

GREATER FREMONT, NEBRASKA HOUSING STUDY



Prepared for:

CITY OF FREMONT MAYOR & COUNCIL

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SECTION 1 -

Overview of Research Activities & Expected Outcomes

SECTION 1 - *Overview of Research Activities & Expected Outcomes*

INTRODUCTION

This **Housing Study** provides statistical and narrative data identifying a **housing profile and demand analysis** for the **Greater Fremont Area**, which includes Fremont and Inglewood, Nebraska. The Study describes the past, present and projected demographics, economics and housing conditions in each community area, as well as a housing “**Action Plan**”, identifying recommended community housing programs, during the next five years.

This **Housing Study** was conducted for the **City Council**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. The Study was conducted during the months of December, 2004 through August, 2005. **Members of the Citizens’ Advisory Committee, Housing Board, each community and local real estate and business professionals provided invaluable information.**

RESEARCH APPROACH

This **Housing Study** is comprised of information obtained from both public and private sources. All 1980, 1990 and 2000 demographic, economic and housing data for Fremont and Inglewood was derived from the U.S. Census and 2001, 2002, 2003 and 2004 Census estimates. The projection of demographic, economic and housing data was completed by Hanna:Keelan Associates.

As required by most public and private financiers, the planning, or study period of this Housing Study is two years. To facilitate long range planning, housing demand projections were developed for two- and five-year periods. Therefore, the implementation period for this Housing Study will be August, 2005 to August, 2010.

PURPOSE OF STUDY

The **purpose of this Housing Study** is threefold: (1) **analyze** the recent past and present housing situation in the Greater Fremont Area; (2) **project** both the existing and future housing potentials and expectations for Fremont and Inglewood, as a whole, and (3) **provide a process** for educating and energizing the leadership of the Greater Fremont Area to take a more active role in improving and creating new, modern and safe, both market rate and affordable housing. The last Community-Wide Housing Study for the Fremont Area was completed in 1993.

Qualitative Input

The **Housing Study** included the participation of the Greater-Fremont leadership, with emphasis on those directly involved with community, economic and development and the local housing industry. An opinion survey, completed by 133 elected officials, real estate salespersons, managers, home builders and citizens of the Community provided the foundation for the “Action Plan”, as well as the identification of housing need, demand for varied housing sectors and housing types and price products.

A Community Attitude Survey, conducted by the Northeast Nebraska Economic Development District, In January, 2004, and completed by over 500 residents of Fremont, was also invaluable in forming conclusions and making recommendations for the future of the Community.

Three separate meetings were held with the City of Fremont Citizens’ Advisory Committee, Fremont and Inglewood Housing-Board and a special meeting with representatives of the local housing industry. These meetings allowed Hanna:Keelan to share statistical data and receive informed input from members of these groups regarding population, households, housing needs, opportunities and challenges, as well as local economic issues.

Housing History
Housing Future

Greater Fremont has a tremendous track record of providing a variety of housing types to its citizens. The City of Fremont has averaged over 100 new housing units a year, since 1970. The City's population has increased during the last 25+ years, despite being located less than 30 minutes from the Omaha Metro Area. Greater Fremont serves as a regional center for goods, services and jobs for several counties.

The City of Fremont and Inglewood maintain an ongoing housing rehabilitation program. Economic development, job creation and quality of life are a constant mission of the Greater Fremont leadership.

SUMMARY

The City of Fremont will reach an estimated population of 25,585, by 2010. This will equal an increase of 201 households; 106 owner households and 95 renter households. The Community of Inglewood will have a population of 400+, by 2010. Inglewood will need to continue its housing rehabilitation efforts and consider the development of up to 24 new units of housing during the next five years. Entry-level single family owner units and low - to moderate - income duplexes would be appropriate for Inglewood.

The City of Fremont should strive to develop up to 570 new housing units by 2010. At least 65 percent of this total, or 370 units, should be owner housing consisting of a blend of entry-level to upper income single family units, to townhomes for young retirees. Up to 200 rental units should be built in the next five years to accommodate the affordable housing needs of elderly households and special populations. Up to 140 acres of residential land should be planned for residential development in Fremont.

ENTITLEMENT COMMUNITY

The City of Fremont was selected by the State of Nebraska to be the recipient of Entitlement Community Development Block Grant (CDBG) funds for three years, following a Comprehensive Needs Assessment of six targeted low- to moderate-income neighborhoods. An Assessment Survey is being completed by households in the targeted neighborhoods. Once the Survey is completed and the results are compiled, each neighborhood will set priority community development activities. These activities will include public works programs, as well as housing rehabilitation.



SECTION 2 -

Comprehensive Citizen Participation Program

SECTION 2 - *Comprehensive Citizen Participation Program*

INTRODUCTION

The **Greater Fremont Housing Market Study** included both qualitative and quantitative research activities. Discussed in this Section is the **comprehensive citizen participation program** used to gather the opinions of the Greater Fremont citizenry regarding housing issues and housing needs. *Planning for a community's future is accurate and most effective when it includes opinions from as many community citizens as possible.*

The Housing Study process included extensive community participation activities. The methods used to gather information from the citizens of Greater Fremont included a Community Housing Needs Survey, a Community Attitude Survey and input sessions with the City of Fremont Citizens' Advisory Committee and Fremont and Inglewood Housing Board.

Community Housing Needs Surveys

A **Greater Fremont Community Housing Needs Survey** was implemented as a component of the Housing Study. Surveys were distributed throughout Greater Fremont to local leadership and professionals involved with the Fremont area housing industry. The Survey results are included in the Appendix of this Housing Study.

Survey participants were asked to give their opinion about specific housing types and housing areas of greatest need. In addition, there was a component of the Survey that allowed participants to offer individual comments regarding housing needs. A total of 133 surveys were completed and returned. The following summarizes the results of the survey.

housing wants **Greatly Want**

- **Housing Choices for First-Time Homebuyers**
- **Housing for Middle-Income Families**
- **Retirement Housing for Low-Income Elderly Persons**
- **Retirement Housing for Middle-Income Elderly Persons**
- **Single Family Housing**
- **Three Bedroom (Apartment or House)**

Somewhat Want

- Condominiums/Townhomes
- Duplex Housing
- Duplex/Townhouse Rent-to-own (3 to 5 Years)
- Duplex/Townhouse Rent-to-own (6 to 15 Years)
- Group Home for Disabled Persons
- Housing for Low-Income Families
- Housing for Upper-Income Families
- Housing in Downtown
- Independent Living Housing for Persons with a Mental/Physical Disability
- Licensed Assisted Living, with Specialized Services (i.e. health, food prep, recreation services, etc)
- Rehabilitation of Owner-Occupied Housing
- Rehabilitation of Renter-Occupied Housing
- Rental Housing (General)
- Retirement Housing - Purchase (Owner-Occupied)
- Retirement Housing Rental
- Short-Term Emergency Shelter - 30 Days or Less
- Single Family Rent-to-own (3 to 5 Years)
- Single Family Rent-to-own (6 to 15 Years)
- Two Bedroom (Apartment or House)
- Retirement Housing for Upper-Income Elderly Persons
- Transitional Housing (3 to 12 Months)

Don't Want

- Apartment Complexes (3 to 12 Units)
- Long-Term Shelter - 90 Days or Less
- Manufactured Homes
- Mobile Homes
- One Bedroom (Apartment or House)
- Single Room Occupancy (Boarding Homes)

Community Attitude Surveys

A **Community Attitude Survey** was conducted by the Northeast Nebraska Economic Development District in January, 2004. Over 550 households, consisting of nearly 1,300 residents, were surveyed through this process.

Survey participants were asked to give their opinion about a variety of needs in Fremont, including public, economic and housing needs. The following is a summary of the housing component of the survey.

- ▶ The majority of renters cited a “lack of affordable homes” and “high down payments” as the reason for not owning their home.
- ▶ 60.5 percent of renters identified \$40,000 to \$80,000 as their affordable housing price range.
- ▶ 72.3 percent of renters are in favor of a downpayment assistance program.
- ▶ Minor or major repairs on homes were needed by 49.7 percent of homeowners.
- ▶ 39 percent of homeowners are not able to afford repairs or get the needed financing to make the repairs.
- ▶ “Adequate affordable homes for sale” was identified as being a minor or major problem by 48.7 percent of respondents.
- ▶ “Poor, dilapidated housing” was identified as being a minor or major problem by 62.8 percent of respondents.
- ▶ “Vacant/abandoned housing” was identified as being a minor or major problem by 46.5 percent of respondents.
- ▶ Subsidized rental housing for low-income elderly was identified as a medium-to-high priority by 63.4 percent of respondents.
- ▶ Homeownership opportunities for low- to medium-income families was identified as a medium-to-high priority by 70.1 percent of respondents.

SUMMARY STATEMENT

The Greater Fremont Comprehensive Citizen Participation Program provided ample opportunity for input from various individuals, organizations, groups and community leaders. The information obtained through various activities greatly assisted in identifying and prioritizing housing needs in Greater Fremont. Along with information on housing needs, the housing survey and housing committee meetings provided an opportunity to build consensus regarding future housing activities.

The following provides “*consensus statements*” regarding the future of housing activities in Greater Fremont, Nebraska, as determined via public input.

- 1. The rehabilitation of the existing housing stock in Fremont should be a top priority housing activity. This, in itself, is an economic development activity, which will stabilize the population, improve the quality of life for many families and enhance the attractiveness of each area in the community. A program designed to purchase, rehabilitate and resale existing housing would greatly enhance home ownership.***
- 2. Economic development activities should be tied directly to housing needs. As new jobs are created and existing jobs are maintained, it is important to determine what housing needs the new employees have, what employees can afford and what level of responsibility local employers, government and groups involved with housing have to see that these housing needs are met.***
- 3. The Fremont population base will be stable for the next five years, if action is taken now to produce the needed economic base, public facilities and housing activities. Young families, elderly persons and persons with a disability(ies) all need assistance with housing.***

*summary
statement,
continued*

4. *The Community needs a First-Time Homebuyer program to allow access to homeownership for families and young professionals.*
5. *Fremont needs to review building, housing, land use and public infrastructure policies. Such policies should be revised, if polices act as a barrier to the maintenance and development of safe and decent housing.*
6. *Maintaining retirement housing options for the elderly and accessible housing for persons with a disability(ies) should also be a priority in Fremont. The development of low density affordable housing units, such as duplex housing and patio homes with available support services, should be continued. Such housing will provide older adults and persons with a disability(ies) with adequate housing options in Fremont.*
7. *Low - and medium priced, low density housing, both for rent and ownership, is greatly needed in Fremont, for families and young professionals. Affordable homes offering three or more bedrooms are in demand. A First-Time Homebuyer program and the preservation/ modernization of older homes should be implemented.*
8. *The general cleaning up or removal of dilapidated properties in Fremont is greatly needed. An organized effort could produce an inventory of available land with existing, supportive infrastructure for redevelopment purposes.*
9. *Actively pursue the development of a continuum of housing for elderly households- varied household incomes- varied housing price products.*

*summary
statement,
continued*

10. *Create housing development vehicles of implementation. Secure lenders, investors contractors and organizations to assist with housing planning and development. A local housing education program could assist the local interests to understand and utilize existing affordable housing finance programs.*

11. *To ensure a clean and safe environment, the maintenance of private residential properties is needed; ie. trash removal, junk cars. Also, eliminate the parking of vehicles in sidewalk right-of-ways, front yards and other non-paved residential areas.*

12. *An organized effort of securing and providing funding and sharing financing obligations in housing development, in Fremont, is greatly needed to produce appropriate/affordable housing stock.*

**Priority
Housing Needs**

The priority housing needs of Greater Fremont were derived from the results of both qualitative and quantitative housing planning research activities. The following is a review of these priorities.

**TABLE 2.1
PRIORITY HOUSING NEEDS
GREATER FREMONT, NEBRASKA
2007**

Priority 1	<u>Housing Group</u>	<u>Type of Housing Need</u>
	1. Low - and Moderate - Income Elderly Households	a) Independant living apartments, b) assisted living apartments, c) housing rehabilitation/ modification activities.
	2. Low - and Moderate - Income Families, including New Americans, and local ethnic/racial groups.	a) Home ownership opportunities, b) rent-to-own programs, c) housing rehabilitation, d) affordable rental units.
	3. People with Disabilities	a) Housing rehabilitation, b) housing support services, c) independent living rentals, d) group homes.
Priority 2	1. Moderate - Income Families	a) Home ownership opportunities.
Priority 3	1. Upper - Income Families	a) Additional upper-income single family housing and townhouses.
	2. Upper - Income Elderly	a) Additional upper-income housing, including townhouses, rental units (both assisted and unassisted.)

Source: Hanna:Keelan Associates, P.C., 2005



SECTION 3 -

Population, Income & Housing Profile

SECTION 3 - *Population, Income & Housing Profile*

INTRODUCTION

This Section of the **Greater Fremont Housing Market Study** provides a population, income and housing profile of Fremont and Inglewood. Presented are both trend data and projection analysis. Emphasis is placed on both a two - and five-year projection of change. These projections are critical in the determination of both housing demand and need in the Fremont area, by 2010. The statistical data, projections and associated assumptions presented in this population, income and housing profile will serve as the very basic foundation for preparing Greater Fremont with a future housing stock capable of meeting the needs of the citizens.

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assist in the understanding of changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Greater Fremont, included a five-year period, **August, 2005 to August, 2010**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

POPULATION PROFILE

Table 3.1 identifies **population trends and projections** for Fremont, Inglewood and Dodge County. The Greater Fremont population is expected to stabilize over the next five years.

Fremont

The **City of Fremont** is expected to increase in population, an estimated 1.1 percent, or 295 persons, from 2005 to 2010. By 2010, the Community of Fremont will have an estimated population of 25,585, of which an estimated 4,762 will be persons 65 years of age and older.

Inglewood The **Inglewood** population is expected to increase an estimated 2.8 percent, or 11 persons from 2005 to 2010. The Community will also experience a large increase in persons of 65 years of age and older, with an estimated growth of 9.3 percent between 2005 and 2010, bringing the Inglewood total population to 402, of which an estimated 59 persons will be 65 years of age and older.

Dodge County The **Dodge County** population will remain stable, between 2005 and 2010. By 2010, the County population is estimated to be 35,996 persons, an estimated increase of 26 persons from 2005.

elderly population base **Table 3.1** also identifies **population trends and projections of persons 65 years of age and over** in the Fremont Area. The total Fremont Area population, 65+ years of age, is expected to increase, during the next five years. The Greater Fremont Area will have a total estimated population of 4,821 persons, 65 years of age or older, by 2010.

TABLE 3.1 POPULATION TRENDS AND PROJECTIONS FREMONT, INGLEWOOD & DODGE COUNTY, NEBRASKA 1980, 1990, 2000, 2005, 2007, 2010							
Total							% Change
Population:	1980	1990	2000	2005	2007	2010	2005-2007/2010
Fremont:	23,979	23,680	25,174	25,290	25,423	25,585	+0.5% / +1.2%
Inglewood:	257	286	382	391	395	402	+1.0% / +2.8%
Dodge County:	35,847	34,500	36,160	35,970	35,978	35,996	+0.0% / +0.0%
65+ Years:	1980	1990	2000	2005	2007	2010	% Change 2005-2007/2010
Fremont:	3,501	4,043	4,391	4,585	4,652	4,762	+1.4% / +3.8%
Inglewood:	27	26	49	54	56	59	+3.7% / +9.3%
Dodge County:	5,413	5,974	6,342	6,546	6,625	6,749	+1.2% / +3.1%

Source: 1980, 1990, 2000 Census; 2001, 2002, 2003, 2004 Census Estimates
Hanna:Keelan Associates, P.C., 2005

**Household
Characteristics**

Table 3.2 identifies trends and estimated projections of **household characteristics** for Fremont, Inglewood and Dodge County. **Highlights of this information include:**

- The number of households are expected to increase in both Communities and County-wide;
- While the number of persons in “group quarters” is expected to increase in Fremont, from an estimated 958 to 982, the number of group quarters in Inglewood will remain at 0. Group quarters include (persons living in) nursing homes, group homes, dormitories, jails, etc.; and
- The number of persons per household is expected to decline in both Communities and the County.

**TABLE 3.2
SPECIFIC HOUSEHOLD CHARACTERISTICS
TRENDS AND PROJECTIONS
FREMONT, INGLEWOOD & DODGE COUNTY, NEBRASKA
1980, 1990, 2000, 2005, 2007, 2010**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Fremont:	1980	23,979	792	23,187	9,129	2.54
	1990	23,680	905	22,775	9,427	2.42
	2000	25,174	938	24,236	10,171	2.38
	2005	25,290	958	24,332	10,367	2.35
	2007	25,423	969	24,454	10,451	2.34
	2010	25,585	982	24,603	10,568	2.33
Inglewood:	1980	257	0	257	102	2.52
	1990	286	0	286	106	2.70
	2000	382	0	382	154	2.48
	2005	391	0	391	161	2.43
	2007	395	0	395	163	2.42
	2010	402	0	402	168	2.39
Dodge County:	1980	35,847	1,022	34,825	13,292	2.62
	1990	34,500	1,169	33,331	13,445	2.48
	2000	36,160	1,173	34,987	14,433	2.42
	2005	35,970	1,179	34,791	14,496	2.40
	2007	35,978	1,186	34,792	14,680	2.37
	2010	35,996	1,194	34,802	14,936	2.33

Source: 1980, 1990, 2000 Census
Hanna:Keelan Associates, P.C., 2005

Tenure by Household

Table 3.3 provides trends and projections of **tenure by household** for Fremont, Inglewood and Dodge County. In the Fremont Area, renter households have increased since 1980, while owner households have decreased as a percentage of the total in the Area.

During the period 2005 to 2010, the number of renter households is expected to increase at a faster rate than the owner households in both communities, resulting in an increase in the total percentage of renter households and a decrease in the total percentage of owner households.

- The City of Fremont is expected to increase by 106 owner households and 95 renter households, from 2005 to 2010;
- It is estimated, by 2010, Fremont will consist of 63 percent owner households and 37 percent renter households;

and

- By 2010, an estimated 64.9 percent of the households, in Inglewood, will be owner occupied, compared to 81.4 percent in 1980.
- By 2010, Dodge County will have an estimated 4,856 renter households, a five-year increase of 110 households. The County will record the highest number of owner households in history, in 2010, an estimated 10,080 households

**TABLE 3.3
TENURE BY HOUSEHOLD
TRENDS AND PROJECTIONS
FREMONT, INGLEWOOD & DODGE COUNTY, NEBRASKA
1980, 1990, 2000, 2005, 2007, 2010**

	<u>Year</u>	<u>Total</u> <u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Fremont:	1980	9,129	6,124	67.0%	3,005	33.0%
	1990	9,427	6,014	63.4%	3,413	36.2%
	2000	10,171	6,446	63.4%	3,725	36.6%
	2005	10,367	6,552	63.2%	3,815	36.8%
	2007	10,451	6,595	63.1%	3,856	36.9%
	2010	10,568	6,658	63.0%	3,910	37.0%
	Inglewood:	1980	102	83	81.4%	19
1990		106	78	73.6%	28	26.4%
2000		154	104	67.5%	50	32.5%
2005		161	107	66.5%	54	33.5%
2007		163	107	65.6%	56	34.4%
2010		168	109	64.9%	59	35.1%
Dodge County:		1980	13,292	9,347	70.4%	3,945
	1990	13,445	9,093	67.6%	4,352	32.4%
	2000	14,433	9,790	67.8%	4,643	32.2%
	2005	14,496	9,823	67.7%	4,673	32.3%
	2007	14,680	9,934	67.6%	4,746	32.4%
	2010	14,936	10,080	67.4%	4,856	36.6%

Source: 1980, 1990, 2000 Census
Hanna:Keelan Associates, P.C., 2005

Households By Household Size

Table 3.4 illustrates the **households by household size**, for Fremont, Inglewood and Dodge County.

The overwhelming majority of households with five or more people reside in the Community of Fremont, which had a total of 782 households, compared to four in Inglewood. These 782 households represented 64.6 percent of all households with five or more persons in the County.

**TABLE 3.4
HOUSEHOLDS BY HOUSEHOLD SIZE
FREMONT, INGLEWOOD & DODGE COUNTY, NEBRASKA
2000**

	<u>1 Person</u>	<u>2 Persons</u>	<u>3 Persons</u>	<u>4 Persons</u>	<u>5 Persons</u>	<u>6 Persons</u>	<u>7+ Persons</u>
Fremont:	2,975	3,618	1,497	1,311	554	197	31
Inglewood:	40	66	20	21	9	4	0
Dodge County:	3,983	5,243	2,122	1,874	867	272	72

Source: 2000 Census
Hanna:Keelan Associates, P.C., 2005

INCOME PROFILE

Information presented in the **Income Section** of this Housing Study assists in determining the number of households within Greater Fremont having the financial capacity to afford housing. In addition, income analysis serves as an indicator in determining the size, type and style of housing needed in the community, in the future. Low cost and government subsidized housing are subject to federal regulations, such as size and type, whereas upper income housing has no such limitations.

Table 3.5 indicates the **households by income group** for Fremont, Inglewood and Dodge County, for 1990 and 2000, including estimates for 2005, 2007 and 2010.

- Over 50 percent of the households in Fremont had an annual income of \$35,000+, in 2000. The highest percentage of households in Inglewood (41.7%) earned between \$15,000 and \$34,999, in 2000.
- Approximately 8.1 percent of the households, in Greater Fremont, had an annual income of less than \$10,000, in 2000.
- Fremont is expected to experience a 19.7 percent increase in households earning \$50,000 or more, by 2010, while Inglewood is expected to experience a 24.3 percent increase in the same category.
- The median income, in Fremont, is expected to increase by 21.7 percent, from \$44,958 to \$59,857, by 2010. The median income, in Inglewood, is expected to increase by 41.6 percent, from \$37,956 to \$53,765, by 2010.
- Households earning less than \$10,000 per year is expected to decline by 33.2 percent, in Fremont, and 42.8 percent, in Inglewood, by 2010.

**TABLE 3.5
HOUSEHOLD INCOME
FREMONT, INGLEWOOD & DODGE COUNTY, NEBRASKA
1990, 2000, 2005, 2007, 2010**

<u>Income Groups</u>	<u>1990</u>	<u>2000</u>	<u>2005</u>	<u>2007</u>	<u>2010</u>	<u>% of Change 2005-2007/2010</u>
<u>Fremont</u>						
Less than \$10,000	1,550	828	606	528	405	-14.3% / -33.2%
\$10,000 - \$14,999	1,226	889	734	670	585	-8.7% / -20.3%
\$15,000 - \$34,999	3,829	3,177	2,796	2,628	2,401	-6.0% / -14.1%
\$35,000 - \$49,999	1,762	1,868	2,017	2,061	2,144	+2.2% / +6.3%
<u>\$50,000 or More</u>	<u>1,054</u>	<u>3,400</u>	<u>4,204</u>	<u>4,564</u>	<u>5,033</u>	<u>+8.6% / +19.7%</u>
Totals (Specified)	9,421	10,162	10,367	10,451	10,568	+1.0% / +1.7%
Median Income	\$24,768	\$36,700	\$44,958	\$49,185	\$59,857	+9.4% / +21.7%
<u>Inglewood:</u>						
Less than \$10,000	23	12	7	5	4	-28.6% / -42.8%
\$10,000 - \$14,999	10	5	4	4	3	-0.0% / -25.0%
\$15,000 - \$34,999	46	70	65	64	61	-1.5% / -6.2%
\$35,000 - \$49,999	13	46	48	50	54	+4.2% / +12.5%
<u>\$50,000 or More</u>	<u>4</u>	<u>35</u>	<u>37</u>	<u>40</u>	<u>46</u>	<u>+8.2% / +24.3%</u>
Totals (Specified)	96	168	161	163	168	+1.2% / +4.3%
Median Income	\$20,313	\$34,063	\$37,956	\$42,473	\$53,765	+11.9% / +41.6%
<u>Dodge County:</u>						
Less than \$10,000	2,176	1,140	832	712	534	-14.4% / -35.8%
\$10,000 - \$14,999	1,664	1,177	936	842	704	-10.0% / -24.8%
\$15,000 - \$34,999	5,610	4,492	3,900	3,667	3,321	-6.0% / -14.8%
\$35,000 - \$49,999	2,520	2,846	3,224	3,372	3,595	+4.6% / +11.5%
<u>\$50,000 or More</u>	<u>1,506</u>	<u>4,770</u>	<u>5,604</u>	<u>6,087</u>	<u>6,782</u>	<u>+8.6% / +21.0%</u>
Totals (Specified)	13,476	14,425	14,496	14,680	14,936	+1.3% / +3.0%
Median Income	\$24,817	\$37,188	\$45,555	\$49,841	\$60,655	+9.4% / +33.1%

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2005

Per Capita Income

Per capita income trends and projections for Fremont, Inglewood and Dodge County are identified in **Table 3.6**.

The per capita income, in Fremont, was \$18,006, in 2000, and is expected to increase to \$25,765, by 2010. Inglewood is projected to experience the largest increase in per capita income, increasing by 53 percent, or from \$14,675 to \$22,449, from 2000 to 2010.

**TABLE 3.6
PER CAPITA INCOME TRENDS AND PROJECTIONS
FREMONT, INGLEWOOD & DODGE COUNTY, NEBRASKA
1990, 2000, 2005, 2007, 2010**

	<u>1990</u>	<u>2000</u>	<u>2005</u>	<u>2007</u>	<u>2010</u>
Fremont:	\$11,504	\$18,006	\$21,910	\$23,410	\$25,765
Inglewood:	\$8,172	\$14,675	\$18,577	\$20,075	\$22,449
Dodge County:	\$11,638	\$17,757	\$21,428	\$22,851	\$25,087

Source: 1990, 2000 Census
Hanna:Keelan Associates, P.C., 2005

**Income Spent
for Housing**

Identification of owner, renter and elderly renter households and **estimated number of households by income cost burdened with housing problems** is presented in **Tables 3.7, 3.8 and 3.9**. Typically, 30 percent or less is the standard percentage of income to spend on housing. Households exceeding the 30 percent threshold are considered to have a cost burden related to housing expenses.

**TABLE 3.7
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
FREMONT/DODGE COUNTY, NEBRASKA
1990/2000/2005/2010**

	<u>Fremont</u>				<u>Dodge County</u>			
	1990*	2000*	2005	2010	1990*	2000*	2005	2010
<u>Inc. Rge.</u>	<u>##/CB-HP</u>	<u>##/CB-HP</u>	<u>##/CB-HP</u>	<u>##/CB-HP</u>	<u>##/CB-HP</u>	<u>##/CB-HP</u>	<u>##/CB-HP</u>	<u>##/CB-HP</u>
0%-30% AMI	261 / 183	240 / 157	236 / 151	230 / 142	510 / 371	442 / 323	410 / 296	379 / 270
31%-50% AMI	521 / 217	561 / 305	591 / 322	617 / 333	849 / 328	842 / 410	836 / 442	830 / 468
51%-80% AMI	1,070 / 208	1,077 / 342	1,099 / 351	1,120 / 361	1,659 / 337	1,726 / 537	1,760 / 615	1,797 / 647
81%+ AMI	4,354 / 112	4,536 / 241	4,626 / 263	4,691 / 286	6,301 / 185	6,813 / 429	6,817 / 537	7,074 / 669
Totals	6,206 / 720	6,414 / 1,045	6,552 / 1,087	6,658 / 1,122	9,319 / 1,221	9,823 / 1,699	9,823 / 1,890	10,080 / 2,054

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

Source: 2000 Census, 1990, 2000 CHAS Tables
Hanna:Keelan Associates, P.C., 2005

TABLE 3.8
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
FREMONT/DODGE COUNTY, NEBRASKA
1990/2000/2005/2010

Inc. Rge.	Fremont				Dodge County			
	1990*	2000*	2005	2010	1990*	2000*	2005	2010
	<u>##CB-HP</u>							
0%-30% AMI	581 / 457	549 / 381	535 / 362	516 / 346	712 / 525	700 / 466	691 / 440	679 / 412
31%-50% AMI	591 / 330	725 / 506	785 / 544	832 / 573	702 / 376	851 / 556	910 / 632	958 / 697
51%-80% AMI	808 / 227	921 / 301	965 / 317	1,001 / 332	1,110 / 264	1,136 / 341	1,152 / 384	1,174 / 431
81%+ AMI	<u>1,235 / 60</u>	<u>1,515 / 70</u>	<u>1,530 / 76</u>	<u>1,561 / 82</u>	<u>1,633 / 61</u>	<u>1,926 / 81</u>	<u>1,920 / 87</u>	<u>2,045 / 96</u>
Totals	3,215 / 1,074	3,710 / 1,258	3,815 / 1,299	3,910 / 1,333	4,157 / 1,226	4,613 / 1,444	4,673 / 1,543	4,856 / 1,636

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

Source: 2000 Census, 1990, 2000 CHAS Tables
Hanna:Keelan Associates, P.C., 2005

TABLE 3.9
ESTIMATED ELDERLY RENTAL HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
FREMONT/DODGE COUNTY, NEBRASKA
1990/2000/2005/2010

Inc. Rge.	Fremont				Dodge County			
	1990*	2000*	2005	2010	1990*	2000*	2005	2010
	<u>##CB-HP</u>	<u>##CB-HP</u>	<u>##CB-HP</u>	<u>##CB-HP</u>	<u>##CB-HP</u>	<u>##CB-HP</u>	<u>##CB-HP</u>	<u>##CB-HP</u>
0%-30% AMI	185 / 94	178 / 109	173 / 120	163 / 134	248 / 110	229 / 124	217 / 129	204 / 141
31%-50% AMI	265 / 121	265 / 171	275 / 200	285 / 228	308 / 136	311 / 176	319 / 194	328 / 214
51%-80% AMI	178 / 58	214 / 94	242 / 114	273 / 135	213 / 64	254 / 99	276 / 115	296 / 133
81%+ AMI	<u>188 / 26</u>	<u>243 / 18</u>	<u>286 / 23</u>	<u>347 / 32</u>	<u>208 / 26</u>	<u>298 / 18</u>	<u>363 / 33</u>	<u>422 / 44</u>
Totals	816 / 299	900 / 392	976 / 457	1,068 / 529	977 / 336	1,092 / 417	1,175 / 471	1,250 / 532

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

Source: 2000 Census, 1990, 2000 CHAS Tables
Hanna:Keelan Associates, P.C., 2005

ECONOMIC PROFILE

The following statistical and narrative discussion provides an **Economic Profile** of Fremont, Inglewood and Dodge County. Included in this analysis is a review of relevant labor force data, annual employment trends, commuter data and the identification of major employers.

Employment Trends & Projections

Table 3.10 illustrates the **travel time to work** for Fremont, Inglewood and Dodge County residents. Approximately 34 percent of Fremont’s residents traveled less than 10 minutes to work, while only 18 percent of Inglewood’s residents traveled less than 10 minutes to work, in 2000. Over 26 percent of the residents of Inglewood and 21 percent of the residents of Fremont traveled 30 minutes or more to work.

Table 3.11 identifies the most current and projected **employment data** available for Dodge County. The unemployment rate fluctuated around 3 percent, with a high of 4.6 percent and a low of 2.9 percent, between 1993 and 2003. During this period, the number of employed persons increased by 2,237.

Currently, it is estimated that there are 19,784 employed persons, in Dodge County, with a 4.1 percent unemployment rate. Projections, up to June, 2010, estimate that the unemployment rate will decrease, slightly, to 3.6 percent.

Table 3.12 identifies **work force employment by type** for Dodge County. Overall, non-farm employment (wage and salary) increased by 6.6 percent, between 1997 and 2003. The largest increase occurred in the Service sector, a 30 percent increase, between 1997 and 2003. The largest decrease occurred in the Retail Trade sector, a 29 percent decrease, between 1997 and 2003.

**TABLE 3.10
TRAVEL TIME TO WORK
FREMONT, INGLEWOOD & DODGE COUNTY, NEBRASKA
2000**

	<u>9 Minutes or Less</u>	<u>10-19 Minutes</u>	<u>20-29 Minutes</u>	<u>30-39 Minutes</u>	<u>40 Minutes or More</u>	<u>Work at Home</u>
Fremont:	4,308	4,418	998	807	1,840	254
Inglewood:	39	96	15	24	32	7
Dodge County:	5,621	5,885	1,977	1,374	2,617	617

Source: 2000 Census
Hanna:Keelan Associates, P.C., 2005

**TABLE 3.11
EMPLOYMENT DATA/TRENDS AND PROJECTIONS
DODGE COUNTY, NEBRASKA
1993- 2003/2005/2007/2010**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>% Unemployed</u>
1993	17,320	-- --	3.2%
1994	18,004	+684	3.2%
1995	18,513	+509	2.9%
1996	18,808	+295	3.2%
1997	19,024	+216	3.0%
1998	19,219	+195	3.1%
1999	19,014	-205	3.0%
2000	19,995	+981	3.0%
2001	19,554	-441	3.6%
2002	19,220	-334	4.1%
2003	19,557	+337	4.6%
2005	19,784	+227	4.1%
2007	19,963	+179	3.9%
2010	20,304	+341	3.6%
1993-2010	17,320-20,304	+2,984	2.85 Avg.

Source: Nebraska Department of Labor, 2005
Hanna:Keelan Associates, P.C., 2005

**TABLE 3.12
WORK FORCE EMPLOYMENT BY TYPE
DODGE COUNTY, NEBRASKA
1998-2002**

<u>Work Force</u>	<u>1998</u>	<u>2000</u>	<u>2002</u>	<u>% Change 1998-2002</u>
Non-Farm Employment (Wage and Salary)	15,596	17,037	16,627	+6.6%
Manufacturing	3,454	3,751	3,536	+2.4%
Durable	1,290	1,429	*	*
Non-Durable	2,165	2,322	*	*
Non-Manufacturing	12,142	13,286	*	*
Construction & Mining	565	600	651	+15.2%
Trans., Comm., & Utilities**	558	562	472	-15.4%
Trade	4,505	5,144	3,341	-25.8%
Retail	3,502	4,063	2,479	-29.2%
Wholesale	1,003	1,082	862	-14.1%
Fin., Ins., & Real Estate***	500	505	587	+17.4%
Services	3,365	3,773	4,377	+30.1%
Government	2,650	2,702	2,806	+5.9%
Federal	126	137	125	-0.8%
State	125	142	138	+10.4%
Local	2,399	2,423	2,543	+6.0%

* Data not available because of disclosure suppression

** Transportation, Communication & Public Utilities

*** Financial, Insurance & Real Estate

Source: Nebraska Department of Labor, Labor Market Information, 2005
Hanna:Keelan Associates, P.C., 2005

**HOUSING STOCK
& CONDITIONS**

A **housing stock profile/units in structure** for Fremont, Inglewood and Dodge County is presented in **Table 3.13**.

The 2000 Census recorded 10,580 housing units in Fremont, 168 housing units in Inglewood and 15,468 housing units in Dodge County. A comparison of the 1990 and 2000 housing stock identified an increase of 7.4 percent in Fremont, an increase of 43.6 percent in Inglewood and an increase of 5.9 percent in Dodge County. Fremont experienced an increase of 274 housing units, or 41.2 percent, in the multifamily (10 or more units) category. Inglewood did not have any multifamily (10 or more units) units recorded.

*housing
conditions;
substandard
housing*

Substandard housing as defined by HUD, as per the 2000 Census, included (1) housing units lacking complete plumbing and (2) housing units with 1.01+ persons per room.

Table 3.14 identifies the **general condition of housing**, in Fremont, Inglewood and Dodge County, in 2000, as per this definition.

In Fremont, 27 housing units lacked complete plumbing and 188 housing units were determined to be overcrowded. In Inglewood, no housing units lacked complete plumbing, but there were three units recorded with overcrowded conditions. In Dodge County, 39 housing units lacked complete plumbing and 262 housing units were reported as being overcrowded.

**TABLE 3.13
HOUSING STOCK PROFILE/UNITS IN STRUCTURE
FREMONT, INGLEWOOD & DODGE COUNTY, NEBRASKA
1990, 2000**

		<u>Number of Units</u>					
		<u>1 unit</u>	<u>2 - 9 units</u>	<u>10+ units</u>	<u>Mobile Homes</u>	<u>Total</u>	
Fremont:	1990	7,385	1,453	665	347	9,850	
	2000	7,745	1,514	939	382	10,580	
Inglewood:	1990	84	1	0	32	117	
	2000	130	10	0	28	168	
Dodge County:	1990	11385	1596	685	935	14,601	
	2000	11,803	1,674	952	1,039	15,468	

Source: 1990, 2000 Census
Hanna:Keelan Associates, P.C., 2005

**TABLE 3.14
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING - HUD
FREMONT, INGLEWOOD & DODGE COUNTY, NEBRASKA
2000**

	<u>Total</u>	<u>Complete Plumbing</u>	<u>% of Total</u>	<u>Lack of Complete Plumbing</u>	<u>% of Total</u>	<u>Units with 1.01+ Persons per room</u>	<u>% of Total</u>
		<u>Number</u>		<u>Number</u>		<u>Number</u>	
Fremont:	10,576	10,549	99.7%	27	0.3%	188	1.8%
Inglewood:	161	161	100.0%	0	0.0%	3	1.9%
Dodge County:	15,468	15,429	99.7%	39	0.3%	262	1.7%

Source: 2000 Census
Hanna:Keelan Associates, P.C., 2005

*year structure
built*

Table 3.15 identifies **year structure built** in Fremont, in 2005. Fremont consisted of an estimated 11,142 housing units, in 2005. From April, 2000, to December, 2004, an estimated 550 housing units were constructed in the City. The largest number of housing units built, since 1939, was 2,085 units, from 1950 to 1959. An estimated 48.5 percent of the housing stock, in Fremont, was constructed prior to 1960, and 20.5 percent was constructed prior to 1940.

TABLE 3.15 HOUSING STOCK PROFILE / YEAR STRUCTURE BUILT FREMONT, NEBRASKA 2005	
<u>Year</u>	<u>Housing Units</u>
April, 2000 to December, 2004	550
1999 to March, 2000	149
1995 to 1998	468
1990 to 1994	321
1980 to 1989	648
1970 to 1979	1,890
1960 to 1969	1,719
1950 to 1959	2,085
1940 to 1949	1,047
<u>1939 or Before</u>	<u>2,286</u>
SUBTOTAL	11,163
<u>Units Lost (2000 to 2004)</u>	<u>(21)</u>
TOTAL EST. UNITS - 2005	11,142
%1939 or Before	20.5%
%1959 or Before	48.5%
Source: 2000 Census, City of Fremont, 2005 Hanna:Keelan Associates, P.C., 2005	

housing vacancy **Table 3.16** identifies **housing vacancy rates** in the City of Fremont, in 2005. Fremont consisted of an estimated 11,142 housing units, 6,895 owner units and 4,247 rental units, in 2005. Of these 11,142 units, approximately 775 units were vacant; 354 owner units and 421 rental units. This resulted in an overall housing vacancy rate of 6.9 percent, with an owner vacancy rate of 5.1 percent and a renter vacancy rate of 9.9 percent.

The adjusted vacancy rate, which only includes units that are available for rent or purchase, meeting current housing code and modern amenities, was 4.7 percent, with an adjusted owner vacancy rate of 3.7 percent and an adjusted renter vacancy rate of 6.3 percent.

**TABLE 3.16
HOUSING STOCK OCCUPANCY/VACANCY STATUS
FREMONT, NEBRASKA
2005**

a) Housing Stock	11,142 (6,895 - O) (4,247 - R)
b) Vacant Housing Stock	775 (354 - O) (421 - R)
c) Occupied Housing Stock	10,367
Owner Occupied*	6,541
Renter Occupied*	3,826
d) Housing Vacancy Rate	6.9% (775)
Owner Vacancy*	5.1% (354)
Rental Vacancy*	9.9% (421)
e) Adjusted Vacancy Rate**	4.7% (527)
Owner Adjusted**	3.7% (258)
Renter Adjusted**	6.3% (269)

* Includes all housing stock, including seasonal and substandard housing.

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

Source: 2000 Census
Hanna:Keelan Associates, P.C., 2005

*owner occupied
housing values*

The cost of housing in any community is influenced by many factors, primarily cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the community to tie these issues into an applicable format and secure the appropriate resources. The Communities of Fremont and Inglewood are challenged to organize needed resources to meet the needs of its residents, including both financial as well as organizational resources. A continued effort to upgrade wages, at both existing and new employment settings, should be a top priority. From 1990 to 2000, the median value of owner housing has increased 98 percent, in Fremont, and 94.8 percent, in Inglewood.

Table 3.17 identifies **median value for owner occupied housing** in Fremont, Inglewood and Dodge County, for the period 1990 thru 2010. The 2010 estimated median value of owner occupied housing in Fremont is \$122,650, a 40.8 percent increase from 2000. The 2010 estimated median value of owner occupied housing in Inglewood is \$89,850, a 34.5 percent increase from 2000. The 2010 estimated median value of owner occupied housing in Dodge County is \$117,427, a 40.8 percent increase from 2000.

*median
gross rent*

Table 3.18 displays **median gross rents** for Fremont, Inglewood and Dodge County, as per the 1990 and 2000 Census and estimates. The 2000 median rents for Fremont, Inglewood and Dodge County were \$497, \$533 and \$485, respectively. From 2000 to 2005, median monthly rent in Greater Fremont is estimated to have risen about 12 percent.

By 2010, median rent in Fremont, Inglewood and Dodge County will be \$626, \$634 and \$594, respectively.

**TABLE 3.17
OWNER OCCUPIED HOUSING VALUE
FREMONT, INGLEWOOD & DODGE COUNTY, NEBRASKA
1990, 2000, 2005, 2007, 2010**

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,000	\$150,000 to \$199,999	\$200,000 or More	Total
Fremont:	1990	3,362	1,935	156	24	0	5,477
	Median Value	\$44,000					
	2000	643	3,194	1,518	411	196	5,962
	Median Value	\$87,100					
	2005	\$105,390					
	2007	\$112,440					
	2010	\$122,650					
Inglewood:	1990	36	8	0	0	0	44
	Median Value	\$34,300					
	2000	24	55	7	2	0	88
	Median Value	\$66,800					
	2004	\$78,900					
	2006	\$83,150					
	2009	\$89,850					
Dodge County:	1990	4,819	2,433	232	45	14	7,543
	Median Value	\$42,600					
	2000	1,299	4,265	1,864	555	351	8,334
	Median Value	\$83,400					
	2004	\$101,725					
	2006	\$107,415					
	2009	\$117,427					

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2005

**TABLE 3.18
GROSS RENT
FREMONT, INGLEWOOD & DODGE COUNTY, NEBRASKA
1990, 2000, 2005, 2007, 2010**

		<u>Less than \$200</u>	<u>\$200 to \$299</u>	<u>\$300 to \$499</u>	<u>\$500 or More</u>	<u>Total</u>
Fremont:	1990	566	942	1,554	289	3,351
	Median Rent 1990	\$317				
	2000	178	370	1,290	1,802	3,640
	Median Rent 2000	\$497				
	2004	\$570				
	2006	\$591				
	2009	\$626				
Inglewood:	1990	11	9	9	6	35
	Median Rent 1990	\$295				
	2000	0	0	15	27	42
	Median Rent 2000	\$533				
	2004	\$586				
	2006	\$612				
	2009	\$634				
Dodge County:	1990	686	1,134	1,782	308	3,910
	Median Rent 1990	\$311				
	2000	217	451	1,597	2,005	4,270
	Median Rent 2000	\$485				
	2004	\$543				
	2006	\$562				
	2009	\$594				

Source: 1990, 2000 Census
Hanna:Keelan Associates, P.C., 2005

Rental Programs

During the development of this Housing Study, the Consultant reviewed the economies of 13 rental properties, in Fremont, in April, 2005. **(See Table 3.19)**

The Consultant documented the year the property was built, the number of units, the rent/range, the funding source(s), the occupancy rate and if there was a waiting list. The following information can be summarized the Consultants findings.

- ▶ A total of 13 properties, consisting of 999 units, were reviewed.
- ▶ The rent varied widely between the properties, ranging between \$300 and \$2,090, with some properties also offering rent at 30 percent of the resident's income.
- ▶ The occupancy rates ranged from 86 percent to 100 percent, with an overall average occupancy rate of 93.5 percent.
- ▶ A total of 46 percent, or six of 13, of the properties had waiting lists.

Housing Authority . . .

The Fremont Housing Authority was also interviewed regarding the properties and services they offer.

- ▶ The Housing Authority offers 133 Section 8 Vouchers. **All are in use.**
- ▶ The Housing Authority operates two Towers, consisting of 251 units. The Towers have 40 vacant units, resulting in a 15.9 percent vacancy rate. These 40 vacancies include 12 units that are currently being renovated, resulting in a vacancy rate of 11.2 percent.

**TABLE 3.19
SELECTED RENTAL PROPERTIES
FREMONT, NEBRASKA
APRIL, 2005**

<u>Property</u>	<u>Year Completed</u>	<u>Units</u>	<u>Rent/Range</u>	<u>Funding Source</u>	<u>Occupancy</u>	<u>Waiting List</u>
Bethphage Mission of Great Plains II 317 W. Military Ave. 402-896-3884	1994	4	Two-bedroom Tenant: \$154-\$234 Total Contract: \$458	HUD 811 CDBG HOME	100%	No
Cambridge Apts. 2425 Buckingham Rd. 402-727-6466	1994	48	\$425 - \$585	HUD Private Pay	96%	Yes
Conestoga Crossing Apts. Michael & Military St. 402-721-4283	2005	96	Two-bedroom \$425 - \$450	Private Pay	88%	No
Deerfield Apts. 1021 S. Howard 402-721-4283	2004	122	1, 2, 3 Bdrm \$475, \$590, \$675	Private Pay	92%	No
Empire Apts. 459 Jefferson Rd. 402-393-6306	1981	24	2 Bdrm - \$534 3 Bdrm - \$621	HUD 202	87%	No
Linden Square 1200 North L. St. 888-244-4909	1960	30	One-bedroom \$450 - \$570	Private Pay	87%	No
Nye Apts. & Condos 2425 N. Nye Ave. 402-753-0801	1970 1980	180	\$495 - \$595 Condos: \$1,000	Private Pay	86%	No
Nye Square-Nye Courte Retirement Community 650 W. 21 st St. 402-721-9224	1989	44 AL 139 IL	AL: \$1,700 - \$2,600 IL: \$790 - \$2,090	Private Pay	100%	Yes
Powerhouse Apts. 734 N. Park Ave. 402-727-4825	2003	39	1 BR \$410 - \$515 2 BR \$490 - \$615 3 BR \$715	LIHTC HTC TIF	92%	Yes
Prairieview Apts. 404 E. 30 th St. 402-727-8159	1995	52	2 BR \$345 - \$505 3 BR \$600	Private Pay	96%	No
Simonson Apts. 239 W. 23 rd St. 402-721-6191	1970	105	\$300 - \$475	Private Pay	96%	Yes
Somers Point Apts. 948 W. Somers 402-727-4848	2003	32	2 BR \$350 - \$405	LIHTC HOME	100%	Yes
Yorkshire Manor Apts. 2600 N. Laverna St. 402-721-8161	1972	84	30% of Income, Section 8: \$399 Market: \$409	HUD	100%	Yes
TOTAL SAMPLE		999 units	30% of Income \$300 - \$2,090		93.5% occupied	46%* waiting

*46 percent, or 6 of 13 properties, reported having a waiting list currently or recently.

Source: Property Mangers, 2005

Hanna:Keelan Associates, P.C., 2005

***Housing Demand
Situation.***

Within Fremont there have been approximately 550 new units built since April, 2000. In 2005, 58 new homes have been constructed or are under construction. The average price range of these new homes is between \$130,000 and \$150,000, for first-time homebuyers, \$180,000 and \$200,000, for young professionals, and \$250,000+, for upper-income households. Most of the owners of these new homes are previous homeowners or renters within the area desiring to situate into a new/larger home.

Some of the housing needs expressed in Fremont include more housing options for first-time homebuyers, including more housing options in general. According to local housing contractors, it is difficult to build new low priced homes that are in high demand due to construction/land costs. Lot prices generally range from \$20,000 to \$40,000, with some lots selling for \$50,000+.

There has been a growing need for starter homes, in Fremont, especially those homes in the \$80,000 to \$100,000 price range. Unfortunately these homes cannot be built because of the high cost of land and construction. This type of housing is not feasible to be built on the types of lots currently available.

The Fremont Community has expressed a need for developing more single family homes, in all price ranges. The two- and three-bedroom owner housing units have seen high demand the past couple of years, according to local builders.



SECTION 4 -

Housing Needs/ Demand Analysis & Five-Year Action Plan

SECTION 4 - *Housing Demand/Needs Analysis*

INTRODUCTION

This Section of the **Greater Fremont Area Housing Study** provides a **housing needs/demand analysis and Five-Year Action Plan**. The needs/demand analysis includes the identification of both housing demand potential and housing expectations, the later based on available land, financial and organizational resources. Also included is a description of housing rehabilitation needs in the Communities.

Preceding the **Five-Year Action Plan** is a presentation of housing expectations, for the communities of Fremont and Inglewood as per income category and price product. The Action Plan provides a listing of recommended housing programs to pursue, by 2010, including cost estimates and potential funding sources.

HOUSING DEMAND POTENTIAL

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

(1) housing vacancy deficiency (demand)

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

(2) housing demand-new households, replacement, affordable demand

An adjusted housing vacancy rate, considering only vacant units meeting housing codes, would result in a **vacancy rate of 4.7 percent, in Fremont, and 3.9 percent, in Inglewood.** This being the case, the Fremont Area has a vacancy deficiency (demand), specifically for owner housing units.

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

(substandard unit)

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room.

(household cost burden)

Households experiencing **renter or owner cost overburden** are persons paying more than 30 percent of their income towards housing. Consideration is also given to the number of new households, demolitions, and any other projects in the planning stage for the designated community.

(3) “pent-up” housing demand

The **“pent-up” housing demand for current residents in the Communities, desiring and having the capacity to afford alternative housing, must also be considered.** In essence, this includes estimating the housing demand potential, during the planning period, for those households currently residing in Fremont and Inglewood. This includes the consideration of households changing tenant status from owner to renter or vice-a-versa, households changing types of housing (ie. larger home or apartment, smaller living quarters, single family to townhouse or condominium housing, etc.). Pent-up demand is calculated utilizing data associated with development and household tenure trends and qualitative data received from local citizenry and real estate occupancy trends.

*potential/
expectations*

Table 4.1 identifies the **overall housing demand potential and expectations** in Fremont and Inglewood, Nebraska, by 2010. Fremont has an estimated five-year housing demand potential for 941 units, including an estimated 567 owner and 374 rental units. Inglewood has an estimated five-year housing demand potential for 24 units, including an estimated 15 owner and nine rental units.

The housing demand **expectations** is a number that can be achieved within the planning period, if all available housing development resources become available and are utilized. These expectations provide the community with further clarity in terms of specific housing projects to undertake, during the next five years. Local housing stakeholders and providers need to be focused on the expected housing demand and achieving reasonable goals and outcomes that will effectively increase the quality of housing stock in the Fremont Area. **The housing expectations for Fremont are 570 housing units; 370 owner and 200 rental units. The housing expectations for Inglewood are 24 housing units; 15 owner and 9 rental units.**

estimated costs

Table 4.1 also offers the total **estimated cost** to develop the proposed housing expectations in Fremont and Inglewood, Nebraska. The total housing demand expectations, in Fremont, Nebraska, has an estimated cost of \$89.9 Million. The total housing demand expectations, in Inglewood, Nebraska, has an estimated cost of \$3.2 Million.

**TABLE 4.1
HOUSING DEMAND POTENTIAL/EXPECTATIONS & REQUIRED BUDGET
FREMONT & INGLEWOOD, NEBRASKA
2010**

	Potential *		Expectations **		Est. Required
	<u>Owner</u>	<u>Renter</u>	<u>Owner</u>	<u>Renter</u>	<u>Budget</u>
Fremont:	567	374	370	200	\$89.9 M
Inglewood:	15	9	15	9	\$3.2 M

*Based upon new households, providing affordable housing for 20% of cost burdened households, replacement of 20% substandard housing stock, absorb housing vacancy deficiency by creating 5% vacancy rate consisting of structurally sound housing units, build for pent-up demand.

**Based upon local capacity and availability of land and financial resources.

NOTE: Estimated Land Requirements - Fremont 141 Acres, Inglewood 6.0 Acres.

Source: Hanna:Keelan Associates, P.C., 2005

**(4) housing
rehabilitation
demand**

Table 4.2 identifies housing rehabilitation/ demolition demand in Fremont and Inglewood, Nebraska. By 2010, an estimated 356 housing structures should be targeted in the City of Fremont for either moderate or substantial rehabilitation, at an estimated cost of \$7.8 million. An additional 142 units are in need of demolition, during the next five years.

Inglewood needs to pursue the rehabilitation of up to 27 housing units, during the next five years, for an estimated cost of \$0.6 million. At least 12 units could be demolished.

**TABLE 4.2
HOUSING REHABILITATION NEEDS/POTENTIAL
FREMONT & INGLEWOOD, NEBRASKA
2010**

	<u># Rehabilitated</u>	<u>Estimated Cost</u>	<u>Demolition</u>
Fremont:	356	\$7.8 M	142
Inglewood:	27	\$0.6 M	12

Source: 2000 Census
Hanna:Keelan Associates, P.C., 2005

**HOUSING
DEMAND PER
TARGET
POPULATION/
PROPOSED TYPES
BY PRICE
PRODUCTS**

Tables 4.3 through 4.8 identify housing expectations in Fremont and Inglewood, for specific target populations and proposed housing types by price product, by 2010.

Target populations include elderly, family and special (needs) populations, per area median income (AMI). The housing types in the City of Fremont and the Village of Inglewood include both owner and rental units of varied bedroom types. In the City of Fremont, 571 units will be needed, by 2010, consisting of 370 owner units and 200 rental units. The Village of Inglewood will require 24 units, by 2010, consisting of 15 owner units and 9 rental units.

The greatest challenge for the Greater Fremont Area will be to develop proposed housing units for the lower income groups, at 60 percent AMI or less. In the City of Fremont, this includes 106 rental units and 24 owner units. The Village of Inglewood will require 9 rental units and 4 owner units in this income category.

**TABLE 4.3
HOUSING EXPECTATIONS – TARGET POPULATION
FREMONT, NEBRASKA
2010**

			HOUSEHOLD AREA MEDIAN INCOME						
R			<u>0%-30%</u>	<u>31%-50%</u>	<u>51%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>TOTAL</u>
E	U	Elderly	10	8	15	10	20	31	94^A
N	N	Family	12	15	10	15	12	6	70*
T	I	Special							
A	T	<u>Populations</u>	<u>20</u>	<u>10</u>	<u>6</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>36</u>
L	S	Subtotals	42	33	31	25	32	37	200
O	U	Elderly	0	0	0	21	45	69	135**
W	N	Family	0	0	17	35	96	70	218*
N	I	Special							
E	T	<u>Populations</u>	<u>0</u>	<u>0</u>	<u>7</u>	<u>6</u>	<u>4</u>	<u>0</u>	<u>17</u>
R	S	Subtotals	0	0	24	62	145	139	370
TOTALS			42	33	55	87	177	176	570

^A Includes Assisted Living Units.

* Includes both short- and long-term transitional living units and/or shelter beds.

** Includes lease-to-own units.

NOTE – 2005 100% Area Median Income in Dodge County is an estimated \$45,550, for a family of 2.5 persons.

Source: Hanna:Keelan Associates, P.C., 2005

**TABLE 4.4
HOUSING EXPECTATIONS – TARGET POPULATION
INGLEWOOD, NEBRASKA
2010**

			HOUSEHOLD AREA MEDIAN INCOME						
R			<u>0%-30%</u>	<u>31%-50%</u>	<u>51%=60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>TOTAL</u>
E	U	Elderly	0	1	2	0	0	0	3
N	N	Family	0	3	3	0	0	0	0
T	I	Special							
A	T	<u>Populations</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
L	S	Subtotals	0	4	5	0	0	0	9
O	U	Elderly	0	0	0	0	0	0	0
W	N	Family	0	0	4	4	5	2	15*
N	I	Special							
E	T	<u>Populations</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
R	S	Subtotals	0	0	4	4	5	2	15
		TOTALS	0	4	9	4	5	2	24

* Includes lease-to-own units.

NOTE – 2005 100% Area Median Income in Dodge County is an estimated \$45,550, for a family of 2.5 persons.

Source: Hanna:Keelan Associates, P.C., 2005

**TABLE 4.5
PROPOSED HOUSING TYPES BY PRICE PRODUCT (AREA MEDIAN INCOME)
FREMONT, NEBRASKA
2010**

		PRICE – MONTHLY RENT W/O UTILITIES (Area Median Income)						
		(0%-30%)	(31%-50%)	(51%-60%)	(61%-80%)	(81%-125%)	(126%+)	
R		<u>\$0-\$290</u>	<u>\$291-\$455</u>	<u>\$345-\$545</u>	<u>\$375-\$675</u>	<u>\$460-\$760</u>	<u>\$500-\$790</u>	<u>TOTAL</u>
E U	0 Bedroom	4	3	2	0	0	0	9
N N	1 Bedroom	8	7	6	6	8	8	43
T I	2 Bedroom	24	15	15	15	18	26	113
A T	<u>3 Bedroom</u>	<u>6</u>	<u>8</u>	<u>8</u>	<u>4</u>	<u>6</u>	<u>3</u>	<u>35</u>
L S	Totals	42	33	31	25	32	37	200

		PRICE – PURCHASE COST (Area Median Income)					
		(51%-60%)	(61%-80%)	(81%-125%)	(126%+)		
O U		<u>\$75,000-</u>	<u>\$99,000-</u>	<u>\$122,000-</u>	<u>\$171,000+</u>		<u>TOTAL</u>
		<u>\$98,000</u>	<u>\$121,000</u>	<u>\$170,000</u>			
W N	1 Bedroom	0	10	20	22		52
N I	2 Bedroom	6	15	23	30		74
E T	<u>3 Bedroom</u>	<u>18</u>	<u>37</u>	<u>102</u>	<u>87</u>		<u>244</u>
R S	Totals	24	62	145	139		370

NOTE – 2005 100% Area Median Income in Dodge County is an estimated \$45,550, for a family of 2.5 persons.

Source: Hanna:Keelan Associates, P.C., 2005

**TABLE 4.6
PROPOSED HOUSING TYPES BY PRICE PRODUCT (AREA MEDIAN INCOME)
INGLEWOOD, NEBRASKA
2010**

			PRICE – MONTHLY RENT W/O UTILITIES (Area Median Income)						
			(0%-30%)	(31%-50%)	(51%-60%)	(61%-80%)	(81%-125%)	(126%+)	
			<u>\$0-\$290</u>	<u>\$291-\$455</u>	<u>\$345-\$545</u>	<u>\$375-\$675</u>	<u>\$460-\$760</u>	<u>\$500-\$790</u>	<u>TOTAL</u>
R									
E U		0 Bedroom	0	0	0	0	0	0	0
N N		1 Bedroom	0	0	0	0	0	0	0
T I		2 Bedroom	0	3	3	0	0	0	6
A T		3 Bedroom	<u>0</u>	<u>1</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3</u>
L S		Totals	0	4	5	0	0	0	9

			PRICE – PURCHASE COST (Area Median Income)				
			(51%-60%)	(61%-80%)	(81%-125%)	(126%+)	
			<u>\$75,000-</u>	<u>\$99,000-</u>	<u>\$122,000-</u>	<u>\$171,000+</u>	<u>TOTAL</u>
			<u>\$98,000</u>	<u>\$121,000</u>	<u>\$170,000</u>		
O U							
W N		1 Bedroom	0	0	0	0	0
N I		2 Bedroom	0	0	0	0	0
E T		3 Bedroom	<u>4</u>	<u>4</u>	<u>5</u>	<u>2</u>	<u>15</u>
R S		Totals	4	4	5	2	15

NOTE – 2005 100% Area Median Income in Dodge County is an estimated \$45,550, for a family of 2.5 persons.

Source: Hanna:Keelan Associates, P.C., 2005

**Targeted
Residential Areas**

City of Fremont

The **City of Fremont** has few existing areas, within the Community, for the expansion of residential development. A very limited number of individual lots, suitable for infill of single- or two-family housing developments, are located in neighborhoods throughout the Community. Vacant parcels with existing streets, water, sanitary sewer, natural gas and electric utilities provide lower cost sites, due to the existence of required infrastructure. Sites chosen beyond the core of the City, and current utility service areas, are much more costly to develop when all infrastructure must be extended to the site, or within the newly proposed residential subdivisions. Since there are few lots available in existing neighborhoods, future development must occur on the fringe of the City, or outside the corporate limits. The removal of economically deficient housing in existing developed neighborhoods would provide land for new infill housing developments.

Areas beyond the developed core of the Community, at the fringes of some of the newer residential subdivisions, should serve as the primary growth areas for a variety of new residential uses. The City of Fremont last updated its Comprehensive Plan in 1999 and specifically identified residential growth areas along the corporate limits to the east, northeast and north. Additional residential growth areas were identified outside the corporate limits to the east, northeast and north, as well. In addition to the existing Future Land Use Plan, the Fremont East Bypass Land Use Plan was completed in 2005, identifying land use patterns along the US Highway 275 Bypass, east of the City. Several areas of single family and multifamily development were identified in the Plan.

Areas in Fremont, such as the Day Acres II Addition and adjacent subdivisions, contain lots along the east side of the City that could be developed as residential lots. Likewise, areas adjacent to Washington Heights, on the north side of the City, could be developed into residential lots. These areas are adjacent developed areas having existing utilities, making it cost effective to develop these areas for future residential subdivisions. Some of these areas may require an extension of roads and utility service when developed.

A large area of land has been identified to the north and the northeast of the corporate limits of Fremont for residential use, in the Future Land Use Map. This area is bound by Yager Street, to the west, and the commercial district along U.S. Highway 30, to the south. This area extends north and east towards the Fremont Bypass, yet it allows for vacant land adjacent the Bypass to act as a buffer zone. While this residential area is a prime development location, it will require an extension of roads and utility service when developed.

In addition to these new development areas, Fremont should also focus on the rehabilitation of existing structures in the corporate limits. There are a large number of older single family and multifamily units that could be rehabilitated to provide lower cost housing for Fremont residents.

Inglewood

The **Village of Inglewood** has several residential lots available throughout the Community, but not enough for major growth. In order to achieve substantial growth, the Village must look outside its corporate limits.

Inglewood is situated along the north side of a flood plain, which must be taken into consideration during development. There are also lakes located to the west of the Community and Fremont is adjacent to the north side of the Community. These barriers limit which direction Inglewood can expand. The most logical direction for growth would be to the east. This area is above the flood plain, so it should be easier to develop this and obtain government funding, if necessary.

**HOUSING
FINANCIAL
RESOURCES**

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

**Local Funding
Options**

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

local tax base

Tax increment financing (TIF) can use added property tax revenues, created by growth and development in a specific area, to finance improvements within the boundaries of a designated Redevelopment Area.

other local options . . .

Local Housing Authority - Fremont has an established housing authority, sponsoring affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects.

*other local options
con't.*

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

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

Local Lender Participation - Local and regional lending institutions serving the Fremont area should create a partnership to provide technical assistance to housing developers and share bridge and permanent financing of local housing programs.

The previously described local funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of Greater Fremont housing programs.

*other funding
initiatives*

The Greater Fremont area should consider the creation of both a local **Housing Trust Fund** and a community **Equity Fund** to assist in funding financially difficult housing activities, associated with new and existing housing programs. Financing for these funds can be secured via developer fees, private Foundations and/or donations for local/County financial institutions, insurance companies and C-corporations.

State Programs

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

DED The Nebraska Department of Economic Development (DED) is presently the administrator of **HOME** funds. HOME funds are available to authorized, local or regional based Community Development Housing Organizations (CHDOs) for affordable housing repair and/or new construction. An annual allocation of HOME funds is established for CHDOs based on individual housing programs. Fremont currently is not represented by a CHDO. The Community should consider creating a Fremont/Dodge County CHDO.

DED also administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to local community and county municipalities under 50,000 population, for financing housing, planning and public works projects. The City of Fremont is now an eligible applicant for entitlement CDBG funds.

housing trust fund ... **Nebraska Housing Trust Fund - The fund is available for affordable housing programs. The Trust Fund is administered by DED.**

NIFA NIFA is a primary provider of funding for affordable housing development in Nebraska. The two most population NIFA programs include:

- **Low-Income Housing Tax Credit (LIHTC) Program** - Provides a 4 and 9 percent tax credit to developers for the development of low cost, affordable multifamily, single family or elderly housing projects. **Developers can utilize the resources of the Midwest Equity Fund Group to secure tax credit equity.** A popular LIHTC program is the **CROWN (Credit-to-Own)**. The CROWN program creates a lease-to-own program for renters/potential homeowners. The **CRANE (Collaborative Resources Alliance for Nebraska)** is a set-a-side program for targeted resources, for community development and housing programs.
- **Single Family Mortgage Program** - Provides a less than current market interest rate for First-Time Homebuyers. Local lender participation is encouraged in this program.

NEO **Low-Income Weatherization Assistance Program-** This federally funded program assists people with low incomes by making energy improvements to their homes. The program is a statewide effort carried out primarily by Nebraska Community Action Agencies. The community action agency serving Fremont and Inglewood is the Goldenrod Hills Community Action Agency, based in Wisner, Nebraska.

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

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

Regional Funding

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

Federal Funding

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

HUD ♦ **Section 8 Moderate Rehabilitation SRO’s** - Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.

- ◆ **Shelter Plus Care** - Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- ◆ **HUD Section 202 Program** - Provides a capital advance to non-profit developers for development of elderly housing for either independent living or congregate (frail elderly) living. The program provides 100 percent financing, with a capital advance, no repayment loan and operational subsidy.
- ◆ **HUD Section 811 Program** - Provides a capital advance to non-profit developers for development of housing for persons with a disability(ies). The program provides 100 percent financing with an operational subsidy.
- ◆ **Mortgage Insurance** - The HUD 221(d)(3) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (ie., CDBG, HOME) and/or conventional financing.

other federal funding

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

Greater Fremont, Nebraska FIVE-YEAR ACTION PLAN

Housing Implementation
HOUSING ACTIVITY

	PURPOSE	EST. COST	POSSIBLE FUNDING	
1.	<p>Implement a Greater Fremont housing <i>capacity building/ education/promotion program to local interests.</i></p> <p>Designate an existing or create a new no-profit housing entity to <i>assist/facilitate affordable housing repair and development in Greater Fremont.</i></p>	<p>To educate local housing interests on the housing situation and potential and to recruit both profit and non-profit housing developers.</p> <p>To insure the ongoing repair and development of affordable housing.</p>	<p>\$15,000 Annually</p> <p>No Cost Estimate</p>	<p>Greater Fremont Development Council, Private Sector, Public Sector, HOME Funds.</p>
2.	<p>Establish a Greater Fremont <i>Funders Partnership.</i></p>	<p>To provide technical assistance to housing developers and share bridge and final financing of housing programs.</p>	<p>No Cost Estimate</p>	<p>Local Financial Institutions, other Private and Public Sector Groups and Individuals.</p>
3.	<p>Establish a Greater Fremont <i>Housing Trust Fund.</i></p>	<p>To provide “gap” financing for affordable housing programs.</p>	<p>\$600,000 Annually</p>	<p>Developer fees, Private Foundations, Community Contributions.</p>
4.	<p>Establish a Greater Fremont Community reinvestment or <i>Equity Fund.</i></p>	<p>To purchase Tax Credits (low-income housing, historic), associated with affordable and historically significant housing programs.</p>	<p>\$1,000,000 Annually</p>	<p>Selected Public and Private Sector Investments, Financial Institutions, Insurance Companies, C-Corporations. Partner with the Equity Fund of Nebraska.</p>

	HOUSING ACTIVITY	PURPOSE	EST. COST	POSSIBLE FUNDING
5.	<i>Housing Inspection Programs</i> in Fremont and Inglewood to focus on both rental and owner properties.	To allow for the ongoing inspection of both owner and rental housing properties in Fremont and Inglewood, to insure code enforcement and the availability of safe housing.	\$48,000 - \$66,000 Annually	Communities of Fremont and Inglewood, Landlords, Property Owners.
6.	<i>Greater Fremont Area Housing Website.</i>	To provide a resource for finding available owner and rental housing and buildable lots in Fremont and Inglewood.	\$5,000 Start-up cost \$2,000 Annual Maintenance Cost	Realtors, and Landlord Associations, Communities of Fremont and Inglewood and Greater Fremont Economic Council.
7.	<i>Greater Fremont Employers Assistance Program</i>	For Major Employers in Greater Fremont to encourage and assist employees with securing proper housing in Fremont and Inglewood.	No Cost Estimate	Major Employers, Communities of Fremont and Inglewood.

Housing Developments
Elderly/Special Populations
Rental/Owner Housing
HOUSING ACTIVITY

		PURPOSE	EST. COST	POSSIBLE FUNDING
8.	<i>Fremont</i> - 16 - 18 units, rental elderly households (62+ yrs.), 0% - 50% AMI.	To provide a one-bedroom affordable housing option for older adults, both independent and frail.	\$1,800,000	HUD 202, Nebraska Housing Trust Funds, HOME Funds.
9.	<i>Fremont</i> - 25 units, independent living, assisted living, mixed incomes, 51% to 80% AMI, Medicaid Waiver eligible.	To provide affordable, independent living/ assisted living housing options to elderly households (55+ yrs).	\$2,700,000	LIHTC, HOME Funds, Nebraska Housing Trust Funds, Community and/or Equity Fund of Nebraska, Conventional Financing.
10.	<i>Fremont</i> - 20 Townhomes, rental elderly households (55+ yrs.) mixed incomes at 81%+ AMI.	To provide affordable two+ bedroom Townhomes for independent living elderly households.	\$2,400,000	Conventional Financing, Community Housing Trust Funds.
11.	<i>Fremont</i> - 10 duplexes (20 units) for elderly households (55+ yrs) mixed income at 81%+ AMI.	To provide Fremont elderly households with two-bedroom rental options	\$1,700,000	HUD 202, LIHTC, HOME Funds, Nebraska Housing Trust Fund, Community Housing Trust Funds.
12.	<i>Fremont</i> - 12 units of rental housing for persons with a mobility and/or cognitive disability, @ 0% to 50% AMI. One or two separate development properties.	To provide one- and two-bedroom units for households with a person(s) with a disability(ies).	\$1,300,000	HUD 811, Nebraska Housing Trust Fund, HOME Funds, Community Housing Trust Funds.

Family Rental Housing
HOUSING ACTIVITY

PURPOSE

EST. COST

POSSIBLE FUNDING

<p>13. <i>Fremont</i> - 16 units, Townhomes, mixed income for families at 50% AMI.</p>	<p>To provide two- and three-bedroom affordable housing for families of various income levels.</p>	<p>\$2,100,000</p>	<p>LIHTC, Nebraska and Community Housing Trust Funds, Tax Exempt Bond Financing, Conventional Financing, HOME Funds, Community and/or Equity Fund of Nebraska.</p>
<p>14. <i>Fremont</i> - 24 single family rental houses, for individual/families, 0% to 80% AMI.</p>	<p>To provide affordable three+ bedroom units for persons/families of very low- to low-income.</p> <p>Could be a Purchase-Rehabilitate-Rent-to-Purchase Program.</p>	<p>\$3,120,000</p>	<p>LIHTC, Nebraska and Community Housing Trust Funds, Conventional Financing, Section 8 Rental Assistance, Community and/or Equity Fund of Nebraska, HOME Funds.</p>
<p>15. <i>Fremont</i> - Existing Rental Facilities Conversion Program. Up to 60 units.</p>	<p>To re-program an existing rental property for reuse; ie. Housing Authority Towers.</p>	<p>\$3,100,00</p>	<p>HUD 202 Conversion, LIHTC, Nebraska and Community Housing Trust Funds, Tax Exempt Bond Financing, Conventional Financing, HOME Funds, Community and/or Equity Fund of Nebraska.</p>
<p>16. <i>Inglewood</i>- Six to seven single family rental units proposed for mixed income, mixed population.</p>	<p>To provide two- and three-bedroom affordable rental units for families could be CROWN-credit-to-own.</p>	<p>\$1,100,000</p>	<p>LIHTC, Nebraska and Community Housing Trust Funds, Tax Exempt Bond Financing, Conventional Financing, HOME Funds, Community and/or Equity Fund of Nebraska.</p>

Owner Housing Programs
HOUSING ACTIVITY

PURPOSE

EST. COST

POSSIBLE FUNDING

<p>17. <i>Fremont</i> - Up to 15 single family houses for families with a person(s) with a disability(ies) @ 51% to 125% AMI.</p>	<p>To provide three+-bedroom home ownership opportunities to low-income families, with a person(s) with a disability(ies). Could be a CROWN program.</p>	<p>\$2,200,000</p>	<p>HOME Funds, Local Donations, Nebraska and Community Housing Trust Funds, LIHTC, Community and/or Equity Fund of Nebraska, Fannie Mae, Assistive Technology Partnership.</p>
<p>18. <i>Fremont</i> - Up to 40 single family houses for entry-level families @ 51% to 80% AMI.</p>	<p>To provide three+-bedroom home ownership opportunities to low-income families. Could be a CROWN program; could be tied to an Employer's Assistance Program.</p>	<p>\$5,900,000</p>	<p>HOME Funds, Local Donations, Nebraska and Community Housing Trust Funds, LIHTC, Community and/or Equity Fund of Nebraska, Fannie Mae.</p>
<p>19. <i>Fremont</i> - Up to 80 to 120 single family houses for families @ 81%+ AMI.</p>	<p>To provide a home ownership continuum for existing and future residents. Could be tied to an Employer's Assistance Program.</p>	<p>\$11.6 to 17.5 Million</p>	<p>Conventional Financing, Major Employers, Fannie Mae, Owner Equity.</p>
<p>20. <i>Fremont</i> - Up to 65 units of Patio- and/or Townhome housing for persons/families, mixed income 55+ years @ 61+ AMI.</p>	<p>To provide a continuation of elderly housing inFremont, two- and three-bedroom units.</p>	<p>\$8.8 Million</p>	<p>Nebraska and/or Community Trust Funds, Conventional Financing, HOME Funds.</p>
<p>21. <i>Inglewood</i> - Up to 15 single family homes for entry-level families @ 51%+ AMI.</p>	<p>To provide three+-bedroom home ownership opportunities to families. Could be a CROWN program.</p>	<p>\$2,300,000</p>	<p>HOME Funds, Local Donations, Nebraska and Community Housing Trust Funds, LIHTC, Community and/or Equity Fund of Nebraska, Fannie Mae.</p>

***County-Wide Housing
Rehabilitation Program***
HOUSING ACTIVITY

PURPOSE

EST. COST

POSSIBLE FUNDING

22. <i>Fremont/Inglewood</i> - Purchase/demolish up to 25 housing structures annually.	To provide land for replacement housing, while removing dilapidated houses.	\$2,200,000	CDBG, HOME Funds, Tax Nebraska and/or Community Trust Funds.
23. <i>Fremont/Inglewood</i> - Provide a moderate rehabilitation program for 50 to 60 housing units annually, either owner or renter.	To upgrade housing for low- to moderate-income families.	\$1.25 to \$2 Million	CDBG, HOME Funds, Owner Equity, Nebraska and/or Community Trust Funds.
24. <i>Fremont/Inglewood</i> - Provide a substantial rehabilitation program for 30 to 40 housing units annually, either owner or renter.	To substantially upgrade housing of low- to moderate-income families.	\$150,000 to \$1 Million	CDBG, HOME Funds, Owner Equity, Nebraska and/or Community Trust Funds.
25. <i>Fremont/Inglewood</i> -Housing Rehabilitation program for persons with a disability(ies) - 15 homes.	To assist families with a member having a disability(ies) to rehabilitate their house to be handicapped accessible.	\$500,000	CDBG, HOME Funds, Owner Equity, Nebraska and/or Community Trust Funds, Assistive Technology Partnership.



APPENDIX:

Housing Needs Survey

Results from 133 responses.

GREATER FREMONT, NEBRASKA HOUSING STUDY

“Community Housing Needs Survey”

Please indicate the type of housing needed in the Greater Fremont Area, during the next 5 years. (Check (√) the appropriate box).

	<u>Greatly Want</u>	<u>Somewhat Want</u>	<u>Don't Want</u>
▪ Housing For:	-- --	-- --	-- --
1. Low-Income Families	50	52	20
2. Middle-Income Families	74	39	7
3. Upper-Income Families	28	53	30
▪ Single Family Housing	76	38	5
▪ Rental Housing (General)	25	49	47
▪ Manufactured Homes	7	55	56
▪ Mobile Homes	1	15	105
▪ Condominiums/Townhomes	30	71	24
▪ Duplex Housing	15	64	38
▪ Apartment Complexes (3 to 12 Units per Complex)	8	51	57
▪ Rehabilitation of Owner-occupied Housing	52	53	15
▪ Rehabilitation of Renter-occupied Housing	42	54	24
▪ Housing Choices for First-Time Homebuyers	84	30	4
▪ Single Family Rent-to-Own	-- --	-- --	-- --
1. Short-Term 3 to 5 Years	33	54	32
2. Long-Term 6 to 15 Years	36	58	27
▪ Duplex/Townhouse Rent-to-Own	-- --	-- --	-- --
1. Short-Term 3 to 5 Years	18	51	49
2. Long-Term 6 to 15 Years	19	55	45
▪ One Bedroom (Apartment or House)	10	43	62
▪ Two Bedroom (Apartment or House)	24	69	23
▪ Three Bedroom (Apartment or House)	50	46	23
▪ Independent Living Housing for Persons with a Mental/Physical Disability	45	62	21

- OVER -

Results from 133 responses.

	Greatly Want	Somewhat Want	Don't Want
▪ Group Home Housing for ▪ Persons with a Mental/Physical Disability	35	60	29
Housing in Downtown	20	52	38
▪ Retirement Housing – Rental	39	54	22
▪ Retirement Housing – Purchase (Owner occupant)	45	62	7
▪ Retirement Housing For:	-- --	-- --	-- --
1. Low-income Elderly Persons	64	45	13
2. Middle-income Elderly Persons	68	50	6
3. Upper-income Elderly Persons	34	50	34
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	44	56	14
▪ Single-Room-Occupancy Housing (Boarding Homes)	6	44	66
▪ Short-Term Emergency Shelters – 30 Days or Less	35	49	39
▪ Long-Term Shelters – 90 Days or Less	24	38	58
▪ Transitional Housing (3-12 month temporary housing)	24	44	44
▪ Other (specify):			

Any Additional Comments: _____

THANK YOU

Please return completed survey to:

Jan Rise
 City of Fremont
 400 East Military Street
 PO Box 1266
 Fremont, NE 68026-1266
jrise@fremont.net

or

Tim Keelan
 Hanna:Keelan Associates, P.C.
 3275 Holdrege Street
 PO Box 30552
 Lincoln, NE 68503-0552
tkeelan@hannakeelan.com

Please Return by July 15, 2005