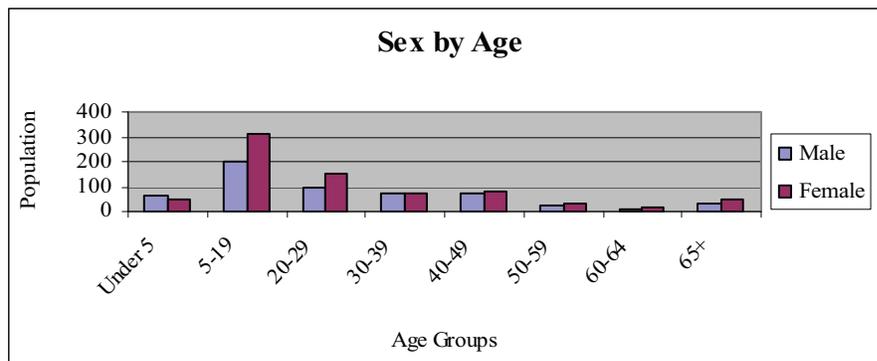
SEX BY AGE

	Area #10		Fremont	
	Male	Female	Male	Female
Under 5	61	45	822	771
5-19	202	309	2,690	2,720
20-29	99	156	1,689	1,697
30-39	69	74	1,723	1,670
40-49	75	83	1,696	1,768
50-59	25	34	1,192	1,330
60-64	12	19	468	547
65+	32	46	1,697	2,694
Total	575	766	11,977	13,197
% of total population	42.88%	57.12%	47.58%	52.42%

Area #10 shows a very uneven balance between the male and female populations. At 766, the female population outnumbers the male population by 191 or 14.24%. Fremont also shows a slightly uneven balance between the number of males to females. Females outnumber the males in Fremont by 1,220 or 4.84%.

The largest age group for the female population is the 5-19 with 309 persons. This is also true of the male population with 202 persons in the 5-19 age group. The only age group where males outnumber females for Area #10 is the Under 5.

Source: US Census Bureau, Census Tract 9842, Block Group 4, Dodge County, Nebraska



TENURE BY YEAR STRUCTURE BUILT

There are 335 total occupied units located in Area #10. Of these, 71.34% are owner-occupied and 28.66% are renter-occupied units. The median age for both the owner-occupied units and the renter-occupied units is very old with the average age coming in at 68.5 years.

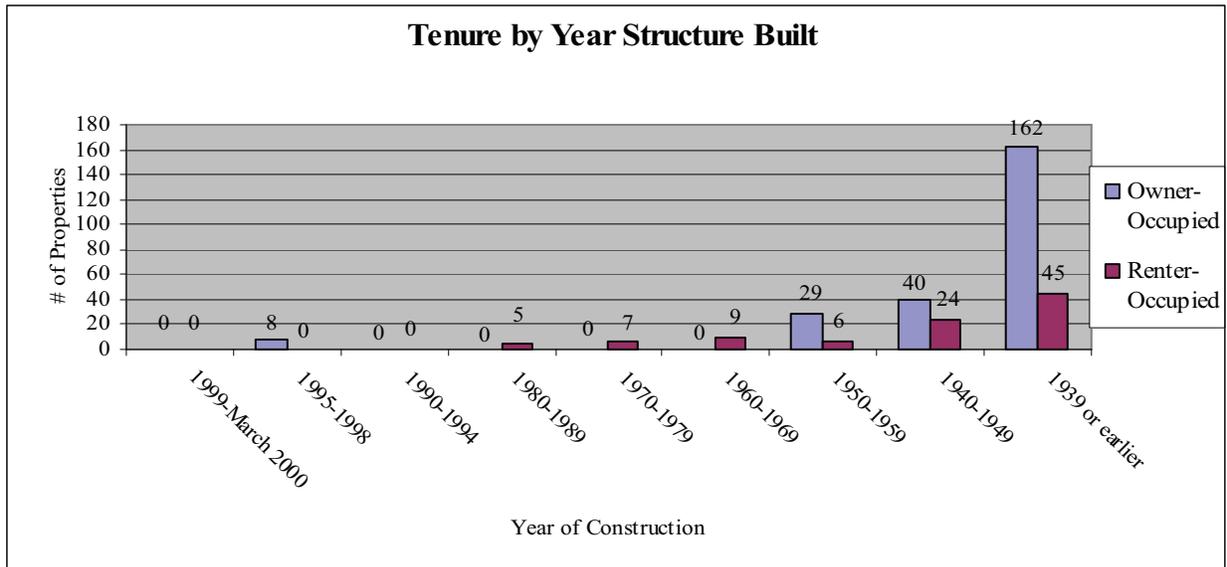
Between 1995 and 1998 eight new homes were built in Area #10. The lack of new owner-occupied construction prior to this in the area from 1960 till 1995 may indicate that lots were limited and demolition occurred opening up new lots for development.

Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	0	0
1995-1998	8	0
1990-1994	0	0
1980-1989	0	5
1970-1979	0	7
1960-1969	0	9
1950-1959	29	6
1940-1949	40	24
1939 or earlier	162	45
Total	239	96
Median Age	1940	1941

Source: US Census Bureau, Census Tract 9842, Block Group 4, Dodge County, Nebraska

Area #10
Census Tract 9842, Block Group 4

Area #10 shows some of the oldest median ages of any of the areas studied. It also has a low LMI percentage at only 31.4%. This low percentage of LMI households, despite the older median ages, should allow for persons in the area to be able to make routine upgrades and maintenance to their homes.



Area #10 has 25 overall vacant units or a 6.94% vacancy rate. This vacancy rate is higher than Fremont as a whole (6.94%) but is comparable to the state (7.82%) using 2000 Census numbers.

Owner-occupied units make up the largest percentage of total units in the area at 66.39%. This is directly in line with both Fremont at 60.95% and the state at 62.17%. The percentage of rental units 26.67% is fairly low compared to Fremont at 35.22% and even the state at 30.01%.

HOUSING

	Area #10	Fremont	Nebraska
Total Housing Units	360	10,576	722,668
Occupied Housing Units	335	10,171	666,184
Vacant Housing Units	25	405	56,484
% of vacant housing units	6.94%	3.83%	7.82%
Owner Occupied	239	6,446	449,317
% of owner-occupied units	66.39%	60.95%	62.17%
Renter Occupied	96	3,725	216,867
% of renter-occupied units	26.67%	35.22%	30.01%

Source: US Census Bureau, Census Tract 9842, Block Group 4, Dodge County, Nebraska

Area #10
Census Tract 9842, Block Group 4

INCOME

	Area #10	Fremont	Nebraska
Median Household Income	\$47,534	\$36,700	\$39,250
Median Family Income	\$49,355	\$45,259	\$48,032
Income in 1999 below poverty level:			
	51	2,129	161,269
Under 5 years	0	243	15,946
5 years	5	42	3,434
6 to 11 years	9	203	18,685
12 to 17 years	0	150	16,412
18 to 64 years	20	1,198	89,407
65 to 74 years	0	99	6,996
75 years and over	18	194	10,389
% below poverty level	5.40%	8.80%	9.70%

The median household and family incomes for this area are fairly high compared to both Fremont and the state. The median household income for this area is above Fremont's by \$10,834 and \$8,284 above the state's. The median family income is higher at \$4,096 above Fremont's and \$1,323 above Nebraska's.

With an LMI percentage of 31.4% and high median incomes, the percentage of individuals below the poverty level in Area #10 is low at only 5.40%. This is much lower than Fremont at 8.80% and the state at 9.70%.

Source: US Census Bureau, Census Tract 9842, Block Group 4, Dodge County, Nebraska



Area #11
Census Tract 9843, Block Group 1



POPULATION CHARACTERISTICS

	Area #11	Fremont	Nebraska
Total Population	450	25,174	1,711,263
Average Household Size	2.19	2.38	2.49
White - not Hispanic	395	23,570	1,494,494
Black	21	144	68,541
American Indian	0	78	14,896
Asian	0	154	21,931
Hawaiian	0	28	836
Other	13	576	47,845
Two or more races	0	207	23,953
Hispanic	21	417	38,767
Total population	450	25,174	1,711,263
Total minority	55	1,604	216,769
% of total minority	12.22%	6.37%	12.70%

Source: US Census Bureau, Census Tract 9843, Block Group 1, Dodge County, Nebraska

Area #11 extends from Lincoln Avenue west to Bell Street and from 5th Street north to 12th Street. Area #11 is based on 50% of Census Tract 9843, Block Group 1.

Area #11 has a total population of 450. This area has an average household size that is slightly smaller than Fremont and Nebraska showing that household size across the state is fairly consistent at around two and a half persons per household. The percentage of minority persons in this area (12.22%) is higher than the percentage for Fremont as a whole (6.37%). The largest minority group was Hispanic at 21

persons or 38.18% of the total minority population.

HOUSING CHARACTERISTICS

There are 131 families in Area #11. Of these, 105 or 80.15% are married-couple families. This is a directly comparable percentage to both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (13.74%) is much higher in this area compared to Fremont (6.79%) and is comparable to Nebraska (13.61%). This percentage is slightly higher than the number of male households with no wife present. For Area #11, this percentage comes in at 6.11%.

	Area #11	Fremont	Nebraska
Total Families	131	6,669	443,411
Married-couple Families	105	5,389	360,996
% of Married-couple Families	80.15%	80.81%	81.41%
Male Householder, no wife present	8	325	22,072
% of Male Households with no wife present	6.11%	4.87%	4.98%
With own children under 18 years	8	201	12,387
No own children under 18 years	0	124	9,685
Female Householder, no husband present	18	453	60,343
% of Female Households with no husband present	13.74%	6.79%	13.61%
With own children under 18 years	14	300	39,685
No own children under 18 years	4	153	20,658

Source: US Census Bureau, Census Tract 9843, Block Group 1, Dodge County, Nebraska

Area #11 Census Tract 9843, Block Group 1

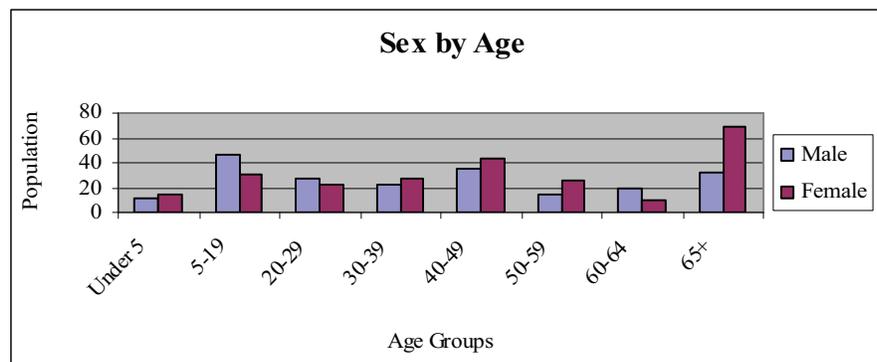
SEX BY AGE

	Area #11		Fremont	
	Male	Female	Male	Female
Under 5	12	15	822	771
5-19	47	30	2,690	2,720
20-29	27	22	1,689	1,697
30-39	22	27	1,723	1,670
40-49	36	43	1,696	1,768
50-59	14	25	1,192	1,330
60-64	20	9	468	547
65+	32	69	1,697	2,694
Total	210	240	11,977	13,197
% of total population	46.67%	53.33%	47.58%	52.42%

Area #11 shows a slightly uneven balance between the male and female populations. At 240, the female population outnumbers the male population by 30 or 6.66%. Fremont also shows a slightly uneven balance between the number of males to females. Females outnumber the males in Fremont by 1,220 or 4.84%.

The largest age group for the female population is the 65+ with 69 persons. In contrast, the age group with the largest population for the males is the 5-19 age group at 47. Below is a chart illustrating the breakdown by sex for Area #11.

Source: US Census Bureau, Census Tract 9843, Block Group 1, Dodge County, Nebraska



TENURE BY YEAR STRUCTURE BUILT

There are 205 total occupied units located in Area #11. Of these, 60.98% are owner-occupied and 39.02% are renter-occupied units. The median age for both the owner-occupied units and the renter-occupied units is fairly new. The owner-occupied units have a median age of 57 years and the rental units have a median age of only 37 years.

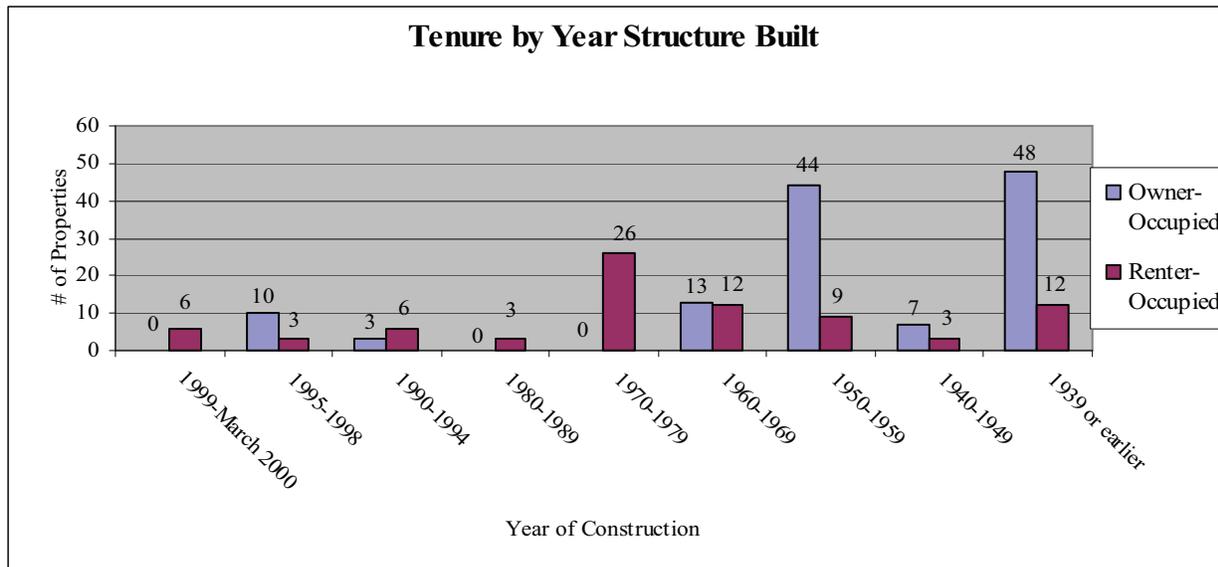
This is one of the only area where some form of construction has continued through every decade. This shows that this area has available lots and is still a desirable location for continued growth and development

Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	0	6
1995-1998	10	3
1990-1994	3	6
1980-1989	0	3
1970-1979	0	26
1960-1969	13	12
1950-1959	44	9
1940-1949	7	3
1939 or earlier	48	12
Total	125	80
Median Age	1952	1972

Source: US Census Bureau, Census Tract 9843, Block Group 1, Dodge County, Nebraska

Area #11 Census Tract 9843, Block Group 1

Area #11 shows housing units with one of the youngest median ages of any of the groups studied. It also has a low LMI percentage of 35.1%. This low percentage of LMI households, and the young median age should provide for homes with limited need for major repairs aside from routine maintenance.



Area #11 has nine overall vacant units or a 4.21% vacancy rate. This vacancy rate is very similar to Fremont as a whole (3.83%); however, both Area #11 and Fremont have very low vacancy rate compared to the state (7.82%) using 2000 Census numbers.

Owner-occupied units make up the largest percentage of total units in the area at 58.41%. This is comparable to both Fremont at 60.95% and the state at 62.17%. The percentage of rental units 37.38% is also comparable to Fremont at 35.22%.

HOUSING

	Area #11	Fremont	Nebraska
Total Housing Units	214	10,576	722,668
Occupied Housing Units	205	10,171	666,184
Vacant Housing Units	9	405	56,484
% of vacant housing units	4.21%	3.83%	7.82%
Owner Occupied	125	6,446	449,317
% of owner-occupied units	58.41%	60.95%	62.17%
Renter Occupied	80	3,725	216,867
% of renter-occupied units	37.38%	35.22%	30.01%

Source: US Census Bureau, Census Tract 9843, Block Group 1, Dodge County, Nebraska

Area #11
Census Tract 9843, Block Group 1

INCOME

	Area #11	Fremont	Nebraska
Median Household Income	\$36,776	\$36,700	\$39,250
Median Family Income	\$41,824	\$45,259	\$48,032
Income in 1999 below poverty level:			
Under 5 years	21	2,129	161,269
5 years	0	243	15,946
6 to 11 years	0	42	3,434
12 to 17 years	0	203	18,685
18 to 64 years	6	150	16,412
65 to 74 years	8	1,198	89,407
75 years and over	0	99	6,996
% below poverty level	2.33%	8.80%	9.70%

The median household and family incomes for this area are both directly in line with Fremont and the state. The median household income for this area is above Fremont's by \$76 and is only \$2,474 below the state's. The median family income, however, is slightly lower at \$3,435 below Fremont's and \$6,208 below Nebraska's.

Given the low LMI percentage, and the higher average median incomes, the very low percentage of persons below the poverty level is consistent. At 2.33%, this is much lower than Fremont's at 8.80% and the state at 9.70%.

Source: US Census Bureau, Census Tract 9843, Block Group 1, Dodge County, Nebraska



Area #12
Census Tract 9842, Block Group 2



POPULATION CHARACTERISTICS

	Area #12	Fremont	Nebraska
Total Population	778	25,174	1,711,263
Average Household Size	2.42	2.38	2.49
White - not Hispanic	667	23,570	1,494,494
Black	0	144	68,541
American Indian	26	78	14,896
Asian	0	154	21,931
Hawaiian	0	28	836
Other	43	576	47,845
Two or more races	8	207	23,953
Hispanic	34	417	38,767
Total population	778	25,174	1,711,263
Total minority	111	1,604	216,769
% of total minority	14.27%	6.37%	12.70%

Source: US Census Bureau, Census Tract 9842, Block Group 2, Dodge County, Nebraska

Area #12 runs from “H” Street west to Pierce Street and from Factory Street north to Military Avenue. Area #12 is based on 100% of Census Tract 9842, Block Group 2.

Area #12 has a total population of 778 which makes up 3.09% of Fremont’s total population. This area has an average household size similar to both Fremont and Nebraska showing that household size across the state is fairly consistent at around two and a half persons per household. The percentage of minority persons in this area (14.27%) is higher than the percentage for Fremont as a whole (6.37%). The largest

minority group was “Other” at 43 persons or 38.74% of the total minority population.

HOUSING CHARACTERISTICS

There are 190 families in Area #12. Of these, 121 or 63.68% are married-couple families. This is a much lower percentage than both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (12.11%) is higher in this area compared to Fremont as a whole (6.79%). The percentage of male households with no wife present is extremely high in this area compared to both Fremont (4.87%), the state (4.98%) and the majority of the other areas

	Area #12	Fremont	Nebraska
Total Families	190	6,669	443,411
Married-couple Families	121	5,389	360,996
% of Married-couple Families	63.68%	80.81%	81.41%
Male Householder, no wife present	46	325	22,072
% of Male Households with no wife present	24.21%	4.87%	4.98%
With own children under 18 years	22	201	12,387
No own children under 18 years	24	124	9,685
Female Householder, no husband present	23	453	60,343
% of Female Households with no husband present	12.11%	6.79%	13.61%
With own children under 18 years	8	300	39,685
No own children under 18 years	15	153	20,658

Source: US Census Bureau, Census Tract 9842, Block Group 2, Dodge County, Nebraska

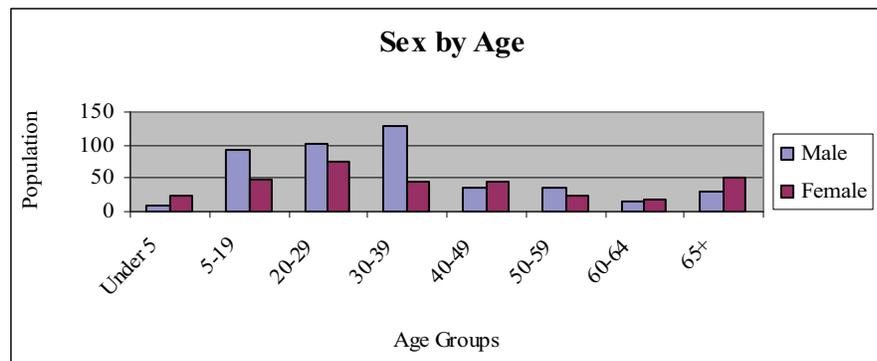
SEX BY AGE

	Area #12		Fremont	
	Male	Female	Male	Female
Under 5	10	23	822	771
5-19	93	47	2,690	2,720
20-29	101	75	1,689	1,697
30-39	129	45	1,723	1,670
40-49	37	45	1,696	1,768
50-59	37	23	1,192	1,330
60-64	14	17	468	547
65+	31	51	1,697	2,694
Total	452	326	11,977	13,197
% of total population	58.10%	41.90%	47.58%	52.42%

Area #12 shows a very uneven balance between the male and female populations. At 326, the female population is outnumbered by the male population by 126 or 16.20%. Fremont also shows a slightly uneven balance between the number of males to females. Females outnumber the males in Fremont by 1,220 or 4.84%.

The largest age group for the female population is the 20-29 with 75 persons. In contrast, the age group with the largest population for the males is the 30-39 age group at 129. This is one of the few study area where males outnumbered the females. Below is a chart illustrating the sex by age breakdown for Area #12.

Source: US Census Bureau, Census Tract 9842, Block Group 2, Dodge County, Nebraska



TENURE BY YEAR STRUCTURE BUILT

There are 321 total occupied units located in Area #12. Of these, 42.99% are owner-occupied and 57.01% are renter-occupied units. The median age for both the owner-occupied units and the renter-occupied units is very old with the average age coming in at 65.5 years.

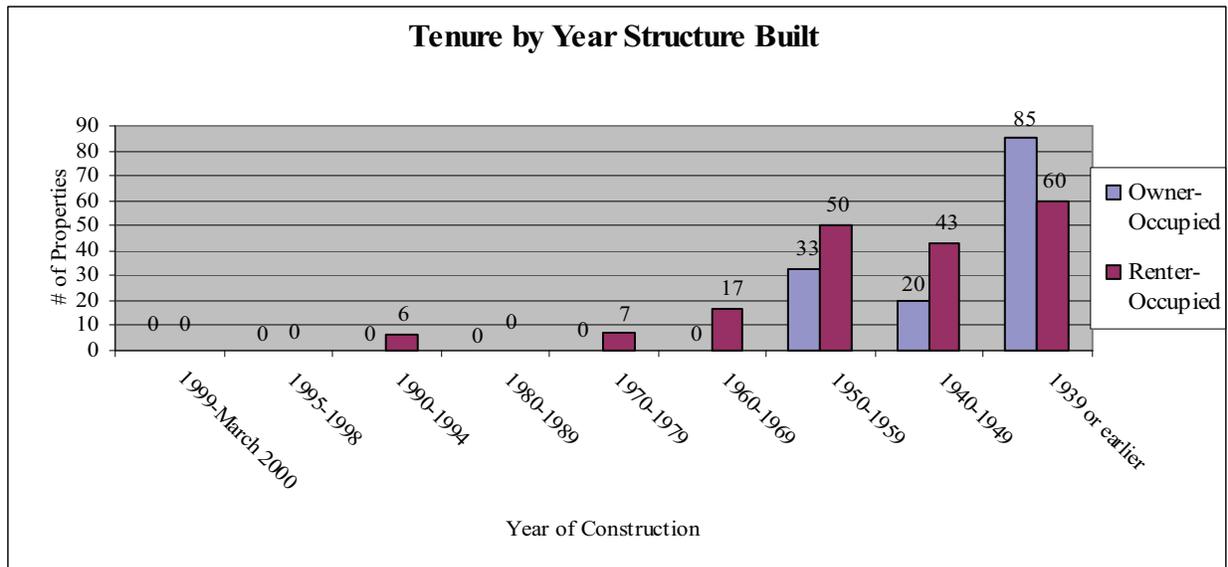
The lack of all new owner-occupied construction from 1960 to 2000 indicates that this area is becoming a heavily dominated rental area. Areas with high concentrations of older rental units tend to deter new owner-occupied development due to higher turnover rates and lower median housing values.

Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	0	0
1995-1998	0	0
1990-1994	0	6
1980-1989	0	0
1970-1979	0	7
1960-1969	0	17
1950-1959	33	50
1940-1949	20	43
1939 or earlier	85	60
Total	138	183
Median Age	1940	1947

Source: US Census Bureau, Census Tract 9842, Block Group 2, Dodge County, Nebraska

Area #12 Census Tract 9842, Block Group 2

Area #12 shows housing units with very old median ages, high concentrations of rental units, and high percentages of households with only a single-parent. These three factors equate to many of the homes needing repairs, and few of the households being able to afford to make upgrades.



Area #12 has 25 overall vacant units or a 7.23% vacancy rate. This vacancy rate is very high compared to Fremont as a whole (3.83%) but is directly comparable to the state (7.82%) using 2000 Census numbers.

Rental units make up the largest percentage of total units in the area at 52.89%. This is very high compared to Fremont at 35.22% and the state at 30.01%. This is one of the few areas where rental units outnumbered the owner-occupied units.

HOUSING

	Area #12	Fremont	Nebraska
Total Housing Units	346	10,576	722,668
Occupied Housing Units	321	10,171	666,184
Vacant Housing Units	25	405	56,484
% of vacant housing units	7.23%	3.83%	7.82%
Owner Occupied	138	6,446	449,317
% of owner-occupied units	39.88%	60.95%	62.17%
Renter Occupied	183	3,725	216,867
% of renter-occupied units	52.89%	35.22%	30.01%

Source: US Census Bureau, Census Tract 9842, Block Group 2, Dodge County, Nebraska

Area #12
Census Tract 9842, Block Group 2

INCOME

	Area #12	Fremont	Nebraska
Median Household Income	\$31,146	\$36,700	\$39,250
Median Family Income	\$48,269	\$45,259	\$48,032
Income in 1999 below poverty level:	72	2,129	161,269
Under 5 years	0	243	15,946
5 years	0	42	3,434
6 to 11 years	13	203	18,685
12 to 17 years	0	150	16,412
18 to 64 years	59	1,198	89,407
65 to 74 years	0	99	6,996
75 years and over	0	194	10,389
% below poverty level	9.25%	8.80%	9.70%

The median household income for this area is fairly low compared to both Fremont and the state. The median household income for this area is lower than Fremont's by \$5,554 and is \$8,104 below the state's. The median family income, however, is slightly higher at \$3,010 above Fremont's and \$237 above Nebraska's.

In Area #12, the percentage of persons below the poverty level (9.25%) is slightly higher than Fremont's at 8.80% and is comparable to the state as a whole at 9.70%.

Source: US Census Bureau, Census Tract 9842, Block Group 2, Dodge County, Nebraska



Area #13
Census Tract 9842, Block Group 5



POPULATION CHARACTERISTICS

	Area #13	Fremont	Nebraska
Total Population	451	25,174	1,711,263
Average Household Size	2.67	2.38	2.49
White - not Hispanic	406	23,570	1,494,494
Black	12	144	68,541
American Indian	8	78	14,896
Asian	0	154	21,931
Hawaiian	0	28	836
Other	0	576	47,845
Two or more races	21	207	23,953
Hispanic	4	417	38,767
Total population	451	25,174	1,711,263
Total minority	45	1,604	216,769
% of total minority	9.98%	6.37%	12.70%

Source: US Census Bureau, Census Tract 9842, Block Group 5, Dodge County, Nebraska

Area #13 runs from Pebble Street west to Union Street and from Dodge Street north to 4th Street. Area #13 is based on 50% of Census Tract 9842, Block Group 5.

Area #13 has a total population of 451 which makes up 1.79% of Fremont's total population. This area has an average household size slightly larger than both Fremont and Nebraska showing that household size across the state is fairly consistent at around two and a half persons per household. The percentage of minority persons in this area (9.98%) is higher than the percentage for Fremont as a whole (6.37%).

HOUSING CHARACTERISTICS

There are 123 families in Area #13. Of these, 95 or 77.24% are married-couple families. This is a slightly lower percentage than both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (14.63%) is higher than both Fremont (6.79%) and Nebraska (13.61%). The percentage of male households with no wife present (8.13%) is also higher than Fremont at 4.87% and the state at 4.98%.

	Area #13	Fremont	Nebraska
Total Families	123	6,669	443,411
Married-couple Families	95	5,389	360,996
% of Married-couple Families	77.24%	80.81%	81.41%
Male Householder, no wife present	10	325	22,072
% of Male Households with no wife present	8.13%	4.87%	4.98%
With own children under 18 years	10	201	12,387
No own children under 18 years	0	124	9,685
Female Householder, no husband present	18	453	60,343
% of Female Households with no husband present	14.63%	6.79%	13.61%
With own children under 18 years	12	300	39,685
No own children under 18 years	6	153	20,658

Source: US Census Bureau, Census Tract 9842, Block Group 5, Dodge County, Nebraska

Area #13 Census Tract 9842, Block Group 5

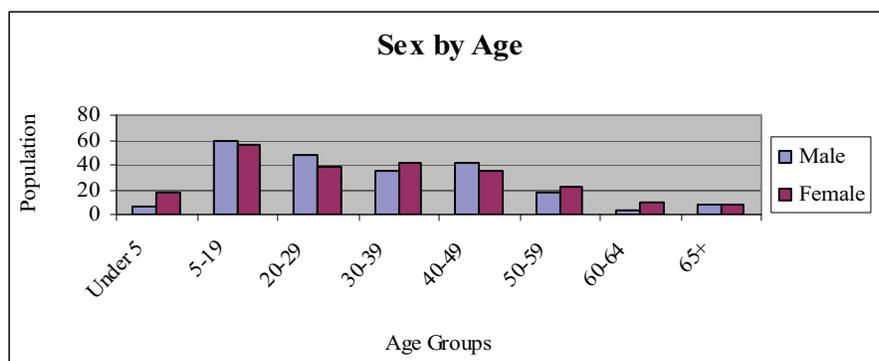
SEX BY AGE

	Area #13		Fremont	
	Male	Female	Male	Female
Under 5	7	17	822	771
5-19	60	56	2,690	2,720
20-29	48	39	1,689	1,697
30-39	35	42	1,723	1,670
40-49	41	36	1,696	1,768
50-59	18	23	1,192	1,330
60-64	4	9	468	547
65+	8	8	1,697	2,694
Total	221	230	11,977	13,197
% of total population	49.00%	51.00%	47.58%	52.42%

Area #13 shows a very even balance between the male and female populations. At 230, the female population outnumbers the male population by only nine or 2.00%. Fremont, however, shows a slightly uneven balance between the number of males to females. Females outnumber the males in Fremont by 1,220 or 4.84%.

The largest age group for the female population is the 5-19 with 56 persons. This is also true of the male population with 60 persons falling in the 5-19 age group. Below is a chart illustrating the sex by age breakdown for Area #13.

Source: US Census Bureau, Census Tract 9842, Block Group 5, Dodge County, Nebraska



There are 166 total occupied units located in Area #13. Of these, 65.66% are owner-occupied and 34.34% are renter-occupied units. The median age for both the owner-occupied units and the renter-occupied units is fairly old with the average age coming in at 66.5 years.

The lack of new owner-occupied construction from 1990 to 2000 and the continued rental construction indicates that this area may be becoming a rental area. Areas with high concentrations of older rental units tend to deter new owner-occupied development due to higher turnover rates and lower median housing values.

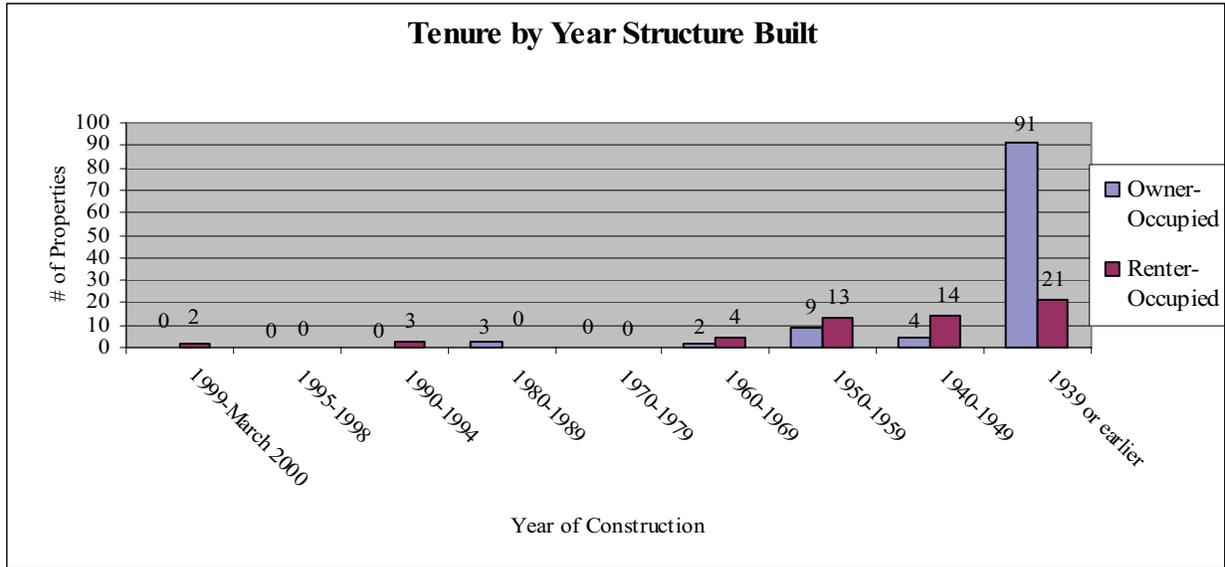
TENURE BY YEAR STRUCTURE BUILT

Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	0	2
1995-1998	0	0
1990-1994	0	3
1980-1989	3	0
1970-1979	0	0
1960-1969	2	4
1950-1959	9	13
1940-1949	4	14
1939 or earlier	91	21
Total	109	57
Median Age	1940	1945

Source: US Census Bureau, Census Tract 9842, Block Group 5, Dodge County, Nebraska

Area #13
Census Tract 9842, Block Group 5

Area #13 shows housing units with very old median ages. These median ages indicate that these units are most likely in need of major repairs. However, since the area has a LMI percentage of 45.6%, many of the residents may not have the money needed to make necessary repairs.



Area #13 has seven overall vacant units or a 4.05% vacancy rate. This vacancy rate is very similar to Fremont as a whole (3.83%); however, both Area #13 and Fremont have very low vacancy rates compared to the state (7.82%) using 2000 Census numbers.

Owner-occupied units make up the largest percentage of total units in the area at 63.01%. This is directly comparable to both Fremont at 60.95% and the state at 62.17%. The percentage of rental units 32.94% is also similar to Fremont at 35.22% and the state at 30.01%.

HOUSING

	Area #13	Fremont	Nebraska
Total Housing Units	173	10,576	722,668
Occupied Housing Units	166	10,171	666,184
Vacant Housing Units	7	405	56,484
% of vacant housing units	4.05%	3.83%	7.82%
Owner Occupied	109	6,446	449,317
% of owner-occupied units	63.01%	60.95%	62.17%
Renter Occupied	57	3,725	216,867
% of renter-occupied units	32.94%	35.22%	30.01%

Source: US Census Bureau, Census Tract 9842, Block Group 5, Dodge County, Nebraska

Area #13
Census Tract 9842, Block Group 5

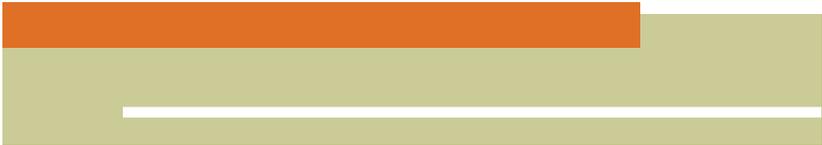
INCOME

	Area #13	Fremont	Nebraska
Median Household Income	\$38,750	\$36,700	\$39,250
Median Family Income	\$39,107	\$45,259	\$48,032
Income in 1999 below poverty level:	33	2,129	161,269
Under 5 years	3	243	15,946
5 years	3	42	3,434
6 to 11 years	0	203	18,685
12 to 17 years	3	150	16,412
18 to 64 years	23	1,198	89,407
65 to 74 years	1	99	6,996
75 years and over	0	194	10,389
% below poverty level	3.73%	8.80%	9.70%

The median household incomes for this area is fairly high compared to Fremont as a whole. At \$38,750, it is above Fremont's by \$2,050 but is below the state by \$500. The median family income, however, is much lower at \$6,152 below Fremont's and \$8,925 below Nebraska's.

At 3.73%, Area #13 has a very low percentage of persons below the poverty level. This is 5.07% below Fremont's and 5.97% below the state's.

Source: US Census Bureau, Census Tract 9842, Block Group 5, Dodge County, Nebraska



Area #14
Census Tract 9844, Block Group 2



POPULATION CHARACTERISTICS

	Area #14	Fremont	Nebraska
Total Population	395	25,174	1,711,263
Average Household Size	2.75	2.38	2.49
White - not Hispanic	322	23,570	1,494,494
Black	32	144	68,541
American Indian	0	78	14,896
Asian	0	154	21,931
Hawaiian	9	28	836
Other	32	576	47,845
Two or more races	0	207	23,953
Hispanic	0	417	38,767
Total population	395	25,174	1,711,263
Total minority	73	1,604	216,769
% of total minority	18.48%	6.37%	12.70%

Source: US Census Bureau, Census Tract 9844, Block Group 2, Dodge County, Nebraska

Area #14 runs from Union Street west to “M” and Pierce Streets and from Washington and South Streets north to Factory Street. Area #14 is based on 60% of Census Tract 9844, Block Group 2.

Area #14 has a total population of 395 which makes up 1.57% of Fremont’s total population. This area has an average household size slightly larger than both Fremont and Nebraska showing that household size across the state is fairly consistent at around two and a half persons per household. The percentage of minority persons in this area (18.48%) is much higher than the percentage

for Fremont as a whole (6.37%).

HOUSING CHARACTERISTICS

There are 107 families in Area #14. Of these, 59 or 55.14% are married-couple families. This is a much lower percentage than both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (39.25%) is extremely high in this area compared to Fremont (6.79%), Nebraska (13.61%), and the majority of the other areas studied. This percentage of males households with no wife present (5.61%) is directly in line with both Fremont at 4.87% and the state at 4.98%.

	Area #14	Fremont	Nebraska
Total Families	107	6,669	443,411
Married-couple Families	59	5,389	360,996
% of Married-couple Families	55.14%	80.81%	81.41%
Male Householder, no wife present	6	325	22,072
% of Male Households with no wife present	5.61%	4.87%	4.98%
With own children under 18 years	0	201	12,387
No own children under 18 years	6	124	9,685
Female Householder, no husband present	42	453	60,343
% of Female Households with no husband present	39.25%	6.79%	13.61%
With own children under 18 years	22	300	39,685
No own children under 18 years	20	153	20,658

Source: US Census Bureau, Census Tract 9844, Block Group 2, Dodge County, Nebraska

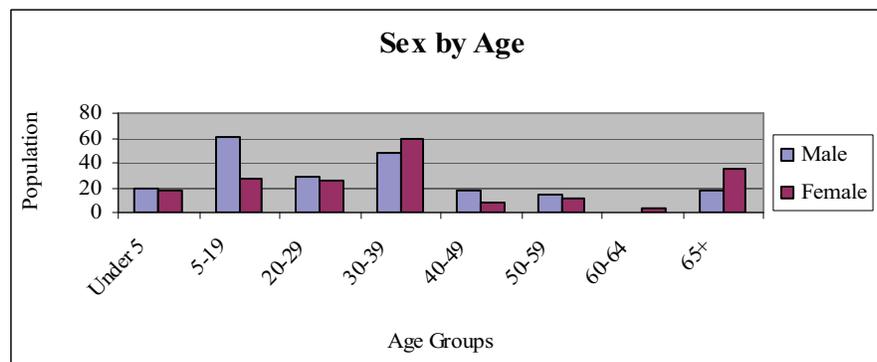
SEX BY AGE

	Area #14		Fremont	
	Male	Female	Male	Female
Under 5	19	17	822	771
5-19	61	28	2,690	2,720
20-29	29	25	1,689	1,697
30-39	48	59	1,723	1,670
40-49	17	8	1,696	1,768
50-59	15	11	1,192	1,330
60-64	0	4	468	547
65+	18	36	1,697	2,694
Total	207	188	11,977	13,197
% of total population	52.41%	47.59%	47.58%	52.42%

Area #14 shows a slightly uneven balance between the male and female populations. At 188, the female population is outnumbered by the male population by 19 or 4.82%. Fremont also shows a slightly uneven balance between the number of males to females. Females outnumber the males in Fremont by 1,220 or 4.84%.

The largest age group for the female population is the 30-39 with 59 persons. In contrast, the age group with the largest population for the males is the 5-19 age group at 61. The 60-64 age group shows no males as of the 2000 Census. Below is a chart illustrating the sex by age breakdown for Area #14.

Source: US Census Bureau, Census Tract 9844, Block Group 2, Dodge County, Nebraska



TENURE BY YEAR STRUCTURE BUILT

There are 144 total occupied units located in Area #14. Of these, 57.64% are owner-occupied and 42.36% are renter-occupied units. The median age for the owner-occupied units is fairly old with the average age coming in at 69 years. In comparison, the median age for the rental units is newer at 52 years.

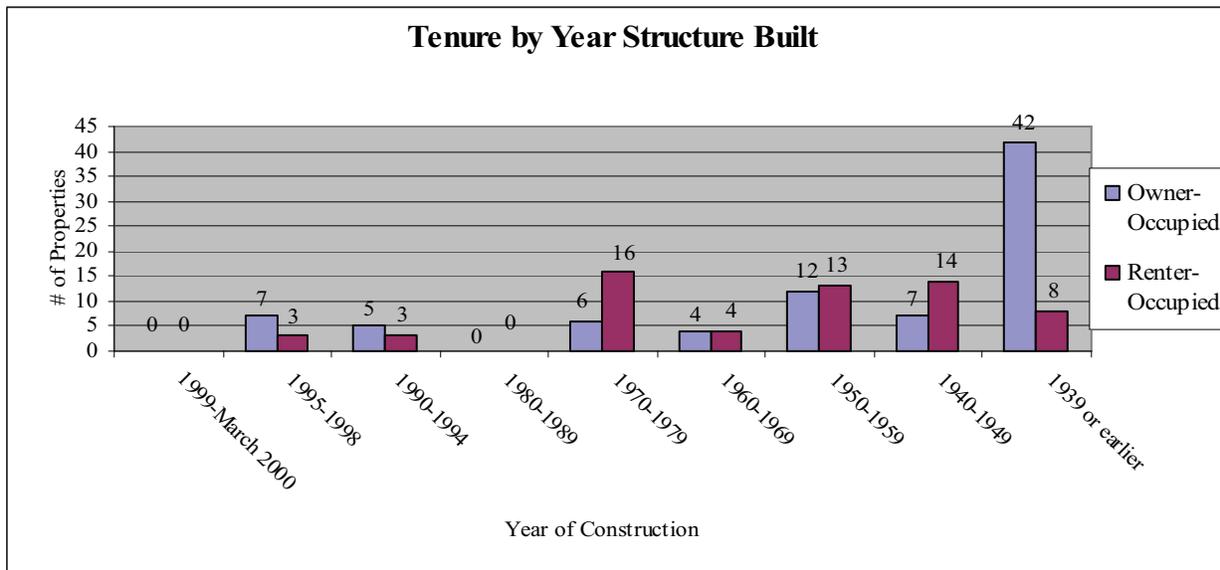
This area has seen fairly steady construction throughout the majority of the century. Only in the 1980's and from 1999 to March 2000 did no new construction occur.

Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	0	0
1995-1998	7	3
1990-1994	5	3
1980-1989	0	0
1970-1979	6	16
1960-1969	4	4
1950-1959	12	13
1940-1949	7	14
1939 or earlier	42	8
Total	83	61
Median Age	1940	1957

Source: US Census Bureau, Census Tract 9844, Block Group 2, Dodge County, Nebraska

Area #14 Census Tract 9844, Block Group 2

Area #14 has seen fairly steady construction throughout the century. However, the majority of the homes were still built in the early part of the century. The majority of these homes are going to be in need of at least some repairs and upgrades due solely to age. With a LMI percentage of 63.7%, the majority of the homeowners in this area may not be able to afford these necessary upgrades without some financial assistance.



Area #14 has eight overall vacant units or a 5.26% vacancy rate. This vacancy rate is higher than Fremont's at only 3.83%; however both Area #14 and Fremont are much lower than the state at 7.82%.

Owner-occupied units make up the largest percentage of total units in the area at 54.61%. This is fairly low compared to Fremont at 60.95% and the state at 62.17%. In comparison, the percentage of rental units (40.13%) is fairly high compared to Fremont at 35.22% and the state at 30.01%.

HOUSING

	Area #14	Fremont	Nebraska
Total Housing Units	152	10,576	722,668
Occupied Housing Units	144	10,171	666,184
Vacant Housing Units	8	405	56,484
% of vacant housing units	5.26%	3.83%	7.82%
Owner Occupied	83	6,446	449,317
% of owner-occupied units	54.61%	60.95%	62.17%
Renter Occupied	61	3,725	216,867
% of renter-occupied units	40.13%	35.22%	30.01%

Source: US Census Bureau, Census Tract 9844, Block Group 2, Dodge County, Nebraska

Area #14
Census Tract 9844, Block Group 2

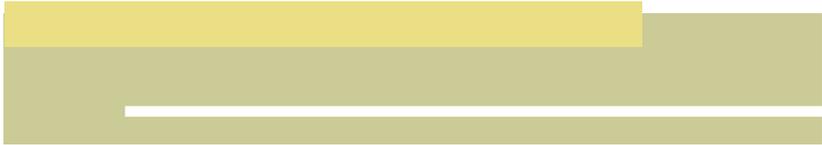
INCOME

	Area #14	Fremont	Nebraska
Median Household Income	\$29,792	\$36,700	\$39,250
Median Family Income	\$29,554	\$45,259	\$48,032
Income in 1999 below poverty level:			
Income in 1999 below poverty level:	34	2,129	161,269
Under 5 years	6	243	15,946
5 years	0	42	3,434
6 to 11 years	0	203	18,685
12 to 17 years	0	150	16,412
18 to 64 years	23	1,198	89,407
65 to 74 years	5	99	6,996
75 years and over	0	194	10,389
% below poverty level	5.16%	8.80%	9.70%

The median household and family incomes for this area are very low compared to many of the other areas surveyed, Fremont, and the state. The median household income for this area is below Fremont's by \$6,908 and is \$9,696 below the state's. The median family income is even lower at \$15,705 below Fremont's and \$18,478 below Nebraska's.

At 5.16%, the percentage of persons below the poverty level for Area #14, is 3.64% below Fremont's and 4.54% below the state's.

Source: US Census Bureau, Census Tract 9844, Block Group 2, Dodge County, Nebraska



Area #15
Census Tract 9844, Block Group 1



Area #15
Census Tract 9844, Block Group 1

POPULATION CHARACTERISTICS

	Area #15	Fremont	Nebraska
Total Population	1,079	25,174	1,711,263
Average Household Size	2.42	2.38	2.49
White - not Hispanic	930	23,570	1,494,494
Black	15	144	68,541
American Indian	12	78	14,896
Asian	14	154	21,931
Hawaiian	0	28	836
Other	71	576	47,845
Two or more races	2	207	23,953
Hispanic	35	417	38,767
Total population	1,079	25,174	1,711,263
Total minority	149	1,604	216,769
% of total minority	13.81%	6.37%	12.70%

Source: US Census Bureau, Census Tract 9844, Block Group 1, Dodge County, Nebraska

Area #15 runs from Broad Street west to Schuyler Avenue and from Marcella Road north to Washington Street. Area #15 is based on 50% of Census Tract 9844, Block Group 1.

Area #15 has a total population of 1,079 which makes up 4.29% of Fremont's total population. This area has an average household size similar to both Fremont and Nebraska showing that household size across the state is fairly consistent at around two and a half persons per household. The percentage of minority persons in this area (13.81%) is higher than the percentage for Fremont as a whole (6.37%).

HOUSING CHARACTERISTICS

There are 312 families in Area #15. Of these, 229 or 73.40% are married-couple families. This is a much lower percentage than both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (15.71%) is much higher in this area than Fremont (6.79%) and is directly comparable to Nebraska (13.61%). The percentage of male households with no wife present is also very high in this area at 11.22% compared to both Fremont at 4.87% and the state at 4.98%

	Area #15	Fremont	Nebraska
Total Families	312	6,669	443,411
Married-couple Families	229	5,389	360,996
% of Married-couple Families	73.40%	80.81%	81.41%
Male Householder, no wife present	35	325	22,072
% of Male Households with no wife present	11.22%	4.87%	4.98%
With own children under 18 years	22	201	12,387
No own children under 18 years	13	124	9,685
Female Householder, no husband present	49	453	60,343
% of Female Households with no husband present	15.71%	6.79%	13.61%
With own children under 18 years	31	300	39,685
No own children under 18 years	18	153	20,658

Source: US Census Bureau, Census Tract 9844, Block Group 1, Dodge County, Nebraska

Area #15 Census Tract 9844, Block Group 1

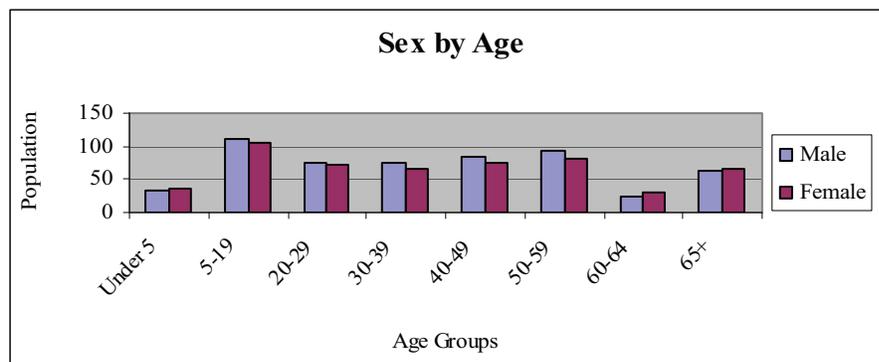
SEX BY AGE

	Area #15		Fremont	
	Male	Female	Male	Female
Under 5	33	35	822	771
5-19	111	104	2,690	2,720
20-29	76	71	1,689	1,697
30-39	75	66	1,723	1,670
40-49	83	75	1,696	1,768
50-59	92	80	1,192	1,330
60-64	25	31	468	547
65+	63	66	1,697	2,694
Total	554	525	11,977	13,197
% of total population	51.34%	48.66%	47.58%	52.42%

Source: US Census Bureau, Census Tract 9844, Block Group 1, Dodge County, Nebraska

Area #15 shows a fairly even balance between the male and female populations. At 525, the female population is outnumbered by the male population by only 29 or 2.68%. Fremont, however, shows a more uneven balance between the number of males to females. Females outnumber the males in Fremont by 1,220 or 4.84%.

The largest age group for the female population is the 5-19 with 104 persons. The 5-19 age group also has the largest portion of the male population with 111 persons. This study area has a fairly consistent breakdown between age groups with neither sex dominating the other in numbers. Below is a chart illustrating the breakdown of age by sex for Area #15.



TENURE BY YEAR STRUCTURE BUILT

There are 440 total occupied units located in Area #15. Of these, 73.64% are owner-occupied and 26.36% are renter-occupied units. The median age for both the owner-occupied units and the renter-occupied units is fairly new with the average age coming in at only 38.5 years.

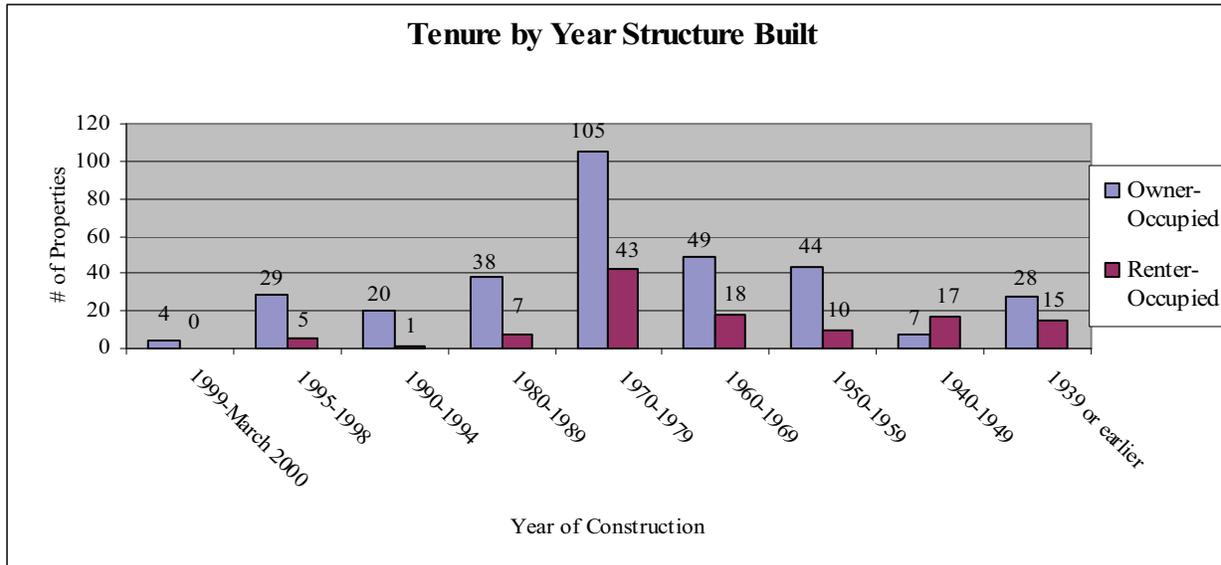
This is one of the few areas where some form of construction has continued through every decade. Both owner-occupied and rental units have seen continued construction throughout the century with rental units only seeing a break in construction from 1999 to March 2000.

Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	4	0
1995-1998	29	5
1990-1994	20	1
1980-1989	38	7
1970-1979	105	43
1960-1969	49	18
1950-1959	44	10
1940-1949	7	17
1939 or earlier	28	15
Total	324	116
Median Age	1973	1968

Source: US Census Bureau, Census Tract 9844, Block Group 1, Dodge County, Nebraska

Area #15
Census Tract 9844, Block Group 1

Area #15 shows housing units with some of the youngest median age of any of the groups studied; however these homes are still the age where some costly upgrades and maintenance will be necessary. With an LMI percentage of 55.8% many of the homeowners in this area will have difficulty providing the maintenance and upkeep without some sort of financial assistance.



Area #15 has 135 overall vacant units or a 23.48% vacancy rate. This vacancy rate is very high compared to Fremont as a whole (3.83%) and the state (7.82%) using 2000 Census numbers. This area also has a very high vacancy rate compared to the other study areas.

Owner-occupied units make up the largest percentage of total units in the area at 56.35%. This is slightly lower than Fremont at 60.95%. The percentage of rental units 20.17% is very low compared to Fremont at 35.22% and even the state at 30.01%.

HOUSING

	Area #15	Fremont	Nebraska
Total Housing Units	575	10,576	722,668
Occupied Housing Units	440	10,171	666,184
Vacant Housing Units	135	405	56,484
% of vacant housing units	23.48%	3.83%	7.82%
Owner Occupied	324	6,446	449,317
% of owner-occupied units	56.35%	60.95%	62.17%
Renter Occupied	116	3,725	216,867
% of renter-occupied units	20.17%	35.22%	30.01%

Source: US Census Bureau, Census Tract 9844, Block Group 1, Dodge County, Nebraska

Area #15
Census Tract 9844, Block Group 1

INCOME

	Area #15	Fremont	Nebraska
Median Household Income	\$35,046	\$36,700	\$39,250
Median Family Income	\$40,662	\$45,259	\$48,032
Income in 1999 below poverty level:			
Under 5 years	98	2,129	161,269
5 years	9	243	15,946
6 to 11 years	0	42	3,434
12 to 17 years	12	203	18,685
18 to 64 years	7	150	16,412
65 to 74 years	65	1,198	89,407
75 years and over	4	99	6,996
% below poverty level	21.92%	8.80%	9.70%

Source: US Census Bureau, Census Tract 9844, Block Group 1, Dodge County, Nebraska

The median household and family incomes for this area are comparable to both Fremont and the state. The median household income for this area is \$1,654 below Fremont's and is \$4,204 below the state's. The median family income, however, is slightly lower at \$4,597 below Fremont's and \$7,370 below Nebraska's.

At 55.8%, this area has a very high LMI percentage. This percentage, combined with lower median incomes, and a high number of single parent households equates to a very high percentage of persons below the poverty level. At 21.92% this area has one of the highest percentages of persons below poverty level of any of the areas studied.



**Target Area
City of Fremont, Nebraska**



Target Area City of Fremont, Nebraska

POPULATION CHARACTERISTICS

	Target Area	Fremont	Nebraska
Total Population	10,241	25,174	1,711,263
Average Household Size	2.47	2.38	2.49
White - not Hispanic	9,293	23,570	1,494,494
Black	166	144	68,541
American Indian	72	78	14,896
Asian	49	154	21,931
Hawaiian	9	28	836
Other	326	576	47,845
Two or more races	136	207	23,953
Hispanic	190	417	38,767
Total population	10,241	25,174	1,711,263
Total minority	948	1,604	216,769
% of total minority	9.26%	6.37%	12.70%

Source: US Census Bureau, NENEDD

The Target Area has a total population of 10,241 which makes up 40.68% of Fremont's total population.

The Target Area has an average household size similar to both Fremont and Nebraska showing that household size across the state is fairly consistent at around two and a half persons per household. The percentage of minority persons in the overall area (9.26%) is higher than the percentage for Fremont as a whole (6.37%). The largest minority group was "Other" at 326 persons or 34.39% of the total minority population. Hispanic was the next largest at 190 or

20.04% of the total minority population.

HOUSING CHARACTERISTICS

There are 2,596 families in the Target Area. Of these, 1,993 or 76.77% are married-couple families. This is slightly lower percentage than both Fremont (80.81%) and Nebraska as a whole (81.41%).

The percentage of female households with no husband present (15.56%) is much higher in the Target area than Fremont as a whole (6.79%) but is comparable to Nebraska (13.61%). The percentage of male households with no wife present is also much higher in this area at 7.67% than both Fremont at 4.87% and Nebraska at 4.98%.

	Target Area	Fremont	Nebraska
Total Families	2,596	6,669	443,411
Married-couple Families	1,993	5,389	360,996
% of Married-couple Families	76.77%	80.81%	81.41%
Male Householder, no wife present	199	325	22,072
% of Male Households with no wife present	7.67%	4.87%	4.98%
With own children under 18 years	130	201	12,387
No own children under 18 years	69	124	9,685
Female Householder, no husband present	404	453	60,343
% of Female Households with no husband present	15.56%	6.79%	13.61%
With own children under 18 years	270	300	39,685
No own children under 18 years	135	153	20,658

Source: US Census Bureau, NENEDD

Target Area City of Fremont, Nebraska

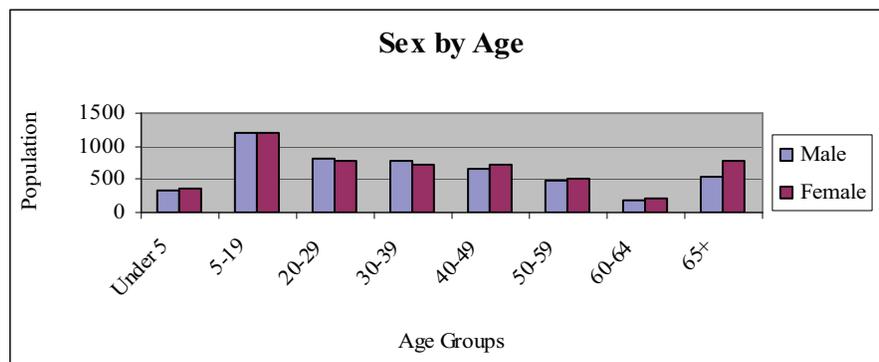
SEX BY AGE

	Target Area		Fremont	
	Male	Female	Male	Female
Under 5	342	355	822	771
5-19	1,198	1,215	2,690	2,720
20-29	803	777	1,689	1,697
30-39	788	725	1,723	1,670
40-49	649	713	1,696	1,768
50-59	494	496	1,192	1,330
60-64	174	207	468	547
65+	535	771	1,697	2,694
Total	4,982	5,259	11,977	13,197
% of total population	48.65%	51.35%	47.58%	52.42%

Source: US Census Bureau, NENEDD

The Target Area shows a fairly even balance between the male and female populations. At 5,259, the female population outnumbers the male population by 277 or 2.70%. Fremont shows a slightly more uneven balance between the number of males to females. Females outnumber the males in Fremont by 1,220 or 4.84%.

The largest age group for the female population is the 5-19 with 1,215 persons. This is also true of the male population with 1,198 persons in the 5-19 age group. Overall, Fremont has a fairly young population with many of the areas studied having the largest percentage of their population in the 5-19 age group. Below is a chart illustrating the sex by age breakdown for the Target Area.



TENURE BY YEAR STRUCTURE BUILT

There are 3,977 total occupied units located in the Target Area. Of these, 63.29% are owner-occupied and 36.71% are renter-occupied units. The median age for both the owner-occupied units and the renter-occupied units is fairly old with the average age coming in at 58.5 years.

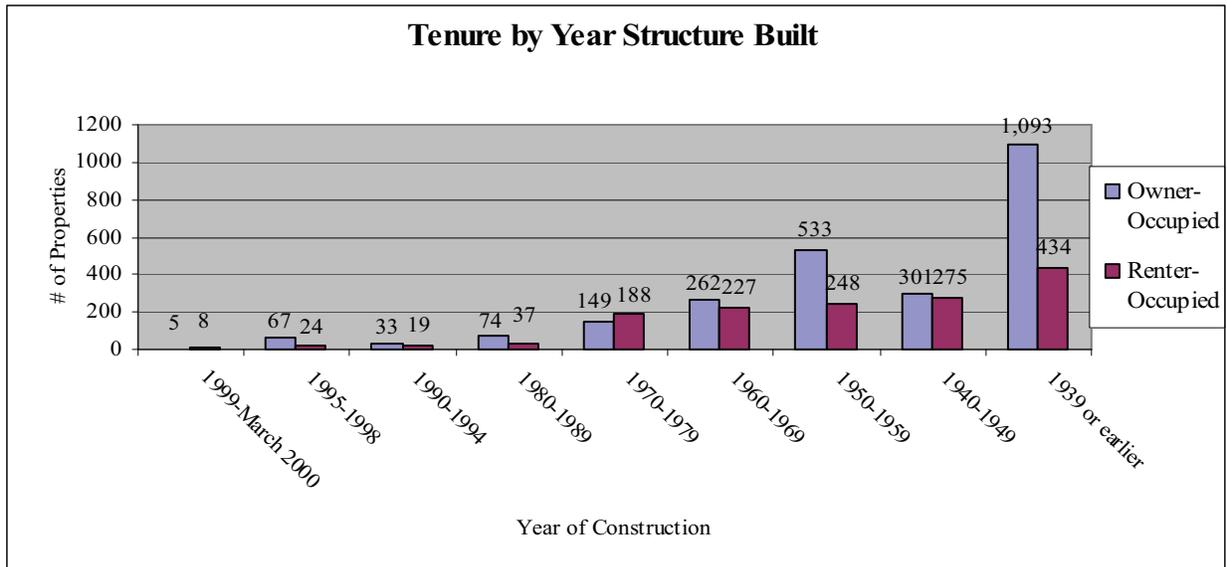
The overall Target Area has seen continued growth and development, both owner-occupied, and rental units, through every decade. However, the Target Area does not cover only the oldest parts of town. The boundaries have been expanded to cover areas with newer developments as well.

Year Structure Built	Owner-Occupied	Renter-Occupied
1999-March 2000	5	8
1995-1998	67	24
1990-1994	33	19
1980-1989	74	37
1970-1979	149	188
1960-1969	262	227
1950-1959	533	248
1940-1949	301	275
1939 or earlier	1,093	434
Total	2,517	1,460
Median Age	1947	1954

Source: US Census Bureau, NENEDD

Target Area City of Fremont, Nebraska

While the Target Area shows construction continuing through every decade, the majority of the homes were still constructed during the early part of the century. A large number of the homes are still, most likely, in need of major repairs and the majority of residents in the area will not have the funds necessary to make these repairs.



HOUSING

The Target Area has 305 overall vacant units or a vacancy rate of 7.14%. This vacancy rate is much higher than Fremont as a whole (3.83%) but is directly in line with the state (7.82%) using 2000 Census numbers.

Owner-occupied units make up the largest percentage of total units in the area at 59.09%. This is only slightly lower than Fremont at 60.95% and the state at 62.17%.

	Target Area	Fremont	Nebraska
Total Housing Units	4,273	10,576	722,668
Occupied Housing Units	3,968	10,171	666,184
Vacant Housing Units	305	405	56,484
% of vacant housing units	7.14%	3.83%	7.82%
Owner Occupied	2,525	6,446	449,317
% of owner-occupied units	59.09%	60.95%	62.17%
Renter Occupied	1,443	3,725	216,867
% of renter-occupied units	33.77%	35.22%	30.01%

Source: US Census Bureau, NENEDD

Target Area City of Fremont, Nebraska

INCOME

	Target Area	Fremont	Nebraska
Median Household Income	\$37,134	\$36,700	\$39,250
Median Family Income	\$40,348	\$45,259	\$48,032
Income in 1999 below poverty level:	864	2,129	161,269
Under 5 years	84	243	15,946
5 years	19	42	3,434
6 to 11 years	83	203	18,685
12 to 17 years	64	150	16,412
18 to 64 years	539	1,198	89,407
65 to 74 years	31	99	6,996
75 years and over	45	194	10,389
% below poverty level	7.87%	8.80%	9.70%

Source: US Census Bureau, NENEDD

The median household and family incomes for the Target Area are fairly similar to both Fremont and the state. The median household income for the Target Area is slightly above Fremont's by \$434, and is only \$2,116 below the state's. The median family income, however, is slightly lower at \$4,911 below Fremont's and \$7,684 below Nebraska's.

The overall Target Area has enough non-LMI areas in it to equate to a lower percentage of persons below the poverty level. At 7.87%, it is 0.93% below Fremont's and 1.83% below the state's.



**Survey Results
City of Fremont, Nebraska**



Survey Results City of Fremont, Nebraska

In 2005, surveys were mailed to every home in the “CR area.” Of the 2,993 surveys mailed out, 225 or 7.52% were returned. With such a low response rate, the surveys for the 2009 study were done using a different approach. Instead of mailing them out, the surveys were posted online with a link on the Northeast Nebraska Economic Development District’s website. E-mails were sent out to employees of the City of Fremont and paper copies were available at the City Offices and the public library. Articles and ads were also run in the newspaper on more than one occasion. As a result, the following was achieved:

214 surveys filled out and returned
98 lived in the area, 160 work in the area, 146 shop in the area
34 were LMI

Top Priorities from each category-

Public Facility Needs:

- Neighborhood Parks (33.0%)
- Community Center (26.4%)
- Other – Downtown mentioned repeatedly (22.1%)

Infrastructure Needs:

- Sidewalks (52.4%)
- Storm Sewer (47.1%)
- Streets (44.6%)
- * Downtown was again mentioned repeatedly

Economic Development:

- Available Jobs (79.4%)
- Vacant Business Buildings (72.3%)
- Other (14.9%)

Public Service Needs:

- Police Protection (31.7%)
- Rescue Squad (24.3%)
- Fire Protection (22.3%)

Housing:

- Disrepair (59.9%)
- Abandonment (35.8%)
- Vacancy (34.9%)

Downtown Improvements:

- Streets – Fair at 48.2%
- Sidewalks – Poor at 36.1%
- ADA compliant – Yes at 43.9%
- Building conditions – Fair at 55.9%
- Need Downtown Housing – Yes at 58.1%



**Strategy/Workplan/Budget
City of Fremont, Nebraska**



The City of Fremont identified a three-year strategy to make improvements within Target Area #1. Over the course of Phases 4, 5, and 6 of the Comprehensive Revitalization Program the City of Fremont will complete the following infrastructure improvements: Street resurfacing and improvements to sidewalk intersections and curb ramps for ADA compliance in the following areas:

- 6th Street from Broad Street to Main Street
- Main Street from 1st Street to Military Avenue
- Park Street from 2nd Street to Military Avenue
- “D” Street from 1st Street to Military Avenue
- 6th Street from Main Street to “D” Street
- 2nd Street from Park Street to “D” Street
- 3rd Street from Broad Street to “D” Street
- 4th Street from Broad Street to “D” Street
- 5th Street from Broad Street to “D” Street

See the attached map outlining the target area and the attached three-year strategy outlining each of the three phases of this project.

The City of Fremont will partner with Habitat for Humanity (HH) and the Northeast Nebraska Economic Development District (NENEDD) to acquire and demolish three vacant, dilapidated properties and replace with three single-family units. Nine LMI families will receive owner-occupied rehabilitation assistance to improve their homes in the target area and street resurfacing and improvements to sidewalk intersections and curb ramps for ADA compliance in the downtown area will be completed.

The timeline to complete the major tasks for this Comprehensive Revitalization Project is as follows:

Phase 4:

Acquire and demolish one vacant, dilapidated property and replace with one single-family unit; provide assistance to rehabilitate three owner-occupied homes in the target area; as well as street resurfacing and improvements to sidewalk intersections and curb ramps for ADA compliance in the downtown.

- March 2010 – July 2011 (16 months)

Phase 5:

Acquire and demolish one vacant, dilapidated property and replace with one single-family unit; provide assistance to rehabilitate three owner-occupied homes in the target area; as well as street resurfacing and improvements to sidewalk intersections and curb ramps for ADA compliance in the downtown.

- August 2011 – July 2012 (11 months)

Phase 6:

Acquire and demolish one vacant, dilapidated property and replace with one single-family unit; provide assistance to rehabilitate three owner-occupied homes in the target area; as well as street resurfacing and improvements to sidewalk intersections and curb ramps for ADA compliance in the downtown.

- August 2012 – July 2013 (11 months)

PHASE 4

GOALS:

- To acquire and demolish one vacant, dilapidated property and replace with one single-family unit Target Area #1;
- To rehabilitate three owner-occupied, single-family homes in Target Area #1;
- To resurface streets and make improvements to sidewalk intersections and curb ramps for ADA compliance for the downtown in Target Area #1.

Activities and Tasks: Phase 4 will be completed in five steps:

Step 1) Acquisition

- City of Fremont Code official identifies the unit to be acquired
- Structure is placarded and owner is notified of condemnation and the requirement for demolition
- Property is acquired

Step 2) Demolition

- City authorizes demolition of property
- Staff gathers cost estimates and selects contractor
- Contractor demos property and clears site

Step 3) City Deeds Property to Habitat for Humanity

- Habitat for Humanity identifies an eligible family
- Building Construction Supervisor organizes sub-contractors, materials, etc. for construction of property
- Volunteers and selected family begins construction of home

Step 4) Owner-occupied Rehabilitation

- Identify eligible homeowner
- Identify rehabilitation needs
- Hire contractor
- Improvements are made

Step 5) Street resurfacing and improvements to sidewalk intersection and curb ramps on the following:

- 6th Street from Broad Street to Main Street
- Main Street from 1st Street to Military Avenue
- City lets bids and selects contractor for street and sidewalk improvements
- Construction begins and is completed on selected streets and sidewalks

Product or Outcomes: One vacant, dilapidated property will be purchased, demolished and replaced and three owner-occupied, single-family homes will have been rehabilitated. Street resurfacing and sidewalk improvements for ADA compliance for the downtown in Target Area #1 will be completed.

Key Parties: City of Fremont, Habitat for Humanity (HH), and the Northeast Nebraska Economic Development District (NENEDD).

City of Fremont - Phase 4 Total Costs:

Acquisition/Easements	\$ 17,000	
Clearance/Demolition	\$ 10,400	
Streets/Bridges	\$ 303,153	
SF Housing Rehab	\$ 75,000	
Housing Management	\$ 5,900	
Risk Assessment/Testing	\$ 4,500	
Total Phase 4 Improvements		\$ 415,953
General Administration	\$ 9,000	
Total Administration		\$ 9,000
Total Project cost - Phase 4		\$ 424,953

Funding Breakdown

	CDBG	LOCAL	TOTAL
Phase 4 Improvements	\$ 141,000	\$ 274,953	\$ 415,953
General Administration	\$ 9,000	-	\$ 9,000
TOTAL	\$ 150,000	\$ 274,953	\$ 424,953

PHASE 5

GOALS:

- To acquire and demolish one vacant, dilapidated property and replace with one single-family unit Target Area #1;
- To rehabilitate three owner occupied, single-family homes in Target Area #1;
- To resurface streets and make improvements to sidewalk intersections and curb ramps for ADA compliance for the downtown in Target Area #1.

Activities and Tasks: Phase 5 will be completed in five steps:

Step 1) Acquisition

- City of Fremont Code official identifies the unit to be acquired
- Structure is placarded and owner is notified of condemnation and the requirement for demolition
- Property is acquired

Step 2) Demolition

- City authorizes demolition of property
- Staff gathers cost estimates and selects contractor
- Contractor demos property and clears site

Step 3) City Deeds Property to Habitat for Humanity

- Habitat for Humanity identifies an eligible family
- Building Construction Supervisor organizes sub-contractors, materials, etc. for construction of property
- Volunteers and selected family begins construction of home

- Step 4) Owner-occupied Rehabilitation
- Identify eligible homeowner
 - Identify rehabilitation needs
 - Hire contractor
 - Improvements are made

- Step 5) Street resurfacing and improvements to sidewalk intersection and curb ramps on the following:
- Park Street from 2nd Street to Military Avenue
 - “D” Street from 1st Street to Military Avenue
 - 6th Street from Main Street to “D” Street
 - City lets bids and selects contractor for street and sidewalk improvements
 - Construction begins and is completed on selected streets and sidewalks

Product or Outcomes: One vacant, dilapidated property will be purchased, demolished and replaced and three owner-occupied, single-family homes will have been rehabilitated. Street resurfacing and sidewalk improvements for ADA compliance for the downtown in Target Area #1 will be completed.

Key Parties: City of Fremont, Habitat for Humanity (HH), and the Northeast Nebraska Economic Development District (NENEDD).

City of Fremont - Phase 5 Total Costs:

Acquisition/Easements	\$ 17,000	
Clearance/Demolition	\$ 10,400	
Streets/Bridges	\$ 247,048	
SF Housing Rehab	\$ 75,000	
Housing Management	\$ 5,900	
Risk Assessment/Testing	\$ 4,500	
Total Phase 5 Improvements		\$ 359,848
 General Administration	 \$ 9,000	
Total Administration		\$ 9,000
Total Project cost - Phase 5		\$ 368,848

Funding Breakdown

	CDBG	LOCAL	TOTAL
Phase 5 Improvements	\$ 141,000	\$ 218,848	\$ 359,848
General Administration	\$ 9,000	-	\$ 9,000
TOTAL	\$ 150,000	\$ 218,848	\$ 368,848

PHASE 6

GOALS:

- To acquire and demolish one vacant, dilapidated property and replace with one single-family unit Target Area #1;
- To rehabilitate three owner-occupied, single-family homes in Target Area #1;
- To resurface streets and make improvements to sidewalk intersections and curb ramps for ADA

compliance for the downtown in Target Area #1.

Activities and Tasks: Phase 6 will be completed in five steps.

Step 1) Acquisition

- City of Fremont Code official identifies the unit to be acquired
- Structure is placarded and owner is notified of condemnation and the requirement for demolition
- Property is acquired

Step 2) Demolition

- City authorizes demolition of property
- Staff gathers cost estimates and selects contractor
- Contractor demos property and clears site

Step 3) City Deeds Property to Habitat for Humanity

- Habitat for Humanity identifies an eligible family
- Building Construction Supervisor organizes sub-contractors, materials, etc. for construction of property
- Volunteers and selected family begins construction of home

Step 4) Owner-occupied Rehabilitation

- Identify eligible homeowner
- Identify rehabilitation needs
- Hire contractor
- Improvements are made

Step 5) Street resurfacing and improvements to sidewalk intersection and curb ramps on the following:

- 2nd Street from Park Street to “D” Street
- 3rd Street from Broad Street to “D” Street
- 4th Street from Broad Street to “D” Street
- 5th Street from Broad Street to “D” Street
- City lets bids and selects contractor for street and sidewalk improvements
- Construction begins and is completed on selected streets and sidewalks

Product or Outcomes: One vacant, dilapidated property will be purchased, demolished and replaced and three owner-occupied, single-family homes will have been rehabilitated. Street resurfacing and sidewalk improvements for ADA compliance for the downtown in Target Area #1 will be completed.

Key Parties: City of Fremont, Habitat for Humanity (HH), and the Northeast Nebraska Economic Development District (NENEDD).

City of Fremont - Phase 6 Total Costs:

Acquisition/Easements	\$ 17,000	
Clearance/Demolition	\$ 10,400	
Streets/Bridges	\$ 523,116	
SF Housing Rehab	\$ 75,000	
Housing Management	\$ 5,900	
Risk Assessment/Testing	\$ 4,500	
Total Phase 6 Improvements		\$ 635,916
General Administration	\$ 9,000	
Total Administration		\$ 9,000
Total Project cost - Phase 6		\$ 644,916

Funding Breakdown

	CDBG	LOCAL	TOTAL
Phase 6 Improvements	\$ 141,000	\$ 494,196	\$ 635,196
General Administration	\$ 9,000	-	\$ 9,000
TOTAL	\$ 150,000	\$ 494,196	\$ 644,196

Total Project cost of all three phases

Funding Breakdown

	CDBG	LOCAL	TOTAL
Phase 4 thru 6 Improvements	\$ 423,000	\$ 988,717	\$ 1,411,717
General Administration Phase 4 thru 6	\$ 27,000	-	\$ 27,000
TOTAL	\$ 450,000	\$ 988,717	\$ 1,438,717

WORK PLAN PHASE 4	MILESTONES / EVALUATION	DATE
<ul style="list-style-type: none"> • City of Fremont Code official identifies structure to be demolished • Structure is placarded and owner is notified of condemnation and the requirement for demolition • Property is acquired 	One vacant, dilapidated property is identified, placarded and acquired	March 2010
<ul style="list-style-type: none"> • City authorizes demolition • Gather cost estimates and selects contractor • Contractor demos property and clears site 	One vacant, dilapidated property is cleared and ready for replacement housing	July 2011
Habitat for Humanity Replacement <ul style="list-style-type: none"> • Identify eligible family to occupy property • Building Construction Supervisor organizes sub-contractors, materials, etc. for construction of property • Volunteers and selected family begins construction of home 	One LMI family purchases and moves into their new home.	July 2011
Owner-occupied Rehabilitation <ul style="list-style-type: none"> • Identify eligible homeowner • Identify rehabilitation needs • Hire contractor • Improvements are made 	Three LMI families will benefit from housing rehabilitation activities	July 2011
City of Fremont <ul style="list-style-type: none"> • Street resurfacing, sidewalk and curb improvements are made 	LMI families benefit from street and sidewalk improvements	July 2011

WORK PLAN PHASE 5	MILESTONES / EVALUATION	DATE
<ul style="list-style-type: none"> • City of Fremont Code official identifies structure to be demolished • Structure is placarded and owner is notified of condemnation and the requirement for demolition • Property is acquired 	One vacant, dilapidated property is identified, placarded and acquired	August 2011
<ul style="list-style-type: none"> • City authorizes demolition • Gather cost estimates and selects contractor • Contractor demos property and clears site 	One vacant, dilapidated property is cleared and ready for replacement housing	July 2012
Habitat for Humanity Replacement <ul style="list-style-type: none"> • Identify eligible family to occupy property • Building Construction Supervisor organizes subcontractors, materials, etc. for construction of property • Volunteers and selected family begins construction of home 	One LMI family purchases and moves into their new home.	July 2012
Owner-occupied Rehabilitation <ul style="list-style-type: none"> • Identify eligible homeowner • Identify rehabilitation needs • Hire contractor • Improvements are made 	Three LMI families will benefit from housing rehabilitation activities	July 2012
City of Fremont <ul style="list-style-type: none"> • Street resurfacing, sidewalk and curb improvements are made 	LMI families benefit from street and sidewalk improvements	July 2012

WORK PLAN PHASE 6	MILESTONES / EVALUATION	DATE
<ul style="list-style-type: none"> • City of Fremont Code official identifies structure to be demolished • Structure is placarded and owner is notified of condemnation and the requirement for demolition • Property is acquired 	One vacant, dilapidated property is identified, placarded and acquired	August 2012
<ul style="list-style-type: none"> • City authorizes demolition • Gather cost estimates and selects contractor • Contractor demos property and clears site 	One vacant, dilapidated property is cleared and ready for replacement housing	July 2013
Habitat for Humanity Replacement <ul style="list-style-type: none"> • Identify eligible family to occupy property • Building Construction Supervisor organizes subcontractors, materials, etc. for construction of property • Volunteers and selected family begins construction of home 	One LMI family purchases and moves into their new home.	July 2013
Owner-occupied Rehabilitation <ul style="list-style-type: none"> • Identify eligible homeowner • Identify rehabilitation needs • Hire contractor • Improvements are made 	Three LMI families will benefit from housing rehabilitation activities	July 2013
City of Fremont <ul style="list-style-type: none"> • Street resurfacing, sidewalk and curb improvements are made 	LMI families benefit from street and sidewalk improvements	July 2013



Appendix #1
City of Fremont, Nebraska



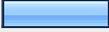
Fremont CR Survey

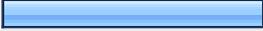
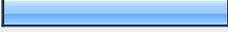
1. Before beginning this survey, do you live, work, or shop within the highlighted area located on the map at [clickhere](#). Check all that apply.

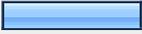
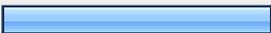
		Response Percent	Response Count
Live		47.5%	97
Work		77.9%	159
Shop		71.1%	145
<i>answered question</i>			204
<i>skipped question</i>			9

2. Please mark whether your household income is above or below based on your family size. (i.e. 5 Person household, above or below \$49,150) Please check only one answer.

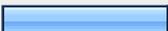
	Above	Below	Response Count
1 Person \$31,850	60.0% (18)	40.0% (12)	30
2 Person \$36,400	83.5% (71)	16.5% (14)	85
3 Person \$40,950	92.0% (23)	8.0% (2)	25
4 Person \$45,500	92.6% (25)	7.4% (2)	27
5 Person \$49,150	95.7% (22)	4.3% (1)	23
6 Person \$52,800	50.0% (1)	50.0% (1)	2
7 Person \$56,400	100.0% (2)	0.0% (0)	2
8 Person \$60,050	94.1% (16)	5.9% (1)	17
<i>answered question</i>			208
<i>skipped question</i>			5

3. Library			
		Response Percent	Response Count
High Priority		15.9%	32
Low Priority		53.7%	108
No Problem		31.3%	63
Comments		5.5%	11
		<i>answered question</i>	201
		<i>skipped question</i>	12

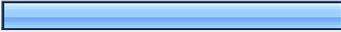
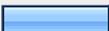
4. Child Care Center			
		Response Percent	Response Count
High Priority		18.6%	36
Low Priority		40.2%	78
No Problem		34.5%	67
Other (please specify)		8.2%	16
		<i>answered question</i>	194
		<i>skipped question</i>	19

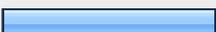
5. Health Facility			
		Response Percent	Response Count
High Priority		21.1%	42
Low Priority		38.7%	77
No Problem		41.2%	82
Other (please specify)		1.5%	3
		<i>answered question</i>	199
		<i>skipped question</i>	14

6. Community Center			
		Response Percent	Response Count
High Priority		26.4%	51
Low Priority		49.7%	96
No Problem		22.8%	44
Other (please specify)		4.1%	8
		<i>answered question</i>	193
		<i>skipped question</i>	20

7. Neighborhood Parks			
		Response Percent	Response Count
High Priority		33.0%	64
Low Priority		40.2%	78
No Problem		25.3%	49
Other (please specify)		4.6%	9
		<i>answered question</i>	194
		<i>skipped question</i>	19

8. Senior Center			
		Response Percent	Response Count
High Priority		15.1%	29
Low Priority		47.9%	92
No Problem		33.3%	64
Other (please specify)		5.2%	10
		<i>answered question</i>	192
		<i>skipped question</i>	21

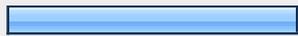
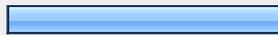
9. Youth Center			
		Response Percent	Response Count
High Priority		52.4%	100
Low Priority		27.7%	53
No Problem		16.2%	31
Other (please specify)		6.3%	12
		<i>answered question</i>	191
		<i>skipped question</i>	22

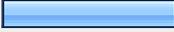
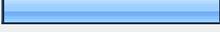
10. Other			
		Response Percent	Response Count
High Priority		22.1%	23
Low Priority		7.7%	8
No Problem		56.7%	59
Other (please specify)		32.7%	34
		<i>answered question</i>	104
		<i>skipped question</i>	109

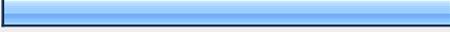
11. Sanitary Sewer			
		Response Percent	Response Count
High Priority		29.6%	55
Low Priority		36.6%	68
No Problem		33.3%	62
Other (please specify)		1.6%	3
		<i>answered question</i>	186
		<i>skipped question</i>	27

12. Sidewalks			
		Response Percent	Response Count
High Priority		52.4%	98
Low Priority		36.4%	68
No Problem		11.8%	22
Other (please specify)		4.3%	8
		<i>answered question</i>	187
		<i>skipped question</i>	26

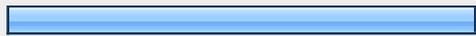
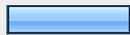
13. Storm Sewer			
		Response Percent	Response Count
High Priority		47.1%	88
Low Priority		33.2%	62
No Problem		18.7%	35
Other (please specify)		2.7%	5
		<i>answered question</i>	187
		<i>skipped question</i>	26

14. Streets			
		Response Percent	Response Count
High Priority		44.6%	83
Low Priority		41.9%	78
No Problem		13.4%	25
Other (please specify)		3.2%	6
		<i>answered question</i>	186
		<i>skipped question</i>	27

15. Water				
			Response Percent	Response Count
High Priority			26.5%	49
Low Priority			41.1%	76
No Problem			33.5%	62
Other (please specify)			1.6%	3
			<i>answered question</i>	185
			<i>skipped question</i>	28

16. Other				
			Response Percent	Response Count
High Priority			9.9%	10
Low Priority			15.8%	16
No Problem			69.3%	70
Other (please specify)			13.9%	14
			<i>answered question</i>	101
			<i>skipped question</i>	112

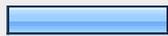
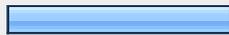
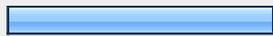
17. Available Jobs			
		Response Percent	Response Count
High Priority		79.4%	150
Low Priority		14.3%	27
No Problem		4.8%	9
Other (please specify)		4.2%	8
		<i>answered question</i>	189
		<i>skipped question</i>	24

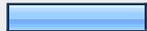
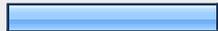
18. Vacant Business Buildings			
		Response Percent	Response Count
High Priority		72.3%	136
Low Priority		18.6%	35
No Problem		8.0%	15
Other (please specify)		4.8%	9
		<i>answered question</i>	188
		<i>skipped question</i>	25

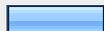
19. Other			
		Response Percent	Response Count
High Priority		14.9%	13
Low Priority		12.6%	11
No Problem		65.5%	57
Other (please specify)		20.7%	18
		<i>answered question</i>	87
		<i>skipped question</i>	126

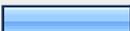
20. Fire Protection			
		Response Percent	Response Count
High Priority		22.3%	42
Low Priority		34.0%	64
No Problem		43.1%	81
Other (please specify)		3.2%	6
		<i>answered question</i>	188
		<i>skipped question</i>	25

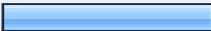
21. Police Protection				
			Response Percent	Response Count
High Priority			31.7%	60
Low Priority			32.3%	61
No Problem			34.9%	66
Other (please specify)			6.3%	12
			<i>answered question</i>	189
			<i>skipped question</i>	24

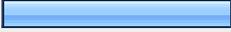
22. Rescue Squad				
			Response Percent	Response Count
High Priority			24.3%	46
Low Priority			34.4%	65
No Problem			40.7%	77
Other (please specify)			2.6%	5
			<i>answered question</i>	189
			<i>skipped question</i>	24

23. Public Transportation			
		Response Percent	Response Count
High Priority		21.0%	39
Low Priority		45.2%	84
No Problem		32.3%	60
Other (please specify)		4.3%	8
		<i>answered question</i>	186
		<i>skipped question</i>	27

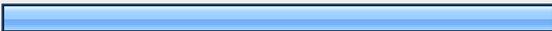
24. Other			
		Response Percent	Response Count
High Priority		3.6%	3
Low Priority		14.5%	12
No Problem		77.1%	64
Other (please specify)		6.0%	5
		<i>answered question</i>	83
		<i>skipped question</i>	130

25. Abandonment			
		Response Percent	Response Count
High Priority		35.8%	67
Low Priority		44.9%	84
No Problem		19.3%	36
Other (please specify)		1.6%	3
		<i>answered question</i>	187
		<i>skipped question</i>	26

26. Disrepair			
		Response Percent	Response Count
High Priority		59.9%	112
Low Priority		32.1%	60
No Problem		9.1%	17
Other (please specify)		2.1%	4
		<i>answered question</i>	187
		<i>skipped question</i>	26

27. Vacancy			
		Response Percent	Response Count
High Priority		34.9%	65
Low Priority		51.6%	96
No Problem		14.0%	26
Other (please specify)		1.1%	2
<i>answered question</i>			186
<i>skipped question</i>			27

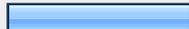
28. Other			
		Response Percent	Response Count
High Priority		6.6%	5
Low Priority		11.8%	9
No Problem		71.1%	54
Other (please specify)		14.5%	11
<i>answered question</i>			76
<i>skipped question</i>			137

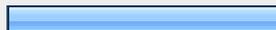
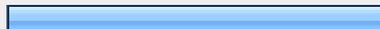
29. Your Residence:			
		Response Percent	Response Count
Rent		14.3%	27
Own		85.7%	162
<i>answered question</i>			189
<i>skipped question</i>			24

30. If you rent your home, how long have you lived in it?		Response Count
		27
<i>answered question</i>		27
<i>skipped question</i>		186

31. If you own your home, how long have you lived in it?		Response Count
		160
<i>answered question</i>		160
<i>skipped question</i>		53

32. Is your home in need of repairs?		Response Percent	Response Count
Major repairs needed		6.6%	12
Minor repairs needed		54.9%	100
No repairs needed		38.5%	70
<i>answered question</i>			182
<i>skipped question</i>			31

33. Are you aware of the Owner-occupied Rehabilitation Program offered by the City of Fremont?			
		Response Percent	Response Count
Yes		28.3%	52
No		72.3%	133
		<i>answered question</i>	184
		<i>skipped question</i>	29

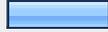
34. Would you be interested in a Purchase/Rehab/Resell Program if it was available?			
		Response Percent	Response Count
Yes		41.7%	73
No		58.3%	102
		<i>answered question</i>	175
		<i>skipped question</i>	38

35. Would you be interested in a Downpayment Assistance Program if it was available?			
		Response Percent	Response Count
Yes		38.6%	68
No		61.4%	108
		<i>answered question</i>	176
		<i>skipped question</i>	37

36. Please identify how many persons of each age group are in your household									
	None	1	2	3	4	5	6	Other	Response Count
Under 19	34.6% (37)	27.1% (29)	23.4% (25)	14.0% (15)	0.9% (1)	0.0% (0)	0.0% (0)	0.0% (0)	107
19-24	50.7% (35)	31.9% (22)	17.4% (12)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	69
24-34	48.5% (33)	26.5% (18)	23.5% (16)	1.5% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	68
34-44	43.0% (34)	29.1% (23)	27.8% (22)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	79
44-65	11.6% (14)	30.6% (37)	57.0% (69)	0.8% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	121
65+	55.3% (26)	31.9% (15)	12.8% (6)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	47
Other (please specify)									2
answered question									187
skipped question									26

37. If you own your home, when was it built?			
		Response Percent	Response Count
Prior to 1900		6.5%	11
1900-1920		20.6%	35
1921-1940		6.5%	11
1941-1960		16.5%	28
1961-1975		17.6%	30
1976-1995		16.5%	28
1996-Present		11.8%	20
Don't Know		4.1%	7
		answered question	170
		skipped question	43

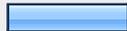
38. How do you rate the overall visible appearance of the Downtown area?			
		Response Percent	Response Count
Excellent		1.6%	3
Good		30.2%	57
Fair		45.5%	86
Poor		20.6%	39
No Opinion		0.0%	0
Other (please specify)		5.3%	10
		answered question	189
		skipped question	24

39. How do you rate the condition of the streets?			
		Response Percent	Response Count
Excellent		0.5%	1
Good		36.1%	69
Fair		48.2%	92
Poor		15.2%	29
No Opinion		0.0%	0
Other (please specify)		2.6%	5
		<i>answered question</i>	191
		<i>skipped question</i>	22

40. How do you rate the condition of the sidewalks?			
		Response Percent	Response Count
Excellent		2.1%	4
Good		29.3%	56
Fair		33.5%	64
Poor		36.1%	69
No Opinion		0.5%	1
Other (please specify)		2.1%	4
		<i>answered question</i>	191
		<i>skipped question</i>	22

41. Do you consider the Downtown Business District, as a whole, to be handicap accessible? (ADA (Americans with Disabilities Act) compliant)?			
		Response Percent	Response Count
Yes		43.9%	83
No		28.6%	54
No Opinion		25.9%	49
Other (please specify)		2.6%	5
		answered question	189
		skipped question	24

42. How do you rate the conditions of the buildings?			
		Response Percent	Response Count
Excellent		0.5%	1
Good		21.3%	40
Fair		55.9%	105
Poor		20.7%	39
No Opinion		1.1%	2
Other (please specify)		4.3%	8
		answered question	188
		skipped question	25

43. Would you like to see additional downtown housing?			
		Response Percent	Response Count
Yes		58.1%	111
No		23.6%	45
No Opinion		18.3%	35
Other (please specify)		4.2%	8
		<i>answered question</i>	191
		<i>skipped question</i>	22



Appendix #2
City of Fremont, Nebraska
