

McCook, Nebraska

*Nebraska Investment Finance Authority –
Housing Study Grant Program.*

COMMUNITY HOUSING STUDY – 2023

With “Five-Year Housing Action Plan.”

**Prepared For:
McCOOK ECONOMIC DEVELOPMENT CORPORATION**

MARCH, 2013



McCOOK, NEBRASKA COMMUNITY HOUSING STUDY – 2023

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McCOOK, NEBRASKA

SECTION 1

Overview of Research Activities & Expected Outcomes.

OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

■ INTRODUCTION. ■

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

This **Community Housing Study** was conducted for the **McCook Economic Development Corporation (MEDC)** and the **City of McCook** by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. **The McCook Planning Commission, local elected officials, an organized “Housing Steering Committee”** and the **Citizens of McCook**, all provided invaluable information.

Funding for the **Community Housing Study** was provided by the **MEDC, City of McCook** and a **Housing Study Grant** awarded by the **NEBRASKA INVESTMENT FINANCE AUTHORITY**. This **Housing Study** was completed in conjunction with the update of the **McCook Comprehensive Plan**.

■ RESEARCH APPROACH. ■

This **Community Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the City of McCook was derived from the U.S. Census and the 2006-2010 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and other pertinent data sources.

To facilitate effective both short- and long-range planning and implementation activities, housing demand projections were developed for a 10-year period. The implementation period for this Housing Study will be March, 2013 to March, 2023.



■ PURPOSE OF STUDY. ■

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

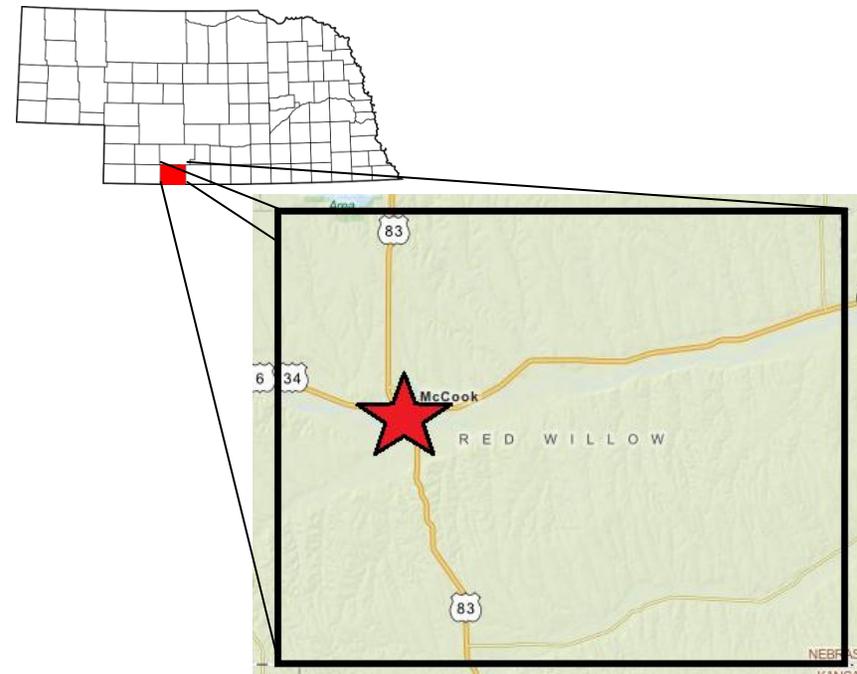
The **objectives** of this **Community Housing Study** are threefold: (1) **analyze** the recent **past and present housing situation** in **McCook**, with emphasis on the need for workforce, elderly and both rental and owner housing options; (2) **identify** the future **target housing needs** of the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

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative** activities included a comprehensive Community citizen participation program consisting of the implementation of housing Surveys, Housing Listening Sessions and meetings with an organized Housing Steering Committee that identified the issues and needs of the Community. **Quantitative** research activities included the collection of statistical and field data. The analysis of this data allowed for the projection of the McCook population and household base, income capacity and housing profile and demand.

■ SUMMARY. ■

The City of McCook is the County-Seat of Red Willow County. McCook has a long history of being an economic staple in southwest Nebraska, having large public and private employers, regional and national commercial businesses and a variety of industrial employment opportunities.

Based on the 2000 and 2010 Censuses, the population of McCook decreased by 3.7 percent, from 7,994 to 7,698. The largest contributor to this population decrease comes from the lack of housing options, including a lack of housing units needed by large families, the local workforce and elderly households, within an affordable price range. This leaves many families looking for decent owner and rental housing in other Communities.



The City of McCook will have an estimated population of 7,587 by 2023. This population will represent a decrease, 69 persons, or 0.9 percent, from the current (2013) estimated population of 7,656. Any positive economic boost in the City of McCook during the next 10 years, could produce a population increase by 2023, to 7,693.

To meet the housing needs of its current and future residents, McCook should strive to develop up to **279 new housing units by 2023**. In the next 10 years, approximately 147 housing units should be provided for owner households, consisting of a blend of entry-level to upper income single family units. Special attention should be directed at meeting the housing needs of younger households, including members of the local workforce. Up to 132 rental units should be built to accommodate the housing needs of families, elderly and special population households, as well as the housing needs of local workforce families. **An estimated 66 acres of land will be needed for residential development in McCook, during the next 10 years.**

A demand for both new and/or rehabilitated housing units exists in Downtown McCook. A total of 52 units, consisting of 12 owner and 40 rental housing units, should be targeted for the Downtown by 2023, representing approximately 19 percent of the total housing demand for the City of McCook. Up to 55,000 square feet of building space will be needed in the Downtown to accommodate the projected owner and rental units.

Future housing units built outside the current Corporate Limits of McCook, but within the City's Two-Mile Planning Jurisdiction should be constructed in a planned rural subdivision with the appropriate development specifications to allow these units to eventually be annexed into the City.

The most critical housing issues in McCook are to promote the development of housing for the local workforce population, affordable at all salary income levels. Other priority housing needs in McCook include providing housing opportunities for the elderly, first-time homebuyers and low- to upper-income persons and families, including new housing units of various types and styles, having three+-bedrooms. Future population and household growth in McCook will be driven by new and expanded economic development and public service activities, not only in McCook but throughout Red Willow County and southwest Nebraska.

■ HOUSING DEVELOPMENT & REHABILITATION PROGRAMS. ■

The **McCook Economic Development Corporation** is a non-profit organization actively involved in a variety of local community and economic development activities, including affordable housing programs. The MEDC's Housing Office (MEDC-HO) was created in 2001 with a capacity building grant from the Nebraska Department of Economic Development. Housing programs provided by the MEDC-HO are typically funded by grants from the Nebraska Department of Economic Development, the Nebraska Affordable Housing Trust Fund, HOME Funds and Nebraska Investment Finance Authority. Successfully implemented programs by the MEDC include the following:

Purchase Rehab Resell (PRR) – The PRR Program allows the MEDC-HO to purchase a moderate or severely deteriorating housing unit for the purpose of rehabilitation, which is then placed on the market to be sold. The objective is to create safe, energy efficient and affordable housing for low- to moderate-income families in the City of McCook and Red Willow County, while preserving the local housing stock. Prospective homebuyers must complete a Homebuyer Education Course and qualify for a home loan through a local lender. Applicants are required to meet necessary income requirements, provide a \$500 investment and to occupy the home for a minimum of five years. This Program has been popular with first-time homebuyers in McCook. **The MEDC-HO is in the process of rehabilitating and reselling three homes in McCook. An additional three homes are planned for rehabilitation in both 2013 and 2014, pending State funding.**

Down Payment Assistance (DPA) – A total of \$5,000 in down payment assistance is provided to qualified homebuyers in Red Willow County. Prospective homeowners are required to meet necessary income requirements, complete a Homebuyer Education Course and occupy the home for a minimum of five years. **An application for funding to assist a total of 20 households with down payment issues was submitted by the MEDC-HO and successfully funded. Funding for an additional 20 households is planned by the MEDC-HO.**

Homebuyer Education Courses – A series of courses with the intent to encourage responsible homeownership are offered throughout the year by the MEDC-HO. These courses feature guest speakers, real estate and insurance professionals and home maintenance and lending experts that educate potential homeowners on the home buying and maintenance process. Information provided includes obtaining mortgage loans, budgeting, rights and responsibilities of consumers and understanding the professional's roles. Courses will also fulfill education requirements for various government home loans. **A total of six courses are scheduled for 2013. The MEDC-HO is also planning to implement online courses for prospective homeowners.**



McCOOK, NEBRASKA

SECTION 2

McCook Community Profile.

McCOOK COMMUNITY PROFILE.

■ INTRODUCTION. ■

This **Section** of the **McCook, Nebraska Community Housing Study** provides a **Community Profile** of **McCook** and the **City's Effective (Housing) Market Area (EMA)**, addressing the topics of **population, income, the local economy and housing**. Presented are both trend data and projections. Emphasis is placed on a 10-year projection of change.

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

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in McCook, included a five-year period, **March, 2013, to March, 2023**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

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

■ POPULATION PROFILE. ■

The population of the previous two Decennial Censuses (2000 and 2010) recorded a slight decrease in population for the City of McCook. The City's population decreased from 7,994 in 2000, to 7,698 in 2010, a decrease of 296, or 3.7 percent.

Population.

The current (2013) estimated population for McCook is 7,656. The population of McCook is projected to remain stable, but decrease slightly, by 69, or 0.9 percent, to 7,587 by 2023, representing a “Medium” population projection for the Community. **The City of McCook has the potential to experience a population increase of 37, or 0.5 percent to 7,693 by increasing housing planning and development activities.**

The **McCook EMA**, identified on **page 2.3**, has also decreased in population from 2000 to 2010. The 2013 EMA population is an estimated 9,847. This represents a decrease of 60, or 0.6 percent from the 2010 estimated population of 9,907. The EMA is also projected to decrease, but remain stable during the next 10 years, with a population of 9,796 by 2023.

Age.

The “55-64” age group experienced the largest increase in population from 2000 to 2010, increasing by 182, or from 726 to 908. This age group is projected to experience the largest increase in population by 2023, 84 persons, or 9 percent.

The McCook “55-64” and “85+” population groups are projected to increase by 2023. This includes elderly and frail elderly populations. The “20-34” age group is also projected to experience a population increase by 2023, due to expanding employment opportunities.

The current median age in McCook is an estimated 40.2 years, a decrease from the 2010 median age of 40.7. The trend of a decreasing median age is projected to continue through 2023, decreasing to 39.9 years.

Persons Per Household.

The current number of persons per household in McCook is approximately 2.25 and is projected to decrease, slightly by 2023. Persons per Household in the McCook EMA, estimated to be 2.27, are also projected to experience a slight decrease by 2023. The decrease in persons per households is typically attributed to smaller families and single person households in the Community.

Hispanic Origin.

Persons of Hispanic origin comprised an estimated 2.5 percent, or 202 of the total 7,994 persons living in McCook in 2000. The Hispanic population increased from 2000 to 2010 and comprised an estimated 4.9 percent of the McCook population, or 377 of the total 7,698 residents. This trend is likely to continue due to several employment opportunities in the Community.



■ INCOME PROFILE. ■

Household incomes in McCook have increased in recent years and are projected to continue this trend through 2023. From 2000 to 2010, median income in McCook increased from \$31,105 to \$38,974, or 25.3 percent. **The median income is projected to increase by 2023 from the current estimated amount of \$40,181 to \$50,335, an increase of 25.3 percent.** The number of households in McCook having an annual income at or above \$35,000 is expected to increase during the next 10 years.

As household incomes in McCook continue to increase, so will per capita income. This trend in the Community reflects that of Red Willow County. Current per capita income in Red Willow County is an estimated \$39,981. By 2023, per capita income in the County is projected to increase by an estimated 25.1 percent to \$50,020.

Cost Burdened/Housing Problems.

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

An estimated 342 owner and 346 renter households in McCook are currently cost burdened and/or have housing problems. Households experiencing cost burden and/or housing problems are projected to decrease by 2023, when an estimated 330 owner and 337 renter households are projected to exist in McCook.

An estimated 142 of the cost-burdened 346 renter households are considered elderly, or 62+ years of age. By 2023, the number of cost-burdened elderly renter households is projected to decrease to 139.

Substandard Housing.

Substandard Housing, as defined by the U.S. Department of Housing and Urban Development, considers housing units that are experiencing overcrowded conditions (1.01+ persons per room) or homes without complete plumbing. **The 2006-2010 American Community Survey found no homes in McCook lacking complete plumbing or experiencing overcrowded conditions.**

■ ECONOMIC PROFILE. ■

Primary economic information is only available on the County level. The economic trends and projections identified for Red Willow County are strongly represented in the City of McCook.

The unemployment rate in Red Willow County ranged from 2.6 percent to 3.8 percent, between 2000 and 2011. During this period, the number of employed persons decreased by 149 in the County. Currently, an estimated 5,950 employed persons exist in Red Willow County with an estimated unemployment rate of 2.5 percent. By 2023, the number of employed persons is projected to increase by 98, or 1.6 percent, to 6,048.

Overall, non-farm employment (wage and salary) in Red Willow County increased by 4.6 percent, between 2010 and 2012. The largest increase occurred in the Retail Trade Sector, while the largest decrease occurred in the Federal Government Sector.

McCook is the governmental and employment center of Red Willow County. The City also has a very diverse commercial and industrial setting in southwest Nebraska. The major employers in the City of McCook include Valmont Irrigation, McCook Community Hospital, Parker Hannifin and McCook Public Schools. The Community is also the location to a number of State public organizations, including Nebraska Public Power District and a Work Ethic Camp through the Nebraska Department of Correctional Services.



■ HOUSING PROFILE. ■

Households.

A decrease in the number of households was recorded in McCook from 2000 to 2010. Households decreased from 3,371 in 2000 to 3,324 in 2010; a decrease of 47 households. Currently, McCook consists of an estimated 3,315 households, including 2,165 owner and 1,150 renter households. Owner households decreased by an estimated nine, while renter households increased by two since the 2010 Census, which recorded 2,176 owner and 1,148 renter households.

An estimated 3,325 households are projected to exist in McCook by 2023. This will equal an estimated 2,159 owner and 1,166 renter households. These projections represent a slight decrease in owner households and an increase in renter households.

Currently (2013), an estimated 198 persons reside in **group quarters**. By 2023, an estimated 171 persons will receive services in a group quarter facility. Group quarters consist of dormitories, correctional facilities and nursing/care centers and are not considered a household.

Housing Units.

An estimated 3,817 housing units currently exist in McCook. Of these units, approximately 502 are vacant, resulting in an estimated overall **housing vacancy rate of 13.1 percent**. The estimated overall owner housing vacancy rate in McCook is 9.2 percent, while the overall rental housing vacancy rate is 19.8 percent.

The “**adjusted**” vacancy rate in McCook is an estimated **6.7 percent**. This includes, only, vacant housing units of sound and modern condition, available year-round for either purchase or rent. **The City of McCook has an adjusted owner housing vacancy rate of 3.8 percent. This represents a “vacancy deficiency” in year-round, permanent owner housing units.**

Housing Conditions.

A **Housing Structural Condition Survey** was implemented for McCook to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. A total of 3,017 housing structures were reviewed. Of these structures, 44 percent, or 1,326 were determined to be in a minor or major deteriorating condition, while an additional 41 structures were considered to be dilapidated and not cost-effective for rehabilitation.

Table 2.1 identifies a **survey of rental properties** for Red Willow County, from 2002 to 2012, and for the City of McCook in 2012, conducted by the Nebraska Investment Finance Authority. A total of 16 rental housing programs in the County (15 in McCook) participated in the 2012 Survey, for a combined total of 289 rental housing units. Combined results identified a 2.8 percent rental housing vacancy rate in 2012 in the County, and 3 percent vacancy rate for the City of McCook.

Rental units in the County, for 2011, took an average of 47.4 days to become occupied. This number decreased in 2012 to 12.2 days, demonstrating that rental units in Red Willow County are taking a shorter time to become occupied and, thus, a demand for additional rental units. Vacant rental housing units in the City of McCook became occupied in an average of 16.2 days; again, a very short time..

TABLE 2.1
SURVEY OF RENTAL PROPERTIES
RED WILLOW COUNTY/McCOOK, NEBRASKA
2002-2012

	<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate</u>	<u>Absorption Rate (Days)</u>
Red Willow County:	2002	3	48	4.2	9.7
	2003	6	185	1.6	20.7
	2004	7	155	14.8	32.0
	2005	16	265	9.8	36.3
	2006	14	309	9.4	83.5
	2007	13	283	6.4	33.6
	2008	9	237	8.4	16.6
	2009	9	260	3.5	25.1
	2010	11	298	6.4	37.2
	2011	13	331	3.9	47.4
	2012	16	289	2.8	12.2
McCook:	2012	15	266	3.0	16.2

Source: Nebraska Investment Finance Authority, 2013.

Table 2.2 identifies the **vacancy rate by unit type**, for the City of McCook, in 2012. Of the total 266 managed units surveyed, only eight units were available, creating a rental housing vacancy rate of 3 percent.

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate</u>
Single Family Units	29	1	3.4
Apartments	237	3	1.3
Mobile Homes	0	0	0.0
<u>Not Sure of Type</u>	<u>0</u>	<u>4</u>	<u>0.0</u>
Total Units	266	8	3.0

Source: Nebraska Investment Finance Authority, 2013.

Housing Values.

Housing values have steadily increased in McCook since 2000. Currently, the estimated **median value for owner occupied homes** is \$80,300, an increase of 4.1 percent from the 2010 estimated median value of \$77,100 and a 29.3 percent increase from the 2000 estimated median value of \$62,100. By 2023, the median value of owner homes is projected to increase an estimated 22.7 percent, to \$98,600.

Gross rent in McCook has also increased steadily since 2000. The median rent increased by \$148, or 37.2 percent between 2000 and 2010. The current median rent in McCook is an estimated \$561 and is projected to increase to \$702, or 25.1 percent by 2023.



Downtown Housing.

Downtown McCook is bordered by East First Street, “A,” “B,” “C,” “D” and “F” Streets, and West First, West Third, West Fourth and West Fifth Streets in south central McCook. Currently, an estimated 65 total housing units exist in Downtown McCook, which comprise 1.7 percent of the total existing housing units in McCook. Of these 65 units, an estimated 52 are occupied, consisting of 11 owner and 41 rental housing units, with an overall estimated housing vacancy rate of 8.9 percent.

The majority of occupied and vacant housing units exist in the upper floors of commercial structures. Upper floor units could be rehabilitated and rented to persons and families in need of housing in the Community. Downtown housing will play an integral part in not only maintaining and increasing the viability of the Downtown, but the business and economic growth of the Community as a whole. **A Downtown Revitalization Plan was recently completed for McCook, identifying solutions and methods to expanding housing availability in the upper floors of Downtown commercial buildings**

Appendix I includes an example **McCook Downtown Housing & Redevelopment Initiative**, which couples Downtown housing development with an associated economic boost for the City of McCook.

Existing Houses Listed for Sale.

The Multiple Listing Service for the City of McCook indicated a total of 27 homes for sale as of March 5, 2013. The advertised price for these houses ranged from \$27,500 to \$280,000, with an average asking price of \$109,180. The average length of a home listing is 132 days. The oldest of the 27 houses was constructed in 1882, while the most recently constructed home was built in 2006.

The listing service also included an additional 15 houses that have recently sold with “pending” closing dates. The average advertised price of these 15 homes was \$101,223. These houses also spent an average of 101 days on the market.

Vacant Lots Listed for Sale.

As of March 5, 2013, a total of 11 individual vacant, residential parcels and one subdivision were listed for sale on the Multiple Listing Service. Advertised costs of the 11 vacant lots ranged from \$10,000 to \$28,000, with an average price of \$16,490. These lots have been on the market for at least 333 days, with an average time listed for sale of 1,057 days.

Existing Available Housing Stock.

A total of seven primary rental housing options in McCook, containing 185 units were reviewed. These housing options consist of one-, two- and three-bedroom units with monthly rent ranging from 30 percent of a tenant’s monthly income to \$625. **Currently, all of these rental housing programs have a sustained occupancy near or above 90 percent.**

A total of four Nursing, Assisted Living and Special Needs facilities were reviewed, consisting of 100 nursing beds and 48 assisted living units. **Currently, all four of these programs are experiencing occupancy rates at or above 90 percent.**

With the population and number of households projected to increase in the City of McCook through 2023, it is important that an appropriate, affordable rental housing stock of various types be available in the Community for both new and existing families, through the continued utilization of housing programs offered by the MEDC-HO. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families.

Existing residents should also take a proactive approach in maintaining their dwelling to meet City code and enhance the appearance of their home. The Community should also prepare for an increase in elderly population and number of households. This should include the development of additional senior independent living options.

The Community has a variety of housing options available for residents of all income types and needs, but many are experiencing high occupancy rates. It is important for the Community to continue to develop housing for families of all income ranges and needs to prevent housing vacancy deficiency issues. Demand for rental housing exists in the Community, especially for workforce persons and families and in the Downtown.

Housing Demand Situation.

The City of McCook is in the process of developing 27 units of affordable rental housing, as part of the East Ward Village Rental Housing Program. While this is a valuable program to the Community, additional rental housing units are needed to alleviate a rental housing shortage in McCook. A majority of new housing units in the Community consist of single family homes that serve upper-income persons and families.

Some of the housing needs expressed in McCook include **rehabilitation of owner- and renter-occupied housing, general rental housing and housing choices for low- to middle-income families consisting of two+-bedrooms**. Survey respondents stressed a need for safe, decent and affordable housing options and the need to rehabilitate or demolish distressed housing structures, including the St. Catherine's Apartments facility. After demolition, the vacant land should be developed with affordable single family, duplex and triplex housing units for low- to moderate-income persons and families.



McCOOK, NEBRASKA

SECTION 3

Community Citizen Participation Program.

COMMUNITY CITIZEN PARTICIPATION PROGRAM.

■ INTRODUCTION. ■

The **McCook Community Housing Study** included a **Community Citizen Participation Program** to gather the opinions of the McCook citizenry regarding housing issues, needs and wants. *Planning for a Community's future is accurate and most effective when it includes opinions from as many community citizens as possible.*

The methods used to obtain information from the citizens of McCook included meetings with a Housing Steering Committee, comprised of local leadership, organized by the McCook Economic Development Corporation-Housing Office (MEDC-HO), and three important Community Surveys: (1) a “**Housing Needs & Wants Survey**” that **identified needed housing types and population groups in greatest need of safe, decent and affordable housing**, (2) a “**Workforce Housing Needs Survey**” designed to identify barriers to, and demand for affordable housing among the Community's workforce, and (3) a “**Continuum of Care for Elderly Persons Household Survey**,” identifying gaps in Community services and housing for the City's elderly population. A series of Community Housing “Listening Sessions,” were also conducted, allowing McCook residents the opportunity to meet with local elected officials and Hanna:Keelan representatives to discuss area housing opportunities.

These three **Surveys** were implemented in the Community during the months of August and September, 2012. Results of each Survey are included in **Appendix II**.



■ HOUSING STEERING COMMITTEE. ■

This **Community Housing Study** involved the creation of a “**Housing Steering Committee**,” comprised of local elected officials, business owners and McCook residents. The Steering Committee provided invaluable information pertaining to housing issues in the Community, including the cost and condition of housing, an overall lack of suitable, affordable housing and its effect on Community growth and needed housing types. A list of identified housing goals were identified by the Steering Committee, which are highlighted below.

- Address **workforce housing issues**, including the creation of partnerships between major employers and public organizations to support the development of workforce housing. Employees are having difficulty finding suitable housing in McCook. The lack of housing options leaves major employers reluctant to expand. Limited choices for affordable housing has also limited population growth and encouraged the local workforce to commute from nearby Communities.
- **Address land development restrictions and zoning regulations**, while identifying areas where infill housing can be constructed to utilize existing public streets and infrastructure. Secure funding for land and housing development projects.
- **Address local incomes and the effect on housing development and sales.** The costs associated with new rental housing development exceed the current level of affordable rents. Utilize the McCook Community Foundation to assist with residential development.
- **Focus on Downtown residential growth opportunities**, including new construction and rehabilitation/ retrofit. This could include energy efficient upgrades to existing and future housing units. Historic Preservation of residential buildings will attract new tenants to the Downtown. Many of the buildings in the Downtown are in need of rehabilitation, especially new roofs.
- **Property rehabilitation assistance** is needed in many of the older neighborhoods of the City. Nearly 50 percent of the housing stock in McCook is in less than “sound” condition. Reverse this trend with effective housing redevelopment, rehabilitation and development programs. Homeowners are more focused on rehabilitating their existing unit than moving or “upgrading” to a different dwelling.
- **Address the Two-Mile Planning Jurisdiction for cost effective residential growth.** The City is feeling the pressure of growth, especially from young families moving back to McCook.

■ HOUSING NEEDS & WANTS SURVEY. ■

A “**Housing Needs & Wants Survey**” was distributed to each household in McCook, with a total of **90 Surveys** returned. The Survey asked participants to provide their opinion about specific housing types and areas of greatest housing need in the Community. “**Highlights**” of the Survey results are as follows.

- Survey participants identified “**Greatly Needed**” housing types for McCook, as being *Housing for Low- to Moderate-Income, Single Parent Families and Existing/New Employees; Single Family Housing, General Rental Housing, Housing Choices for First-Time Homebuyers, Two- and Three-Bedroom Apartments/Houses, Retirement Housing for Low- to Moderate-Income Elderly Persons and Short Term Emergency Shelters.*
- 71.1 percent of the Survey respondents favored the City of McCook using State and/or Federal grant funds to conduct an owner housing rehabilitation program.
- 67.8 percent of the Survey respondents supported the City of McCook using State and/or Federal grant funds to conduct a rental housing rehabilitation program.
- 63.3 percent of the Survey respondents favored the City of McCook establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.
- **76.7 percent of the Survey respondents supported the City of McCook using grant funds to purchase, rehab and resell vacant housing in the Community.**
- 70 percent of the Survey respondents favored the City of McCook using State and/or Federal grant funds to provide down payment assistance to first-time homebuyers.

■ WORKFORCE HOUSING NEEDS SURVEY. ■

The MEDC-HO, in cooperation with major employers in the McCook area, conducted a **Workforce Housing Needs Survey**, to determine the specific renter and owner housing needs of the Community's workforce. A total of **192 Surveys** were returned.

Survey participants were asked to supply information on Community housing issues, including barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or renter. "**Highlights**" of the Survey results are as follows.

- The following major employers participated in the Survey; Valmont, McCook Community Hospital, Hillcrest Nursing Home, Burns Podiatric Lab, and McCook Public Schools.
- Of the 192 employees completing a Survey, 157 were homeowners and 35 renters. **A total of 41 Survey participants were not a resident of McCook. Of this total, 33 Survey participants indicate a desire to live in McCook.**
- **A total of 35 participants were not satisfied with their current housing situation.** Reasons included the participants home being too small, home needing moderate or substantial rehabilitation, or being too far away from their place of employment.
- The majority of respondents could afford a home consisting of three+-bedrooms, priced between \$50,000 and \$100,000 and afford a monthly payment between \$350 and \$850. Respondents also stated they could afford a rental unit with a monthly payment under \$450.

Survey participants were asked to address the issues or barriers they experience in obtaining affordable owner or renter housing. The most common barriers faced when obtaining affordable **owner housing** included **housing prices, the cost of utilities and a lack of sufficient homes for sale.** The most common barriers faced when obtaining affordable **rental housing** included **the cost of rent, a lack of decent rental units in an affordable price range and the cost of utilities.**

■ CONTINUUM OF CARE FOR ELDERLY PERSONS HOUSEHOLD SURVEY. ■

A “**Continuum of Care for Elderly Persons Household Survey**” was made available in McCook to assist in determining the specific short- and long-term housing and Community service needs of the City’s elderly population. A total of **31 Surveys** were returned.

Survey participants were asked to supply information on subjects concerning the quality of Community services, types of housing needed for senior citizens, and the quality of various support services provided by Community organizations.

- Survey participants identified six males and 21 females, a majority of which were 75 to 84 years of age and currently retired.
- Most Survey participants were satisfied with their current housing situation. Those that were not satisfied cited high rent and poor unit management..
- The Survey identified all Community services to senior citizens as “Excellent” or “Good” in quality.
- **Participants identified needing either assisted living housing, a two-bedroom apartment unit or a duplex rental unit to satisfy their housing needs within the next 10 years. A majority of participants felt living in a Retirement Housing Campus was “somewhat appealing.**
- Continuing Education Opportunities, Financial Assistance and Management, as well as Volunteer Opportunities were identified as “Excellent” or “Good” support services in the Community.

A series of questions highlighted the usage of Downtown businesses and resources by the Community’s elderly population. A majority of elderly participants identified visiting Downtown for professional services, including banking, accounting and lawyer and doctor appointments. Participants also identified improved sidewalks, landscaping, lighting and the installation of park benches as a needed action for Downtown.

■ COMMUNITY HOUSING “LISTENING SESSIONS”. ■

The Community Citizen Participation Program included three **Community Housing “Listening Sessions”** at the Keystone Business Center in Downtown McCook. Each session received excellent input from those in attendance. The following highlights the priority housing issues or needs for the City of McCook, as expressed by those in attendance.

Listening Session #1:

- The current housing market in McCook is concentrated on homes priced between \$65,000 and \$85,000. If a house is listed for sale in this price range, it is only on the market for a brief period of time before being sold. Houses in this price range are typically located in the older neighborhoods in close proximity to Downtown, have one- to two-bedrooms and need updating.
- Moderate- to upper-income housing are generally priced in the \$150,000 to \$250,000 range.
- The number of housing units for sale in the McCook real estate market has been approximately 40 at any given time. Realtors attending the Session stated this number is too low, especially when houses with extensive rehabilitation needs are factored out the total. Fewer home buyers are willing to invest additional money for upgrades and restoration of older homes.
- Housing rehabilitation and access to funding assistance is desired by many property owners.
- Townhomes and duplexes were developed in McCook several years ago, with limited interest. Several attendees thought that now is a better time to market this housing type, especially to workforce employees and for elderly persons 55+ years of age.
- There is a perception in McCook by the general public that “affordable housing” brings additional low-income people and families into the Community. An educational component that expands awareness of homeownership for families exists in McCook.
- Deferred maintenance by home owners, especially the elderly on fixed incomes, results in a gradual decline in the condition of older homes in the core of the City.
- Residents looking for housing to rent and to purchase have “sticker shock” when they realize the cost of housing in McCook. Unlike many other western Nebraska Communities, housing values in McCook have increased since 2000.

- **#1 Housing Need in McCook is workforce housing in conjunction with workers receiving a “Living Wage.”**
- Contractors and housing developers are lacking in McCook.
- The appraisal of a newly constructed house in the City of McCook, especially on an infill lot in an existing neighborhoods, won’t appraise to a value that is equal to the cost of construction. The current value of older homes, many with deferred maintenance, brings down the assessed valuation of homes constructed in older neighborhoods. The City needs to focus on the condition of the entire neighborhood, rather than individual homes. Neighborhoods with enhanced public facilities and utilities will attract reinvestment.
- The Community needs to form public/private partnerships to assist developers with the cost of extending infrastructure into new subdivisions to support housing development and attract new residents to the City.
- Many younger families with children would prefer to purchase a four bedroom house in the \$150,000 to \$200,000 price range. One person stated that their family has been looking for a second larger home for the past eight months with no success.
- Most houses on the market tend to need updating and/or rehabilitation.
- The current lack of available houses to purchase or to rent is limiting the ability of employers to hire and house new employees in McCook. One participant stated that his company recently hired two new employees that connect by the internet from their homes in eastern Nebraska. His company will have the future need to hire additional employees and would prefer to have them reside in McCook, but the local market is limiting their ability to attract new employees to the City of McCook as new permanent residents, thus, delaying their company’s expansion plans.

Listening Session #2:

- There is a lack of available houses to purchase or to rent that have three+ bedrooms. There are very few older homes with three+ bedrooms that are listed for sale. A majority of houses in the older neighborhoods of the City are constructed on small lots and have only one or two bedrooms. Some homes have a retrofit third bedroom in the basement.
- **The top priority for new housing in McCook is workforce housing.** Housing with at least three bedrooms in the \$150,000 to \$200,000 range is in high demand.
- **The second priority for new housing is 55+ retirement housing.** New housing types for retirees and the elderly would increase the availability of larger existing homes in the Community for younger families with children.

Listening Session #3:

- Habitat for Humanity has been active in the City of McCook, with four homes constructed for low-to moderate income families. The organization has also worked with the MEDC-HO to rehabilitate several other homes throughout the City.
- There is limited availability of houses for rent in the City. One attendee stated, as a landlord, they have to be very careful about raising the rental rates of their houses. Older houses, with rents higher than \$450, are slow to rent up. Even if houses have improvements or upgraded appliances, they need costly improvement, which are prohibited.
- The “gap” in the appraised value is much lower than the actual cost of building a home or an apartment building, which limits the ability of local residents and contractor/developers to obtain financing in McCook. This issue limits young workforce families from building their own home, especially if there is any concern that they may need to relocate in the next few years and sell their homes to recoup their investment.
- The top priority for housing in the City is rental housing for workforce employees. Landlords and realtors receive many requests for houses to rent.



■ HOUSING GOALS & ACTION STEPS. ■

The City of McCook provided several opportunities for input from various individuals, organizations, groups and Community leaders, regarding the existing and future housing situation of the City. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in the Community.

The following identifies **housing goals** for the Community of McCook, followed by a series of **action steps** that should be closely followed in achieving these goals. The “**Housing Goals & Action Steps**” were created through a series of Housing Steering Committee meetings and public input.



Goal 1: Community Housing Initiative. The City of McCook should implement a **housing development initiative** as a primary economic development activity. Such initiative should include the development of up to **279 new housing units by 2023**, including an estimated **147 owner housing units** and **132 new rental units**. The development of up to 279 new housing units would add an estimated \$51 Million to the McCook property tax base. This Housing Initiative would provide current and future residents of the Community with access to a variety of safe, decent and affordable housing types for families and individuals of all age, household size and income sectors.



- **Action Step 1:** Support the efforts of the MEDC-HO to encourage and monitor housing development in the City of McCook. The MEDC-HO should continue to work directly with both public and private sectors to encourage the development of specific housing programs to meet the needs of the Community's current and future residents, with emphasis on housing for young families, the local workforce, retirees and special populations. **By 2023, the City of McCook will need to develop an estimated 81 owner units and 72 rental housing units for families and persons of younger age and 66 owner and 60 rental units for elderly individuals and households.**
- The MEDC-HO should be responsible for designing and implementing a **Workforce Housing Assistance Program** for local employees and a **Continuum of Residential Retirement Program** for older adults in the City.
- **Action Step 2:** Plan and implement an **Employer's Housing Assistance Program** to encourage major employers in the McCook area to become directly involved with assisting their employees in becoming homeowners in the Community of McCook. Assistance could include, but not be limited to, locating and negotiating the purchase of a house, providing funding assistance, etc. Funding assistance could be, for example, in the form of a \$5,000 to \$10,000 grant and/or low-interest loan to persons and families for closing costs, down payment, etc. These homebuyers could also be a participant in a first-time homebuyers program, funded by either/both the Nebraska Investment Finance Authority and the Nebraska Department of Economic Development.
- **Two or more major employers should consider forming a limited partnership to develop affordable housing projects in McCook, utilizing available public and private funding sources.**
- **Action Step 3:** Initiate a **Continuum of (Housing) Residential Care Program** in the Community of McCook directed at persons and families 55+ years of age. This Program would address several facets of elderly housing needs and development opportunities in McCook, including the increasing need for in-home services and home maintenance, repair and modification of homes occupied by elderly households in the Community and additional affordable housing, both owner and rental, with and without supportive services.

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

- **Action Step 1:** The City of McCook should identify up to **70 acres of land for new residential development** to meet the estimated need for **279 additional housing units by 2023**. The City should develop housing in both new and developed areas of the Community.
- **Action Step 2:** Build an estimated 20 units of owner housing for households of low- to moderate income, 85 units for moderate income households and an estimated 42 owner units for families and individuals of moderate- to upper income. Special attention should be given the construction of single family housing units for younger households and single family and patio and townhome units for older adults. **New owner housing price products should range between \$135K to \$230K, depending on the type of housing units and the household income sector being targeted.**
- **Action Step 3:** Build an estimated 72 rental housing units for persons and families of very-low- to moderate-income and an estimated 60 rental units for households of moderate- to upper-income. The elderly household population should be targeted for both the upper-income and very-low income rental units. Low- to moderate-income rental housing should be constructed for families.
- **Rental housing price products in McCook should range in monthly rents from \$395 to \$795, depending on the size, number of bedrooms and the household income sector being served.** Rental units of all types should be constructed in McCook, with emphasis on duplex rental units for both the elderly and younger households and single family units for younger, larger families. A rent to purchase option should be made available with new single family rental units.
- **Action Step 4:** One or two additional **multifamily rental projects** are recommended for the City of McCook, by 2023, to meet the housing needs of young, single workers in the Community. These projects should be designed and developed in a size and scale suitable for the neighborhood location. The development of a SRO (Single Room Occupancy) facility of eight to 16 units should be given consideration to house single persons in the local workforce.
- **Action Step 5:** The Community of McCook should strive to combine “new” services and shopping opportunities with “new” housing developments.
- **Action Step 6:** Future housing development programs in McCook should be concentrated in the western portion of City, west of Highway 83, north of the Municipal Golf Course, in areas to the north of “Q” Street east of Highway 83. Consider new, modern housing development types, such as housing in the Downtown and smaller subdivisions utilizing New Urbanism development concepts.
- **Action Step 7:** Several Downtown commercial buildings should be promoted for upper level housing to diversify the local housing market and emphasize the Downtown as a vibrant commercial and residential center. One example is the Keystone Business Center, where the top two floors should be considered for moderate- to upper-income housing units. **A total of 52 units, 12 owner and 40 renter units, should be developed in Downtown McCook, by 2023.**
- **Action Step 8:** **New housing developments in the City of McCook should include the construction of housing that is complete in accessibility and use by persons and families with special needs.**

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

- **Action Step 1:** The Community of McCook should establish a housing rehabilitation program for both owner and rental housing units, with emphasis on meeting the housing rehabilitation needs of the elderly, low income families and housing occupied by persons with special needs.
- **Action Step 2:** As needed, the City should establish a policy of condemning and demolishing housing of a dilapidated condition, not cost effective to rehabilitate. **The vacated lots could be set aside as part of a City-Wide Land Trust/Land Bank program to be used for future owner and rental housing development needs.**

The former St. Catherine's Apartments facility should be demolished and the site planned for residential redevelopment.



- **Action Step 3:** The Community of McCook should continue to preserve housing of historical significance. Housing that is architecturally significant or for its association with persons or families who played key roles in the development and growth of the City adds to the character and uniqueness of McCook neighborhoods.



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

- **Action Step 1:** The City should pursue State and Federal Grants to assist in financing housing rehabilitation, housing purchase, rehabilitate and resale and first-time homebuyers programs. The City and private builders should pursue such funding from the Nebraska Investment Finance Authority and Nebraska Department of Economic Development.
- **Action Step 2:** The City should utilize Tax Increment Financing to assist in the financing of new housing developments, specifically public facility and utility requirements.
- **Action Step 3:** Housing developers in McCook should be encouraged to pursue securing any and all available tools of financing assistance in the development of new housing projects in the Community. This assistance is available with the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Federal Home Loan Bank and the Department of Housing and Urban Development, in the form of grants, tax credits and mortgage insurance programs.



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

- **Action Step 1:** Address the following, primary impediments to fair housing choice in McCook. ***For Owner Households – Housing Prices, Excessive Down Payment and Closing Costs and Cost of Insurance. For Renter Households – Lack of Available Decent Rental Units in the Price Range, Excessive Application Fees and/or Rental Deposit and Attitudes of Landlords and Neighbors.***
- **Action Step 2:** The City of McCook should prepare and approve, by Ordinance, a **Fair Housing Policy**, to insure all current and future residents of the Community do not experience any discrimination in housing choice.





McCOOK, NEBRASKA

SECTION 4

McCook Housing Demand.

McCOOK HOUSING DEMAND.

■ INTRODUCTION. ■

This **Section** of the **McCook, Nebraska Community Housing Study** provides a **housing demand analysis for the City of McCook**. The demand analysis provides a specific target housing demand, for all age and income sectors and household sizes. Also included is the identification of targeted housing rehabilitation needs in McCook.

■ HOUSING DEMAND POTENTIAL. ■

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

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

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

New Households

The Community of McCook is projected to decrease in population during the next 10 years, an estimated 69 residents, to a 2023 population of 7,587. This will include an estimated increase of 10 households from 2013 to 2023.

- Owner households will decrease by an estimated six, in McCook, **by 2023**, for a total of **2,159 owner households**.
- By 2023, McCook will have an estimated **1,166 renter households**, a 10-year increase of 16 households.

Substandard Units/Overcrowded Conditions.

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

- The housing structural conditions survey completed for the Community, conducted by Hanna:Keelan Associates, identified **41 dilapidated housing structures** and **182 structures with major deteriorating conditions**. During the next 10 years, these structures should be targeted for substantial rehabilitation or demolition. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units.
- Currently, no units in McCook have overcrowded conditions and all units have complete plumbing. By 2023, this number of overcrowded housing units could increase, if action is not taken to build housing units with more bedrooms and baths to accommodate larger families.

Cost Burdened Households.

Owner or renter households experiencing owner or renter cost burden are paying more than 30 percent of their income towards housing costs. Currently, an estimated **21 percent of all households in McCook are considered cost burden**. This equals an estimated **688 total households, including 342 owner and 346 renter households**. By 2023, the number of renter and owner (housing) cost burdened households is projected to decline, slightly. Action should be taken to create more affordable housing units in McCook.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, available, code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 5 to 6 percent is the minimum rate recommended for McCook, to have sufficient housing available for both new and existing residents. The determination of housing vacancy deficiency in the Community considered a 6 percent vacancy of the current year-round vacant housing stock, in good or fair condition, meeting today's housing code standards.

An **adjusted housing vacancy rate** considers, only, available, year-round vacant housing units meeting the standards of local codes and containing modern amenities. **Currently, the adjusted vacancy rate for McCook is 6.7 percent. The Community has a major vacancy deficiency for the adjusted vacancy rate of owner housing units, an estimated 3.7 percent.**

(3) "PENT-UP" HOUSING DEMAND.

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

■ HOUSING TARGET DEMAND. ■

Table 4.1 identifies the **estimated housing target demand** for the **City of McCook** and the **Downtown**, by **2023**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing in McCook.

The total estimated **housing target demand** in **McCook**, by **2023**, is **279 housing units, including 147 owner and 132 rental units**, at an estimated development cost of **\$51.4 Million**. Included in the 279 targeted housing units are a recommended **52 new/improved housing units** recommended for the **McCook Downtown**; 12 owner and 40 rental units at an estimated cost of \$11.5 Million. Housing units in the Downtown will require up to 55,000 square feet of floor space.

TABLE 4.1
ESTIMATED HOUSING DEMAND -
TARGET DEMAND & REQUIRED BUDGET
McCOOK, NEBRASKA
2023

	Target Demand*		Total Demand	Est. Required Budget
	<u>Owner</u>	<u>Rental</u>		
City of McCook:	147	132	279	\$51.4 M
Downtown**:	12	40	52	\$11.5 M

*Based upon new households, providing affordable housing for 40% of cost burdened households, with housing problems, replacement of 40% substandard (HUD) housing stock, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units, build for Pent-Up demand.

**Requires up to 55,000 square feet of floor space.

NOTE: Target Demand will require an estimated 66 Acres of land for the City of McCook.

Source: Hanna:Keelan Associates, P.C., 2013.

■ HOUSING DEMAND BY INCOME SECTOR. ■

Table 4.2 presents the estimated area median (household) income, per household size for Red Willow County.

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$12,000	\$13,700	\$15,400	\$17,100	\$18,500	\$19,850	\$21,250	\$22,600
50% AMI	\$19,950	\$22,800	\$25,650	\$28,500	\$30,800	\$33,100	\$35,350	\$37,650
60% AMI	\$23,940	\$27,360	\$30,780	\$34,200	\$36,960	\$39,720	\$42,420	\$45,180
80% AMI	\$31,950	\$36,500	\$41,050	\$45,600	\$49,250	\$52,900	\$56,550	\$60,200
100%AMI	\$39,900	\$45,600	\$51,300	\$57,000	\$61,600	\$66,200	\$70,700	\$75,300
125%AMI	\$49,875	\$57,000	\$64,125	\$71,250	\$77,000	\$82,750	\$88,375	\$94,125

Source: Hanna:Keelan Associates, P.C., 2013.

Table 4.3 identifies the **estimated housing demand by income sector** for the City of McCook by 2023. New owner units should focus on addressing the needs and demands of individuals and families who have an Area Median Income (AMI) of 51 percent or higher. New rental units should focus on meeting the needs of individuals and families of AMI ranges at all income sectors. A majority of units created in the City of McCook should cater to persons and families at the 81 percent to 125 percent AMI income ranges, persons and families of moderate income.

<u>Tenure</u>	<u>Income Range</u>					<u>Totals</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81%-125% AMI</u>	<u>126%+ AMI</u>	
Owner	0	0	20	85	42	147
Rental	14	32	26	46	14	132

Source: Hanna:Keelan Associates, P.C., 2013.

Table 4.4 identifies estimated housing **land use projections/per housing type by age sector** in the City of McCook, by 2023. Overall, the City will require an estimated **66.5 acres of land for residential development**. Approximately 58.6 percent of needed, future residential land, or 39 acres should be used to develop single family and duplex units for households in the 18 to 54 years age group. Single family units could also be part of a Credit- or Lease-To-Own housing program. A portion of the needed rental units should include Downtown housing opportunities for families.

Approximately 41.4 percent of the residential land needed in McCook, by 2023, should be used to develop owner and rental units for households at 55+ years of age. A mixture of housing types is identified for older adult populations, including single family, town home, patio home and duplex units. Rental units in the Downtown should be considered for elderly persons.

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	55 / 16*	25.5
	Patio Home Unit	10 / 0	2.5
	Town Home Unit	10 / 0	2.5
	Duplex Unit	0 / 32	6.0
	Apartment - 3+ Units***	6 / 24	2.5
Totals		81 / 72	39.0 Acres
55+ Years**	Single Family Unit	28 / 0	10.0
	Patio Home Unit	12 / 0	3.0
	Town Home Unit	20 / 0	5.0
	Duplex Unit	0 / 44	7.5
	Apartment - 3+ Units***	6 / 16	2.0
Totals		66 / 60	27.5 Acres
TOTAL UNITS / ACRES		147 / 132	66.5 Acres
*Includes Credit- or Lease-To-Own Units.			
**Includes housing for persons with a disability			
***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2013.			

■ HOUSING DEMAND PER POPULATION SECTOR/ PROPOSED TYPES BY PRICE PRODUCTS. ■

Table 4.5, Page 4.8, identifies the recommended **2023 housing demand** in the **City of McCook for target population groups and proposed housing types, by Area Median Income (AMI), by 2023.** Household sector populations include elderly, family and persons with a special need(s).

By 2023, 279 additional housing units are targeted for McCook, including 147 owner and 132 rental units. An estimated 58 owner and 48 rental units should be targeted for elderly households, 55+ years of age, with 89 owner and 84 rental units targeted for non-elderly families and special need populations. An estimated eight owner and 12 rental housing units in McCook should be built for persons with a special need(s), by 2023. **An estimated 94 owner and 83 rental units will be needed for workforce households in McCook.**



Table 4.6, Page 4.9, identifies **specific housing types, by price product, by Area Median Income (AMI), for McCook, by 2023.** The owner housing type most needed are three+-bedroom units, priced at or above an average affordable purchase price of \$180,300. The rental unit most needed in McCook, by 2023, will be two- and three-bedroom units, with a monthly rent at or above the average affordable monthly rent of \$795.

Owner units for the City's workforce population should consist of three-bedroom units and be priced at or above \$126,900. Rental units for the City's workforce population should consist of three-bedroom units with an estimated average monthly rent at or above the average affordable monthly rent of \$535.

TABLE 4.5
HOUSING DEMAND – TARGET POPULATIONS
McCOOK, NEBRASKA
2023

Owner Units	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	Workforce Sector 45%+
	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>				
Elderly (55+)	4	32	22			58	22
Family	12	51	18			81	70
Special Populations¹	<u>4</u>	<u>2</u>	<u>2</u>			<u>8</u>	<u>2</u>
Subtotals	20	85	42			147	94
Rental Units	<u>0%-30%</u>	<u>31%-60%</u>					
Elderly (55+)	6	12	10	12	8	48	15
Family	4	16	14	32	6	72	64
Special Populations¹	<u>4</u>	<u>4</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>12</u>	<u>4</u>
Subtotals	14*	32*	26	46	14	132	83
Totals	14	32	46	131	56	279	177

* Includes Credit- or Lease-to-Own units.

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

Source: Hanna:Keelan Associates, P.C., 2013.

TABLE 4.6
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT
McCOOK, NEBRASKA
2023

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Owner	(61%-80%)	(81%-125%)	(126%+)			Work Force	
Units***	<u>\$134,500*</u>	<u>\$180,300*</u>	<u>\$229,900*+</u>	<u>Totals</u>		<u>\$126,900*</u>	
2 Bedroom	6	25	20	51		18	
3+ Bedroom	<u>14</u>	<u>60</u>	<u>22</u>	96		76	
TOTALS	20	85	42	147		94	
<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%125%)	(126%+)		Work Force
Units***	<u>\$395**</u>	<u>\$545**</u>	<u>\$605**</u>	<u>\$795**</u>	<u>\$895***+</u>	<u>Totals</u>	<u>\$535**</u>
2 Bedroom	10	14	14	24	7	69	28
3+ Bedroom	<u>4</u>	<u>18</u>	<u>12</u>	<u>22</u>	<u>7</u>	63	55
Totals	14	32	26	46	14	132	83

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

***One-Bedroom units are an option for Downtown housing.

Source: Hanna:Keelan Associates, P.C., 2013.

■ HOUSING REHABILITATION & DEMOLITION DEMAND ■

Table 4.7 identifies the **target rehabilitation and demolition demand** for the **City of McCook**, by **2023**. A total of 170 units should be targeted for rehabilitation in McCook. This includes 115 units needing moderate rehabilitation at an estimated cost of \$4.5 Million, and 55 units at an estimated cost of \$2.7 Million, pending appraisal qualification.

An additional 95 units are considered not to be cost effective for rehabilitation and are in need of demolition. The estimated cost of demolition ranges from \$1.3 Million to \$5.6 Million, depending on acquisition of the housing unit.

TABLE 4.7 TARGET REHABILITATION & DEMOLITION DEMAND & BUDGET McCOOK, NEBRASKA 2023	
- Moderate Rehabilitation	115 Units / \$4.5 M
- Substantial Rehabilitation	55 Units* / \$2.7 M
- Demolition	95 Units / \$1.3 M** \$5.6 M***
*Pending Appraisal Qualification.	
**Estimated Cost without acquisition.	
***Estimated Cost with acquisition.	
Source: Hanna:Keelan Associates, P.C., 2013.	



■ HOUSING DEVELOPMENT, REDEVELOPMENT & REHABILITATION AREAS ■

The **Illustration** on **Page 4.14** identifies areas of the City of McCook where the development, redevelopment and/or rehabilitation of housing should occur during the next five years. The designated areas for each housing activity were determined through field work observations and meetings with local leadership.

New Housing Development – City of McCook.

The construction of new housing units within the Corporate Limits is ideal in several Subdivisions in the west, northwest and eastern portions of McCook, due to a large concentration of vacant lots. These Subdivisions include the Heritage Hills Golf Course, the northern portion of Fair Acres Subdivision south of Q Street and the residential area south of Community Hospital. Vacant lots within these existing residential areas have direct access to water, sewer and streets to facilitate development. Entire block segments are available southeast of the Hospital that could potentially support a variety of town homes, duplexes and apartments, in addition to single family dwellings.

Two large vacant tracts within the Corporate Limits would require new Subdivisions to be established, along with the extension of infrastructure systems to facilitate development. The undeveloped “Clary Subdivision,” located northwest of Q and West Seventh Streets, and vacant land between Kelley Creek and East Eleventh Street, northwest of the Community Hospital, are both ideal for new residential subdivisions. The Henton’s Addition is located beyond the Corporate Limits at the end of West Seventh Street, but also contains several vacant lots available for residential construction.

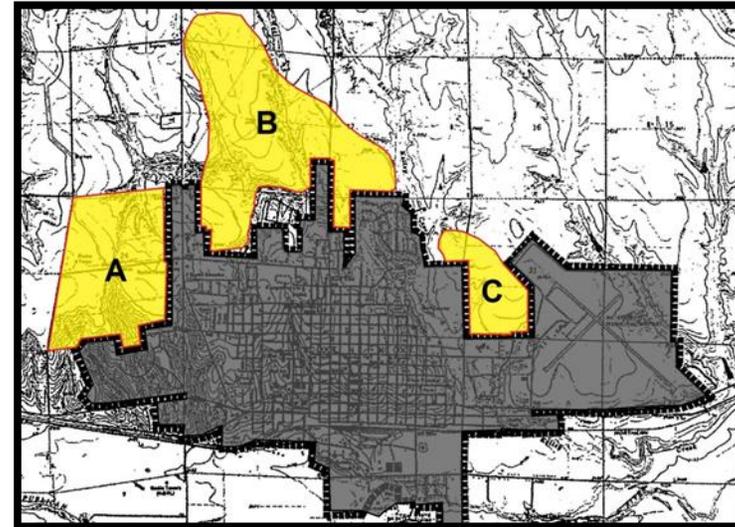
New Housing Development – Two-Mile Planning Jurisdiction.

A new Comprehensive Plan for the City of McCook will be completed in 2013. The Plan will include an updated land use plan. The current Comprehensive Plan identifies residential growth areas that are viable for residential development. Vacant land beyond the current Corporate Limits is identified in three distinct Areas.

- **Area “A”** is located to the west of the City, extending north of the Heritage Hills Golf Course, west of the Highway 83 commercial corridor. This Area is ideally suited for a mixture of single family dwellings, duplexes and town homes.

The initial development of Area “A” would be facilitated by existing water and sewer mains along West J Street that currently serve the Golf Course. Existing sewer mains could be extended north from J Street to service the southern half of the Area. As growth would progress to the northern half of Area “A”, a primary water main would need to be “looped” around the west and northern portions of the growth area. A sanitary sewer main line would also need to be extended to the northeast, connecting to the existing sewer main that serves the McCook Work Ethic Camp.

- **Area “B”** extends to the north/northwest of the City of McCook and is generally located east of Highway 83. This region extends north of the Corporate Limits, from Q Street between West Tenth and West Sixteenth Streets, around the north part of the City to the Prairie View and Park View Subdivisions. This Area is recommended for a variety of multifamily and single family residential areas. A primary trunk sewer line runs through the center of the area to the McCook Work Ethic Camp that would facilitate development in Area “B”.



Sanitary sewer mains to service Area “B” have already been extended along the Kelly Creek corridor to the Work Ethic Camp. A secondary sewer line has also been extended from Q Street to the northeast to the same main sewer line. The cost of developing individual Subdivisions has been greatly reduced by these sewer line extensions. Water mains would need to be extended from developed subdivisions along the current Corporate Limits into Area “B” as development would occur. Eventually, water mains would need to be “looped” around the northern boundaries of the Area to service the northern portions of Area “B”.

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

Housing Rehabilitation.

Several primary areas throughout McCook have been identified for housing rehabilitation, including areas in close proximity to Downtown McCook and land to the east of the McCook Senior Center, to the southwest of the County Fair Grounds and in southern McCook, as identified in the **Illustration on Page 4.14**. These areas have a concentration of dwellings that are 40 to 100+ years of age that have substantially deteriorated and are in need of restoration, or are dilapidated and in need of demolition and replacement.

The two areas adjacent Downtown McCook, east of East First Street and northwest of West First and F Streets, were also identified as having several dilapidated dwellings that are not cost effective to be rehabilitated. These older residential neighborhoods are vital to the character of the Community and need replacement dwellings that are compatible with surrounding single family dwellings. The access to Tax Increment Financing in these neighborhoods is important to guide housing rehabilitation and new housing construction compatible to these older neighborhoods.

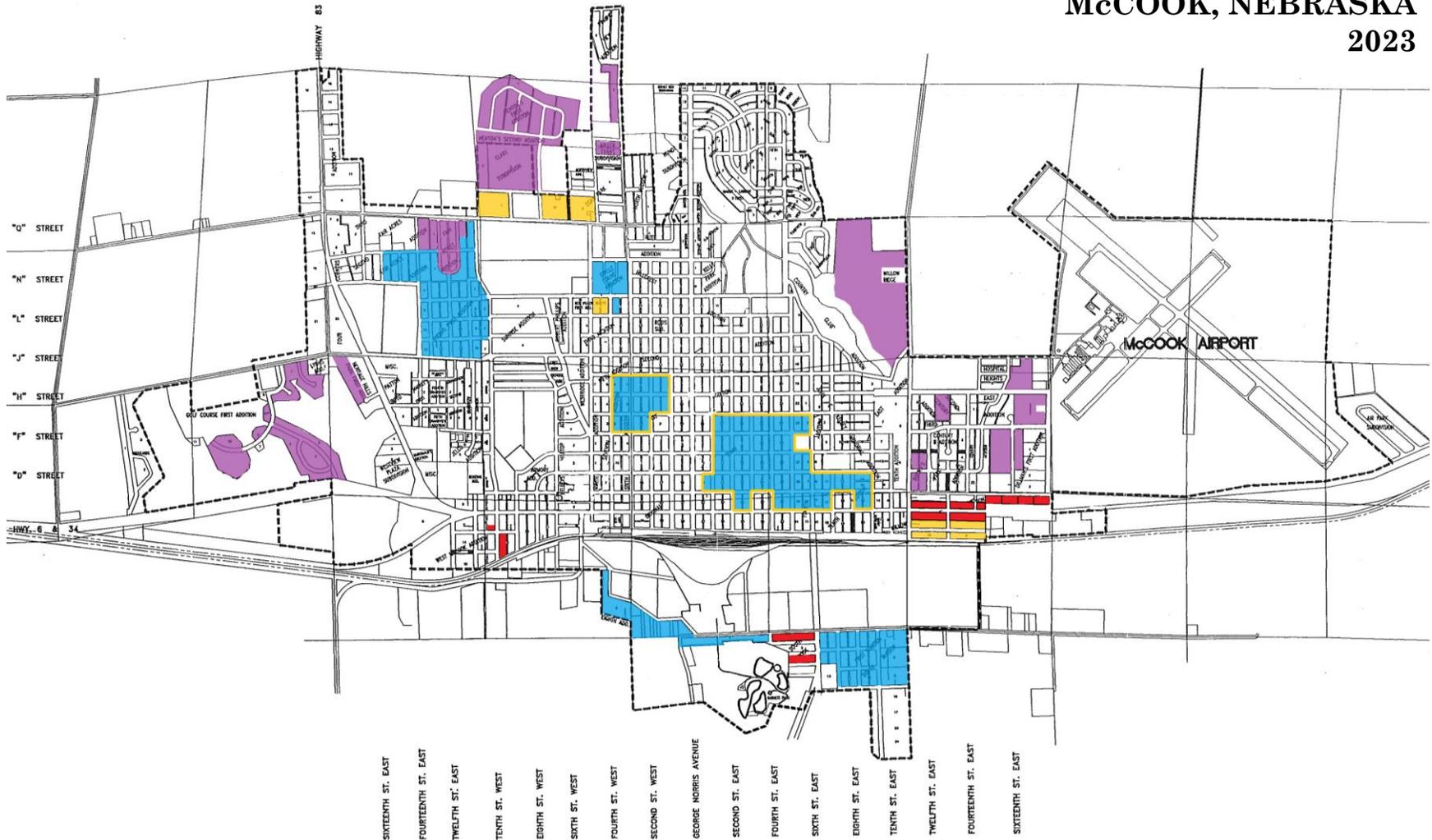
Housing Redevelopment and Replacement.

Specific areas of McCook are identified for future housing redevelopment and replacement. Housing located along either side of East A Street, east of East Eleventh Street; the former St. Catherine’s Apartments and the mobile home parks along the north side of Q Street have all deteriorated to the point of not being cost effective for rehabilitation. The replacement of housing in each of these three areas will greatly enhance adjacent residential areas and provide building sites for new housing construction in areas with close proximity to public services.

HOUSING DEVELOPMENT, REDEVELOPMENT & REHABILITATION AREAS

McCOOK, NEBRASKA

2023



LEGEND

- CITY OF McCOOK CORPORATE LIMITS
- VACANT LAND AVAILABLE FOR NEW HOUSING DEVELOPMENT
- HOUSING DEMOLITION/HOUSING REPLACEMENT
- TARGET HOUSING REHABILITATION AREAS
- HOUSING REHABILITATION AND HOUSING DEMOLITION-REPLACEMENT
- HOUSING DEMOLITION/NO HOUSING REPLACEMENT

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

* Lincoln, Nebraska * 402.464.5383 *

Replacement of Housing with New Land Uses.

A concentration of dilapidated dwellings along either side of East B Street (Highway 6/34) to the east of East Eleventh Street remain in a portion of the Community that is planned and zoned for future highway commercial development. This area also serves as the eastern “gateway entrance” to the City of McCook that should present a welcoming and attractive appearance for visitors. Existing housing along the corridor is substantially deteriorated or dilapidated and not cost effective to rehabilitate. This land should be redeveloped for new highway commercial uses that are consistent with existing zoning regulations. Design standards should also be in place to guide the development of new businesses and property to achieve an attractive entry to the City.

Two additional areas contain a concentration of dilapidated housing not zoned for residential uses. The first is located at the southwest corner of East Sixth and South Streets. The area is zoned for commercial uses along the Sixth Street corridor with heavy industrial uses to the west. The second area is located at the intersection of West A and West Tenth Streets, which is currently zoned for light industrial uses. The extent of dilapidated housing conditions in both locations is severe enough to warrant demolition and replacement with appropriate commercial and industrial uses.



Downtown Housing Opportunities.

This Community Housing Study identifies an estimated housing demand for **52 new housing units in Downtown McCook, including 12 owner and 40 renter units.** These units would complement the estimated 65 housing units that currently exist in the Downtown. The 52 new housing units represent an estimated total of an additional 55,000 square feet at an approximate cost of \$11.5 Million.

Additional housing units in the Downtown will create an economic impact for the Community, including retail and food services and entertainment opportunities. Downtown McCook has been designated as a “Redevelopment Area,” where Tax Increment Financing could play a role in the rehabilitation and creation of new housing units.

The Downtown Revitalization Plan, completed by RDG Planning & Design, identified an additional 65,000 square feet of vacant upper levels of existing commercial buildings. The conclusion of the Study states that if all the vacant upper level space were converted to new housing, approximately 54 units of retrofitted housing could be generated to house an estimated 108 additional persons in Downtown McCook.



The **Illustration** at the right identifies Downtown Housing Opportunities in the City of McCook. Although several buildings along both sides of George Norris Avenue are identified for the potential of new upper level housing, the fourth and fifth floors of the **Keystone Business Center**, located at George Norris Avenue and D Street, was identified as the highest priority building for upper level housing. The Housing Steering Committee concluded that professional workforce housing was ideally suited for this newly redeveloped building.

The Downtown Revitalization Plan also includes “senior living projects” targeted for two sites adjacent Downtown McCook. Townhome style apartment buildings are recommended by the Plan at the southeast corner of East First and D Streets and on the east side of West First Street between D and E Streets. These locations would provide elderly housing within walking distance of the Downtown.



LEGEND

- Existing Upper Level Housing.
- Potential New Upper Level Housing.
- New Residential Building.

■ RESIDENTIAL SITE ANALYSIS ■

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

Physical capabilities, age and household structure establish the priority for particular amenities. The services/amenities of households for the elderly and physically or mentally disabled differ from those needed by young and middle-aged families. Facilities are prioritized into categories: Primary and Secondary Services.

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

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

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

Family Housing

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

Notes: Wkg = Within Walking Distance M = Miles



McCOOK, NEBRASKA

SECTION 5

McCook Housing Action Plan.

McCOOK HOUSING ACTION PLAN.

■ INTRODUCTION ■

The greatest challenge for the City of McCook, during the next 10 years, will be to develop housing units for low- to moderate-income families, the elderly and special population households. Special attention should be given to workforce households. Overall, McCook should strive to build **279 new units; 147 owner units and 132 rental units**, by 2023. This includes an estimated **52 housing units, 12 owner and 40 rental units, in Downtown McCook.**

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

The successful implementation of the **Five-Year “McCook Housing Action Plan”** will begin with preparation of reasonable, doable housing projects. Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement. Also important are the creation of **Housing Partnerships** by the residents and elected officials with other housing developers and providers in the City. ***“The bigger the circle of Partnerships, the better the delivery of housing.”***

■ FIVE-YEAR McCOOK HOUSING ACTION PLAN ■

<u>Organizational/ Operational Programs, Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>
1. Maintain the McCook Economic Development Corporation-Housing Office (MEDC-HO) , as the lead, local organization for Community housing capacity building, educational and promotional activities in McCook.	The MEDC-HO continues its work with selected, pertinent local, both public and private housing stakeholders and providers to establish a program of housing, awareness, understanding and promotion, all in an effort to better educate the Community on the cause for new and improved appropriate housing for the residents of McCook. This includes the continuation of the Homebuyer Education Program.	Estimated Annual Cost: \$16,500.
2. Maintain and expand the McCook Workforce Housing Initiative/ Employers Assistance Program.	To encourage major employers of McCook to partners and financially assist McCook in developing housing programs identified in the Five-Year Housing Action Plan, including the City's first-time homebuyer, down payment assistance program and collaboration of major employers to complete needed workforce housing projects.	A \$225,000 annual contribution from major employers would be requested.
3. Create a McCook Continuum of (Housing) Residential Care Program.	Housing assistance program to address all facets of elderly housing needs and housing for special populations in McCook, including advocating for the development of all housing types and needed supportive services for the elderly and special populations, new construction and home rehabilitation and modification.	A \$60,000 annual contribution from local businesses and housing providers/ stakeholders would be requested.

<u>Organizational/ Operational Programs, Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>
4. Create a McCook Land Trust/Land Bank Program.	Secure land for future housing developments in McCook. The MEDC-HO should partner with the McCook Housing Authority and the City's Community Development Agency.	Estimated Annual Budget: \$350,000.
5. Create a McCook Community Housing Investment Club.	With the guidance of the MEDC-HO, organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments.	\$220,000 Annually.
6. Plan and implement an annual McCook Housing Summit.	The MEDC-HO, with the assistance of local funding and housing stakeholders, would conduct an annual presentation of housing accomplishments and opportunities in McCook.	Estimated Annual Cost: \$4,500.

	<u>Housing for Elderly/Senior Populations.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>
7.	Elderly Rental Housing Program, 24 Units , duplex, triplex and town home units, 2 bedroom units, standard amenities.	To meet the rental housing needs of low- to moderate-mixed-income elderly households (41%+ AMI).	\$3,145,000.	40% or \$1,158,000.
8.	Elderly Downtown Rental Housing Program, 12, 1- and 2-bedroom units , standard amenities.	To provide a Downtown living opportunity for up to 12 elderly person households, 55+ years of age. Target households at 65%+ AMI.	\$1,750,000.	60% or \$1,050,000.
9.	McCook Elderly Homeownership Initiative, 42 Units , 20 single family, 10 patio homes and 12 town home units, 2 and 3 bedroom units, standard amenities, complete accessibility design.	To meet the needs of Moderate-income elderly households (80%+ AMI).	\$8,500,000.	20% or \$1,700,000.
10.	Housing Rehabilitation/ Modification Program, 30 Units , standard amenities, complete visitability, accessibility design.	To meet the needs of very-low-to moderate-income (0% to 80% AMI), <i>Elderly and Special Population Households</i> , Households with a Person(s) with a Disability.	\$910,000.	90% or \$819,000.

	<u>Housing for Families.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>
11.	Develop up to 30 units of elderly rental housing in a licensed Assisted Living Facility with supportive/specialized services.	Develop a modern Assisted Living Facility for near-independent and frail-elderly residents of McCook.	\$3,900,000.	20% or \$780,000.
12.	Family Rental, Single Family, CROWN Program, Rent-To-Own, 16 Units , 3+ bedroom houses, standard amenities.	To meet the affordable housing needs of low- to moderate-income households (50% to 80% AMI).	\$2,580,000.	75% or \$1,935,000.
13.	Rental Housing Program, 20 Units , duplex and triplex units, 2 and 3-bedroom standard amenities.	To meet the affordable rental housing needs of low- to moderate-income workforce households (50% to 125% AMI).	\$2,500,000.	40% or \$1,000,000.
14.	McCook Downtown Housing Initiative, 16 Units , 12 rental and 4 owner units, 1- and 2-bedroom units, standard amenities.	To meet the Downtown housing needs of moderate- and upper-income family households (60%+ AMI).	\$3,120,000.	40% or \$1,248,000.
15.	Single Room Occupancy Housing Program, 16 rooms , 2 buildings.	To meet the needs of low- to moderate-income, single person workforce households (35% to 60% AMI).	\$1,287,500.	40% or \$515,000.

	<u>Housing for Families.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>
16.	McCook Family Homeownership Initiative, 40 Units , 30 single family, 10 patio homes and 10 town home units, 3+ bedroom units, standard amenities.	To meet the affordable housing needs of moderate- and upper-income family households (60%+ AMI). This includes the continuation of the MEDC-HO Down Payment Assistance Program.	\$8,400,000.	15% or 1,260,000.
17.	Owner/Rental Housing Initiative for Special Populations, 16 Units , 8 owner and 8 rental, 2- and 3-bedroom, standard amenities, complete visitability, accessibility design.	To meet the affordable independent living housing needs of persons with special needs (0% to 125% AMI).	\$2,240,000.	70% or \$1,568,000.

	<u>Housing Preservation.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>
18.	Housing Code Inspection Program.	To provide a year-round, on-going housing inspection and enforcement program, plus rental housing conditions.	\$30,000 to \$50,000.	60% or \$24,000.
19.	Single Family Owner Housing Rehabilitation Program, 72 Units , moderate rehabilitation at \$32,000 to \$38,000 per unit, by 2018.	To meet the needs of low- to moderate-income households (51%+ AMI).	\$2,450,000.	80% or \$1,960,000.
20.	Purchase and Demolition of 40 substandard, dilapidated housing units, by 2018.	Include the McCook Community Redevelopment Authority in establishing a Land Bank of property (lots) for redevelopment purposes.	\$2,050,000.	100%.
21.	Demolition of the former St. Catherine's Apartments .	Plan for the redevelopment of the St. Catherine's Apartments site with single family, duplex and triplex housing.	\$650,000 clear for redevelopment.	90% or \$585,000
22.	Continuation of the MEDC-HO Purchase-Rehab-Resale Program, 21 Units , 3+ bedroom houses, standard amenities, by 2018.	To meet the affordable homeowner needs of moderate-income households (55% to 80% AMI).	\$3,543,750.	65% or \$2,343,440.



McCOOK, NEBRASKA

SECTION 6

Housing Concepts & Housing Funding Sources.

HOUSING CONCEPTS & HOUSING FUNDING SOURCES.

■ INTRODUCTION. ■

Section 6 of this **Community Housing Study** provides a discussion of **site analysis and affordable housing concepts and local, State and Federal funding sources** for McCook, Nebraska. As housing programs are implemented in the Community, potential sites for future housing developments will need to be identified. Proper site selection will greatly enhance the marketability of housing in McCook.

Also included is a presentation and discussion of various affordable housing development options and available funding sources, successfully being implemented in Nebraska. McCook should consider these and other successful affordable housing models in the development of needed housing.



■ AFFORDABLE HOUSING DEVELOPMENT OPTIONS & RESIDENTIAL LAND NEEDS. ■

The City of McCook has been targeted for **279 new housing units, by 2023**. This would include up to **147 owner units** and **132 rental units**. Vacant land will need to be made available in McCook for the suitable development of various, needed housing types. This includes an estimated 52 new and rehabilitated housing units in the Downtown, consisting of 10 owner and 42 rental housing units.

Identifying locations of new housing development is important for the Community. McCook has unique restrictions on where new development can take place, such as river beds, flood plains and topographic issues. The City of McCook should consider the development of vacant lots in the northern and eastern portions of the Community, while looking ahead to residential Subdivision development outside the Corporate Limits to the north and west of the City. Highway corridors and unique Community amenities possess an advantage towards residential subdivision development by allowing quick access to services and facilities from McCook to surrounding Counties and Communities.

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

Approximately 66 acres of land will be needed to accommodate the projected housing target demand for McCook, all to be situated within the Corporate Limits. Additionally, new owner units could be built outside the City, but within the Two-Mile Planning Jurisdiction. These units should be planned for and built in a rural subdivision, having all modern infrastructure, including water, sewer and road systems appropriate for future annexation.

McCook has an estimated 1,326 housing structures needing moderate- to substantial rehabilitation and an estimated 41 housing structures for demolition. The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in a **Community Land Trust/Land Bank Program**.

■ HOUSING CONCEPTS. ■

The following affordable housing development options are provided as a courtesy by Mesner Development Company and Dana Point Development Corporation, along with their respective architectural design teams.

Single family homes are presented as examples of **Credit-**, or **Lease-To-Own**, affordable housing options. This development concept has been successfully implemented in several Nebraska Communities, including Auburn, Nebraska City, O'Neill and York. This housing option is typically funded with Low-Income Housing Tax Credits, awarded by the Nebraska Investment Finance Authority, with the CROWN or Credit-To-Own Program, HOME Funds and/or Nebraska Affordable Housing Trust Funds, available through the Nebraska Department of Economic Development (NDED) and/or Affordable Housing Program funds, provided by the Federal Home Loan Bank. Also included in funding affordable single family homes is conventional financing and Tax Increment Financing.

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

Nebraska Bar-None, or Prairie Gold Homes are available to be used with a CROWN Program. Photos of a CROWN Credit-To-Own housing development in O'Neill, Nebraska, are provided as an example of a housing type the City can develop over the next five years.

Net monthly rents for affordable single family homes range from \$500 to \$675, based on rental comparables and the level of affordability of the target population in the community being served. Typically, Credit- or Lease-To-Own single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a lease-to-own type program, a small percentage of the net monthly rent is set-a-side for the eventual use by the tenant as a down payment to eventually purchase a home.

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

Duplex/triplex rental housing is a popular affordable housing program in Nebraska for both, older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from \$350 to \$575, depending upon the local housing economics of the subject community.

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

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

INDEPENDENT DUPLEX APARTMENT EXAMPLE

The need for additional independent family and/or elderly duplex apartments was discussed at several of the McCook Housing Listening Sessions. Mesner Development Company of Central City, Nebraska, recently completed a new 18 unit residential development in Holdrege, Nebraska, **Sunrise Lane, LLC**, designated for retirees and the elderly. The Subdivision has nine separate duplexes. Exteriors are constructed entirely of vinyl siding and brick. Sunrise Lane, LLC, is a terrific model of independent living elderly housing for low- to moderate-income households. Duplexes and townhomes of similar construction are also suitable for families of low- to moderate-income.



Waverly, Nebraska CROWN Homes
Courtesy: Dana Point Development Corporation.



■ IMPLEMENTING THE McCOOK HOUSING ACTION PLAN. ■

The successful implementation of the **McCook Housing Action Plan** depends on a firm understanding of the local housing industry and available housing funding resources. Solutions to housing opportunities in McCook can be achieved with a pro-active approach via collective partnerships among housing developers and funders, non-profit organizations, local elected officials and McCook citizenry.

The development of Affordable housing in McCook will require the strategic application of a variety of both public and private funding sources. Typical private funding is secured from Banks and Credit Unions, Foundations, Major Employers and individuals with a passion for funding housing and sustaining the livability of a neighborhood.

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

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

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

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

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

■ HOUSING FUNDING SOURCES. ■

To produce new and upgrade existing renter and owner occupied housing in a Nebraska Community, 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 a Community. 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. Utilizing the Nebraska Community Development Law, each Community in Nebraska has the authority to create a Community Redevelopment Authority (CRA) or Community Development Agency (CDA).

A City or Village with a CRA or CDA has the authority to use TIF for commercial, industrial and residential redevelopment activities. The CRA/CDA can utilize TIF for public improvements and gain the revenue associated with these improvements. The tax increment is the difference between the taxes generated on an existing piece of property and the taxes generated after the redevelopment occurs. One hundred percent (100%) of the increment can be captured for up to 15 years, by the CRA, and used for public improvements in a designated Redevelopment Area. Every Community in Nebraska is eligible to utilize TIF, after a CRA or CDA has been established and a Blight and Substandard Determination Study has been completed by the Community. TIF may be used for infrastructure improvements, public façade improvements in the Downtown and to purchase land for commercial or industrial development. **The City of McCook has three designated “Redevelopment Areas,” which includes the Downtown, residential and industrial areas in the southeastern portion of the Community and properties north and east of Downtown, located north of Q Street between West 3rd and West 16th Streets and land uses along the Highway 83 and 6/34 Corridors.**

Other Local Options

Local Housing Authority – Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects. **The McCook Housing Authority manages and maintains a total of 82 housing units in three individual elderly rental housing projects. The Housing Authority is currently completing an LIHTC rental housing project, consisting of new duplexes and the retro-fitting and substantial rehabilitation of the East Ward School.**

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 a particular Community or County should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs.

These funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of City or County-wide housing programs.

STATE PROGRAMS

State programs available to assist in funding a community housing initiative include resources available from the **Nebraska Department of Economic Development (NDED)**, **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.

Nebraska Department of Economic Development (NDED)

The proposed **2013 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$9 Million Community Development Block Grant
\$2.7 Million HOME Investment Partnership Fund
\$956,000 Emergency Shelter Grant Program
\$2 Million Homeless Shelter Assistance Trust Funds
\$6 Million Nebraska Affordable Housing Trust Fund
\$347,000 Housing Opportunities for Persons with AIDS

The NDED also administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to local Community and County municipalities for financing housing, planning and public works projects. All Nebraska Counties and Communities are an eligible applicant for CDBG funds. Lincoln and Omaha receive an annual allocation of CDBG funds, from the Department of Housing and Urban Development, as entitlement communities. The remaining Nebraska Communities are classified as non-entitlement Communities and compete annually for CDBG funds for various community and economic development programs, including housing. Seven Nebraska Communities, each with a population of 20,000 to 49,999 are eligible for multi-year CDBG funding from the Comprehensive Revitalization Category of funding.

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

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

Nebraska Investment Finance Authority (NIFA)

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

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

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

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

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

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

Midwest Housing Equity Group (MHEG)

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

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

CHDOs & Community Action Agencies/Partnerships

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

The CHDO/Community Action Partnership serving the Community of McCook is Community Action Partnership of Mid-Nebraska. Grant administration is provided by West Central Nebraska Development District.

Nebraska Energy Office (NEO)

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

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

Nebraska Department of Health and Human Services (NDHHS)

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

REGIONAL FUNDING

Federal Home Loan Bank

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

FEDERAL FUNDING

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

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

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

- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **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 (i.e., CDBG, HOME) and/or conventional financing.

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

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. A **Section 538 Mortgage Insurance Program** is also available to assist in funding multifamily rental projects.
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.
- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for “special populations.”

- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**
- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Rural Local Initiatives Support Corporation (Rural LISC)

Rural LISC works with local Community Development Corporations on assisting neighborhoods and residents in revitalizing distressed neighborhoods by creating sustainable, healthy living environments. This is achieved through the collaboration of local governments, corporations and persons interested in investing in community growth. Rural LISC can be utilized towards the investment of housing and real estate improvements in a given community.

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.

**TABLE 27
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
McCOOK, NEBRASKA
2023**

Age Sector	Type of Unit	#Owner / #Rental	Land Requirements (Acres)
18 to 54 Years	Single Family Unit	55 / 16*	25.5
	Patio Home Unit	10 / 0	2.5
	Town Home Unit	10 / 0	2.5
	Duplex Unit	0 / 32	6.0
	Apartment - 3+ Units***	6 / 24	2.5
			81 / 72

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
McCOOK/EMA/ RED WILLOW COUNTY, NEBRASKA
2000-2023**

	Year	Population	Total		Annual	
			Change	Percent	Change	Percent
McCook:	2000	7,994	--	--	--	--
	2010	7,698	-296	-3.7%	-29.6	-0.37%
	2013	7,656	-42	-0.5%	-21	-0.25%
	2023	7,471	-185	-2.4%	-18.5	-0.24%
Low	2023	7,587	-69	-0.9%	-6.9	-0.1%
Medium	2023	7,693	+37	+0.5%	+3.7	+0.05%
High	2023					
Effective	2000	10,181	--	--	--	--
Market	2010	9,907	-274	-2.7%	-27.4	-0.27%
Area:	2013	9,847	-60	-0.6%	-30	-0.3%
	2023	9,796	-51	-0.5%	-5.1	-0.05%
Red Willow	2000	11,705	--	--	--	--
County:	2010	11,055	-650	-5.5%	-65.0	-0.55%
	2013	10,966	-89	-0.8%	-44.5	-0.4%
	2023	10,428	-538	-4.9%	-53.8	-0.5%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2013.

**TABLE 24
ESTIMATED HOUSING DEMAND -
TARGET DEMAND & REQUIRED BUDGET
McCOOK, NEBRASKA
2023**

	Target Demand*		Total	Est. Required
	Owner	Rental	Demand	Budget
City of McCook:	147	132	279	\$51.4 M
Downtown**:	12	40	52	\$11.5 M

*Based upon new households, providing affordable housing for 40% of cost burdened households, with housing problems, replacement of 40% substandard (HUD) housing stock, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units, build for Pent-Up demand.

**Requires up to 55,000 square feet of floor space.

NOTE: Target Demand will require an estimated 66 Acres of land for the City of McCook.

Source: Hanna:Keelan Associates, P.C., 2013.

McCOOK, NEBRASKA

APPENDIX I

McCook Table Profile.

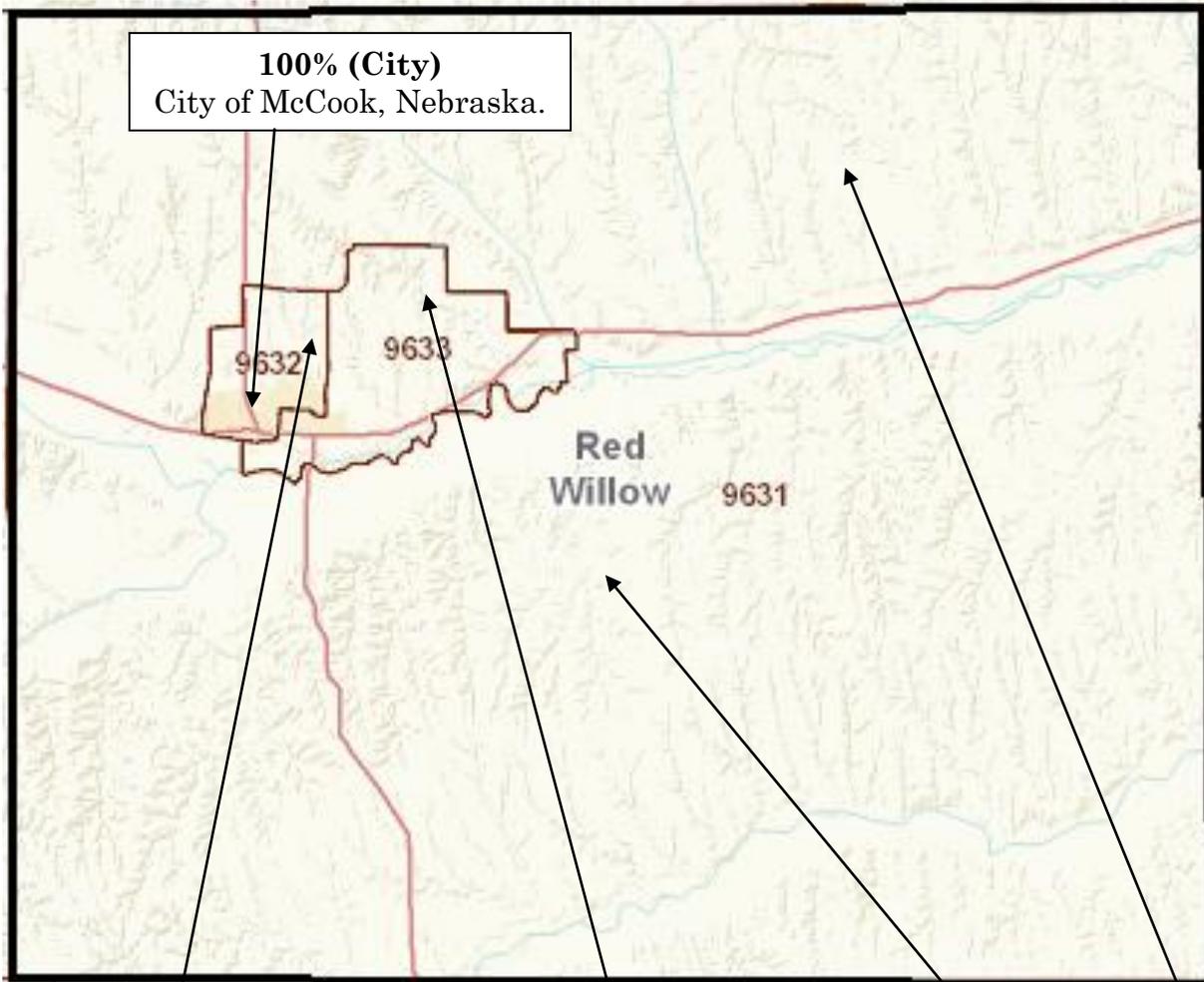
**TABLE 1
POPULATION TRENDS AND PROJECTIONS
McCOOK / EMA / RED WILLOW COUNTY, NEBRASKA
2000-2023**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
McCook:	2000	7,994	--	--	--	--
	2010	7,698	-296	-3.7%	-29.6	-0.37%
	2013	7,656	-42	-0.5%	-21	-0.25%
Low	2023	7,471	-185	-2.4%	-18.5	-0.24%
Medium	2023	7,587	-69	-0.9%	-6.9	-0.1%
High	2023	7,693	+37	+0.5%	+3.7	+0.05%
Effective	2000	10,181	--	--	--	--
Market	2010	9,907	-274	-2.7%	-27.4	-0.27%
Area:	2013	9,847	-60	-0.6%	-30	-0.3%
	2023	9,796	-51	-0.5%	-5.1	-0.05%
Red Willow	2000	11,705	--	--	--	--
County:	2010	11,055	-650	-5.5%	-65.0	-0.55%
	2013	10,966	-89	-0.8%	-44.5	-0.4%
	2023	10,428	-538	-4.9%	-53.8	-0.5%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2013.

EFFECTIVE (HOUSING) MARKET AREA

McCOOK, NEBRASKA



100% (City)
City of McCook, Nebraska.

90% (Primary Market Area)
Red Willow Co. Census Tract #9632 & #9633.

60% (Secondary Market Area)
Balance of Red Willow County, Nebraska.

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

* Lincoln, Nebraska * 402.464.5383 *

**TABLE 2
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
McCOOK / RED WILLOW COUNTY, NEBRASKA
2000-2023**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2013</u>	<u>2023</u>	<u>2013-2023 Change</u>
<u>McCook</u>						
19 and Under	2,216	2,036	-180	2,006	1,896	-110
20-34	1,307	1,386	+79	1,421	1,487	+66
35-54	2,092	1,864	-228	1,817	1,724	-93
55-64	726	908	+182	935	1,019	+84
65-74	748	628	-120	617	592	-25
75-84	628	566	-62	544	532	-12
85+	277	310	+33	316	337	+21
Totals	7,994	7,698	-296	7,656	7,587	-69
Median Age	39.7	40.7	+1.0	40.2	39.9	-0.3
<u>Red Willow County:</u>						
19 and Under	3,237	2,902	-335	2,823	2,521	-302
20-34	1,758	1,870	+112	1,902	1,992	+90
35-54	3,149	2,819	-330	2,735	2,468	-267
55-64	1,124	1,392	+268	1,449	1,500	+51
65-74	1,080	956	-124	940	841	-99
75-84	785	764	-21	757	719	-39
85+	315	352	+37	360	387	+27
Totals	11,448	11,055	-393	10,966	10,428	-538
Median Age	39.9	41.8	+1.9	40.3	40.6	+0.3

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2013.

TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
McCOOK / EMA / RED WILLOW COUNTY, NEBRASKA
2000-2023

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
McCook:	2000	7,994	262	7,732	3,371	2.29
	2010	7,698	211	7,487	3,324	2.25
	2013	7,656	198	7,458	3,315	2.25
	2023	7,587	171	7,416	3,325	2.23
Effective Market Area:	2000	10,181	262	9,919	4,218	2.35
	2010	9,907	369	9,538	4,183	2.28
	2013	9,847	377	9,470	4,171	2.27
	2023	9,796	395	9,401	4,159	2.26
Red Willow County:	2000	11,705	262	11,443	4,710	2.43
	2010	11,055	369	10,686	4,663	2.29
	2013	10,966	377	10,589	4,652	2.28
	2023	10,428	395	10,033	4,609	2.18

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2013.

TABLE 4
TENURE BY HOUSEHOLD
McCOOK / EMA / RED WILLOW COUNTY, NEBRASKA
2000-2023

	<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>
McCook:	2000	3,371	2,255	66.9%	1,116	33.1%
	2010	3,324	2,176	65.5%	1,148	33.5%
	2013	3,315	2,165	65.3%	1,150	33.7%
	2023	3,325	2,159	64.9%	1,166	34.1%
Effective Market Area:	2000	4,218	2,934	69.6%	1,284	30.4%
	2010	4,183	2,903	69.4%	1,280	30.6%
	2013	4,171	2,895	69.4%	1,276	30.6%
	2023	4,159	2,882	69.3%	1,277	30.7%
Red Willow County:	2000	4,710	3,323	70.6%	1,387	29.4%
	2010	4,663	3,271	70.1%	1,392	29.9%
	2013	4,652	3,247	69.8%	1,405	30.2%
	2023	4,609	3,198	69.4%	1,411	30.6%

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2013.

TABLE 5
HOUSEHOLDS BY HOUSEHOLD SIZE
McCOOK, NEBRASKA
2010

	<u>1</u> <u>Person</u>	<u>2</u> <u>Persons</u>	<u>3</u> <u>Persons</u>	<u>4</u> <u>Persons</u>	<u>5</u> <u>Persons</u>	<u>6</u> <u>Persons</u>	<u>7+</u> <u>Persons</u>
McCook:	1,126	1,209	393	342	171	61	22
Red Willow Co:	1,473	1,763	557	507	247	85	31

Source: 2010 Census.

Hanna:Keelan Associates, P.C., 2013.

TABLE 6
HOUSEHOLDS BY INCOME GROUP*
McCOOK / RED WILLOW COUNTY, NEBRASKA
2010 ESTIMATE

<u>Household Income</u>	<u>All Households</u>		<u>Renter Households</u>		<u>Elderly (65+) Households</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
McCook						
Less than \$10,000	285	8.3%	172	14.3%	23	2.6%
\$10,000-\$19,999	626	18.3%	291	24.3%	264	29.6%
\$20,000-\$34,999	661	19.3%	264	22.0%	271	30.4%
\$35,000-\$49,999	551	16.1%	166	13.8%	146	16.4%
<u>\$50,000 or More</u>	<u>1,303</u>	<u>38.0%</u>	<u>306</u>	<u>25.6%</u>	<u>187</u>	<u>21.0%</u>
Totals	3,426	100.0%	1,199	100.0%	891	100.0%
Median Income	\$38,974		\$27,855		\$29,772	
<u>Red Willow County:</u>						
Less than \$10,000	327	7.0%	177	12.5%	40	3.4%
\$10,000-\$19,999	755	16.2%	340	24.0%	330	28.0%
\$20,000-\$34,999	903	19.4%	314	22.2%	338	28.7%
\$35,000-\$49,999	775	16.6%	223	15.8%	178	15.1%
<u>\$50,000 or More</u>	<u>1,898</u>	<u>40.8%</u>	<u>361</u>	<u>25.5%</u>	<u>292</u>	<u>24.8%</u>
Totals	4,656	100.0%	1,415	100.0%	1,178	100.0%
Median Income	\$41,927		\$30,100		\$30,918	

* Specified Data Used.

Source: 2006-2010 American Community Survey.

Hanna:Keelan Associates, P.C., 2013.

**TABLE 7
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
McCOOK, NEBRASKA
2000-2023**

<u>Income Group</u>	<u>2000*</u>	<u>2010 Est.*</u>	<u>2013</u>	<u>2023</u>	<u>% Change 2013-2023</u>
<u>All Households</u>					
Less than \$10,000	345	223	196	118	-39.8%
\$10,000-\$19,999	682	606	572	519	-9.3%
\$20,000-\$34,999	815	651	626	591	-5.6%
\$35,000-\$49,999	670	541	549	573	+4.4%
\$50,000 or More	856	1,303	1,372	1,524	+11.0%
Totals	3,368	3,324	3,315	3,325	+0.3%
Median Income	\$31,105	\$38,974	\$40,181	\$50,335	+25.3%
<u>Households 65+ Yrs.</u>					
Less than \$10,000	136	23	19	11	-42.1%
\$10,000-\$19,999	296	264	255	232	-9.0%
\$20,000-\$34,999	281	271	266	240	-9.8%
\$35,000-\$49,999	152	146	140	138	-1.4%
\$50,000 or More	181	187	204	239	+17.2%
Totals	1,046	891	884	860	-2.7%
Median Income	\$24,857	\$29,772	\$30,832	\$35,744	+15.9%

* Specified Data Used.

Source: 2000 Census, 2006-2010 American Community Survey.

Hanna:Keelan Associates, P.C., 2013.

TABLE 8
PERSONS RECEIVING SOCIAL SECURITY INCOME
RED WILLOW COUNTY, NEBRASKA
2010

<u>Social Security Income-2010</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	1,660
Wives & Husbands	130
Children	20
<u>Survivor Benefits</u>	
Widows & Widowers	235
Children	85
<u>Disability Benefits</u>	
Disabled Persons	295
Wives & Husbands	0
<u>Children</u>	<u>45</u>
Total	2,470
<u>Aged 65 & Older</u>	
Men	805
<u>Women</u>	<u>1,090</u>
Total	1,895
<u>Supplemental Security Income-2010</u>	
Aged 65 or Older	23
<u>Blind and Disabled</u>	<u>N/A</u>
Total	23

N/A=Not Available.

Source: Department of Health and Human Services,
 Social Security Administration, 2013.
 Hanna:Keelan Associates, P.C., 2013.

TABLE 9
PER CAPITA INCOME
RED WILLOW COUNTY, NEBRASKA / STATE OF NEBRASKA
2000-2023

<u>Year</u>	Red Willow County		State of Nebraska	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2000	\$23,536	--	\$28,598	--
2001	\$25,263	+7.3%	\$29,902	+4.6%
2002	\$24,981	-1.1%	\$30,314	+1.4%
2003	\$26,469	+6.0%	\$32,126	+6.0%
2004	\$27,158	+2.6%	\$33,265	+3.5%
2005	\$28,864	+6.3%	\$34,318	+3.2%
2006	\$29,287	+1.5%	\$35,679	+4.0%
2007	\$33,820	+15.5%	\$38,177	+7.0%
2008	\$37,588	+11.1%	\$40,163	+5.2%
2009	\$36,108	-3.9%	\$39,332	-2.1%
2013	\$39,981	+10.7%	\$41,282	+5.0%
2000-2013	\$23,536-\$39,981	+69.9%	\$28,598-\$41,282	+44.3%
2013-2023	\$39,981-\$50,020	+25.1%	\$41,282-\$49,663	+20.3%

Source: Nebraska Department of Economic Development, 2013.
 Hanna:Keelan Associates, P.C., 2013.

TABLE 10
RACE AND HISPANIC ORIGIN
McCOOK, NEBRASKA
2000 & 2010

<u>Race</u>	<u>2000</u>		<u>2010</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	7,784	97.3%	7,372	95.8%
Black	14	0.2%	38	0.5%
Native American	36	0.5%	39	0.5%
Asian	14	0.2%	29	0.4%
<u>Other</u>	<u>146</u>	<u>1.8%</u>	<u>220</u>	<u>2.8%</u>
Totals	7,994	100.0%	7,698	100.0%
Hispanic Origin	202	2.5%	377	4.9%

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2013.

TABLE 11
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
McCOOK, NEBRASKA
2000-2023

<u>Income Range</u>	<u>2000*</u>	<u>2010*</u>	<u>2013</u>	<u>2023</u>
	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0%-30% AMI	149 / 131	144 / 127	143 / 127	140 / 124
31%-50% AMI	242 / 107	234 / 103	233 / 103	229 / 101
51%-80% AMI	346 / 32	335 / 31	332 / 30	330 / 28
<u>81%+ AMI</u>	<u>1,509 / 85</u>	<u>1,463 / 84</u>	<u>1,457 / 82</u>	<u>1,460 / 77</u>
Totals	2,246 / 355	2,176 / 345	2,165 / 342	2,159 / 330

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

*Specified Data Used

Source: 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2013

TABLE 12
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
McCOOK, NEBRASKA
2000-2023

Income Range	2000* # / #CB-HP	2010* # / #CB-HP	2013 # / #CB-HP	2023 # / #CB-HP
0%-30% AMI	213 / 133	217 / 130	214 / 128	209 / 123
31%-50% AMI	228 / 119	238 / 117	239 / 116	237 / 113
51%-80% AMI	257 / 47	275 / 46	278 / 46	280 / 44
81%+ AMI	387 / 58	418 / 56	420 / 56	440 / 55
Totals	1,085 / 357	1,148 / 349	1,151 / 346	1,166 / 337

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

*Specified Data Used

Source: 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2013

TABLE 13
ESTIMATED ELDERLY (62+) RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
McCOOK, NEBRASKA
2000-2023

Income Range	2000* # / #CB-HP	2010* # / #CB-HP	2013 # / #CB-HP	2023 # / #CB-HP
0%-30% AMI	70 / 50	76 / 48	77 / 48	79 / 47
31%-50% AMI	40 / 25	43 / 25	43 / 25	48 / 23
51%-80% AMI	97 / 27	94 / 27	96 / 26	103 / 26
81%+ AMI	98 / 44	107 / 44	108 / 43	119 / 43
Totals	305 / 146	319 / 144	324 / 142	349 / 139

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

*Specified Data Used.

Source: 2000 CHAS Tables.

Hanna:Keelan Associates, P.C., 2013.

TABLE 14
EMPLOYMENT DATA TRENDS AND PROJECTIONS
RED WILLOW COUNTY, NEBRASKA
2000-2023

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2000	6,057	--	2.6%
2001	5,905	-152	2.6%
2002	5,899	-6	3.0%
2003	5,907	+8	3.4%
2004	5,893	-14	3.5%
2005	5,806	-87	3.5%
2006	5,803	-3	2.7%
2007	5,790	-13	2.5%
2008	5,859	+69	2.9%
2009	5,786	-73	4.6%
2010	5,839	+53	3.8%
2011	5,908	+69	2.6%
2013	5,950	+42	2.5%
2023	6,048	+98	2.5%
2000-2023	6,057-6,048	-9	2.6%-2.5%

Source: Nebraska Department of Labor, Labor Market Information, 2013
Hanna:Keelan Associates, P.C., 2013

TABLE 15
WORKFORCE EMPLOYMENT BY TYPE
RED WILLOW COUNTY, NEBRASKA
2010-2012

<u>Workforce</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>% Change</u> <u>2010-2012</u>
Non-Farm Employment (Wage & Salary)	5,301	5,248	5,053	-4.6%
Goods-Producing	803	750	744	-7.3%
Service-Providing	4,498	4,498	4,309	-4.2%
Trade, Trans, Ware, Util**	1,402	1,479	1,420	+1.3%
Total Trade	1,172	1,219	1,191	+1.6%
Wholesale Trade	424	399	380	-10.4%
Retail Trade	748	820	811	+8.4%
Information	*	*	*	*
Financial Activities	263	235	225	-14.4%
Professional & Business	261	285	218	-16.5%
Education & Health	660	637	628	-4.8%
Leisure & Hospitality	480	470	461	-4.0%
Other Services	184	176	170	-7.6%
Total Government	1,157	1,121	1,106	-4.4%
Federal	82	64	61	-25.6%
State	169	166	166	-1.8%
Local	907	891	879	-3.1%

*Data not available due to disclosure suppression.

** Trade, Transportation, Warehousing & Utilities.

Source: Nebraska Department of Labor, Labor Market Information, 2013.

Hanna:Keelan Associates, P.C., 2013.

TABLE 16
TRAVEL TIME TO WORK
McCOOK, NEBRASKA
2010 ESTIMATE

<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>
2,304	969	152	111	225

Source: 2006-2010 American Community Survey.
Hanna:Keelan Associates, P.C., 2013.

TABLE 17
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
McCOOK / RED WILLOW COUNTY, NEBRASKA
2000 & 2010 ESTIMATE

	<u>Year</u>	<u>Number of Units</u>			<u>Other*</u>	<u>Total</u>
		<u>1 Unit</u>	<u>2-9 Units</u>	<u>10+ Units</u>		
McCook:	2000	2,679	481	196	314	3,670
	2010**	2,867	304	331	332	3,834
Red Willow County:	2000	4,123	395	286	474	5,278
	2010**	4,199	329	331	435	5,294

*Includes mobile home or trailer.

**Specified Data Used.

Source: 2000 Census, 2006-2010 American Community Survey.

Hanna:Keelan Associates, P.C., 2013

**TABLE 18
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
McCOOK / RED WILLOW COUNTY, NEBRASKA
2000 & 2010 ESTIMATE**

		Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
		<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
McCook:	2000	3,534	3,534	100.0%	0	0.0%	39	1.2%
	2010*	3,426	3,426	100.0%	0	0.0%	0	0.0%
Red Willow County:	2000	4,710	4,706	99.9%	4	0.1%	62	1.3%
	2010*	4,658	4,636	99.5%	22	0.5%	4	0.1%

*Specified Data Used.

Source: 2000 Census, 2006-2010 American Community Survey.

Hanna:Keelan Associates, P.C., 2013

TABLE 19
SELECTED RENTAL HOUSING OPTIONS
McCOOK, NEBRASKA
2012

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Wait List</u>
East Ward Village East 5 th & "E" Streets 308-345-3605	UC	1-Bd: 7 2-Bd: 20	NIFA (LIHTC) Elderly	1-Bd: \$400 2-Bd: \$425-\$500	N/A
Hillcrest Nursing Home/ Hidden Pines Assisted Living 309 West 7 th Street 308-345-4600	1963	NF: 100 AL: 14	County-Owned	NF: \$150/Day AL: \$70/Day	90% Yes (5) (60% Private, 40% Medicaid)
Kelley Creek Apartments 101 Kelly Court 888-437-3779	2000	1-Bd: 6 2-Bd: 18	NIFA (LIHTC) Family	1-Bd: \$435-\$475 2-Bd: \$565-\$625	96% Yes (1)
Maplewood Apartments 700-723 West 14 th Street 800-378-9366	1997	2-Bd: 17 3-Bd: 7	NIFA (LIHTC) HUD Elderly/Sect. 8	30% Income (\$478-\$509)	100% Yes (7)
McCook Apartments 902, 906 & 910 East "E" Street 785-483-1139	1981	1-Bd: 16 2-Bd: 8	USDA-RD HUD Family	30% Income	100% (N/A)
McCook Heights/ McCook Public Housing Authority 502 Missouri Avenue Circle 308-345-3605	1983	1-Bd: 30	HUD Public Housing	\$350	95% Yes (10)
Missouri Avenue Manor I & II/ 402 Missouri Avenue 1307 West "F" Street 308-345-3605	1977,	1-Bd: 36	HUD Multifamily	1-Bd: \$360-\$454 2-Bd: \$426 3-Bd: \$503	I – 97% II – 89% Yes (30)

CONTINUED:

TABLE 19 (CONTINUED)
SELECTED RENTAL HOUSING OPTIONS
McCOOK, NEBRASKA
2012

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Wait List</u>
Westwood Circle 401 Missouri Avenue Circle 308-345-3605	1977	2-Bd:6 3-Bd: 6	HUD Family Section 8	30% Income 2-Bd: \$426 3-Bd: \$503	N/A
Prairie Heights Apartments 512 Missouri Avenue 308-345-3605	1984	2-Bd: 8	Market Rate	\$475-\$500	100% Yes (5)
Willow Ridge Senior Living 1500 East 11 th Street 308-345-2100	1994	Stu: 16 1-Bd: 18	Independent Living	\$2,900-\$3,625	98% No
	1994	1-Bd: 31 2-Bd: 26	Market Rate	\$2,060-\$3,600	90% No

AL = Assisted Living Beds.
 NF = Nursing Facility Beds.
 UC = Under Construction.
 N/A = Not Available.

Source: Project Developers & Property Management Agencies, 2012.
 Hanna:Keelan Associates, P.C., 2012.

TABLE 20	
ESTIMATED YEAR STRUCTURE BUILT	
McCOOK, NEBRASKA	
2013	
<u>Year</u>	<u>Housing Units</u>
2010 to Present	30
2001 to 2009*	97
1999 to 2000	33
1995 to 1998	89
1990 to 1994	143
1980 to 1989	348
1970 to 1979	468
1960 to 1969	656
1950 to 1959	486
1940 to 1949	357
<u>1939 or Before</u>	<u>1,159</u>
Subtotal	3,866
<u>Units Lost (2000 to Present)</u>	<u>(49)</u>
Total Est. Units – 2013	3,817
% 1939 or Before	29.1%
% 1959 or Before	51.2%

*Subject to Margin of Error.

Source: City of McCook, 2013; 2000 Census,
2006-2010 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2013.

TABLE 21
HOUSING STOCK OCCUPANCY / VACANCY STATUS
McCOOK, NEBRASKA
2000, 2010 & 2013

	<u>2000</u>	<u>2010</u>	<u>2013</u>
a) Housing Stock	3,754	3,717	3,817
	(2,408-O; 1,346-R)	(2,334-O; 1,383-R)	(2,386-O; 1,431-R)
b) Vacant Housing Stock	317	393	502
c) Occupied Housing Stock	3,353	3,324	3,315
Owner Occupied	2,244	2,176	2,165
Renter Occupied	1,109	1,148	1,150
d) Housing Vacancy Rate	8.6% (317)	10.6% (393)	13.1% (502)
Owner Vacancy	5.1% (121)	6.8% (158)	9.2% (219)
Renter Vacancy	15.0% (196)	17.0% (235)	19.8% (283)
e) Adjusted Vacancy Rate*	5.7% (203)	6.7% (249)	6.7% (257)
Adjusted Owner Vacancy*	2.5% (57)	3.3% (78)	3.7% (88)
Adjusted Renter Vacancy*	11.6% (146)	11.6% (161)	11.8% (169)

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

Source: 2000, 2010 Census; City of McCook, 2013, 2006-2010 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2013.

TABLE 22
OWNER OCCUPIED HOUSING VALUE
McCOOK, NEBRASKA
2000-2023

	<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 or More</u>	<u>Totals</u>
2000*	723	952	230	83	1,988
Median Value	\$62,100				
2010*	532	1,114	358	223	2,227
Median Value	\$77,100				
2013	\$80,300				
2023	\$98,600				

* Specified Data Used.

Source: 2000 Census, 2006-2010 American Community Survey.

Hanna:Keelan Associates, P.C., 2013

TABLE 23
GROSS RENT
McCOOK, NEBRASKA
2000-2023

	<u>Less than \$200</u>	<u>\$200 to \$299</u>	<u>\$300 to \$399</u>	<u>\$400 to \$599</u>	<u>\$600 or More</u>	<u>Totals</u>
2000*	145	130	311	327	176	1,089
Median Value	\$398					
2010*	79	16	125	575	404	1,199
Median Value	\$546					
2013	\$561					
2023	\$702					

* Specified Data Used.

Source: 2000 Census, 2006-2010 American Community Survey.

Hanna:Keelan Associates, P.C., 2013

TABLE 24
ESTIMATED HOUSING DEMAND -
TARGET DEMAND & REQUIRED BUDGET
McCOOK, NEBRASKA
2023

	Target Demand*		Total	Est. Required
	<u>Owner</u>	<u>Rental</u>	<u>Demand</u>	<u>Budget</u>
City of McCook:	147	132	279	\$51.4 M
Downtown**:	12	40	52	\$11.5 M

*Based upon new households, providing affordable housing for 40% of cost burdened households, with housing problems, replacement of 40% substandard (HUD) housing stock, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units, build for Pent-Up demand.

**Requires up to 55,000 square feet of floor space.

NOTE: Target Demand will require an estimated 66 Acres of land for the City of McCook.

Source: Hanna:Keelan Associates, P.C., 2013.

TABLE 25
ESTIMATED AREA MEDIAN (HOUSEHOLD) INCOME (AMI)
RED WILLOW COUNTY, NEBRASKA
2013

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$12,000	\$13,700	\$15,400	\$17,100	\$18,500	\$19,850	\$21,250	\$22,600
50% AMI	\$19,950	\$22,800	\$25,650	\$28,500	\$30,800	\$33,100	\$35,350	\$37,650
60% AMI	\$23,940	\$27,360	\$30,780	\$34,200	\$36,960	\$39,720	\$42,420	\$45,180
80% AMI	\$31,950	\$36,500	\$41,050	\$45,600	\$49,250	\$52,900	\$56,550	\$60,200
100%AMI	\$39,900	\$45,600	\$51,300	\$57,000	\$61,600	\$66,200	\$70,700	\$75,300
125%AMI	\$49,875	\$57,000	\$64,125	\$71,250	\$77,000	\$82,750	\$88,375	\$94,125

Source: Hanna:Keelan Associates, P.C., 2013.

TABLE 26
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
McCOOK, NEBRASKA
2023

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81%-125%</u>	<u>126%+</u>	
<u>Tenure</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner	0	0	20	85	42	147
Renter	14	32	26	46	14	132

Source: Hanna:Keelan Associates, P.C., 2013

TABLE 27
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
McCOOK, NEBRASKA
2023

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	55 / 16*	25.5
	Patio Home Unit	10 / 0	2.5
	Town Home Unit	10 / 0	2.5
	Duplex Unit	0 / 32	6.0
	Apartment - 3+ Units***	6 / 24	2.5
Totals		81 / 72	39.0 Acres
55+ Years**	Single Family Unit	28 / 0	10.0
	Patio Home Unit	12 / 0	3.0
	Town Home Unit	20 / 0	5.0
	Duplex Unit	0 / 44	7.5
	Apartment - 3+ Units***	6 / 16	2.0
Totals		66 / 60	27.5 Acres
TOTAL UNITS / ACRES		147 / 132	66.5 Acres
*Includes Credit- or Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2013.			

TABLE 28
HOUSING DEMAND – TARGET POPULATIONS
McCOOK, NEBRASKA
2023

Owner Units	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					Workforce Sector 45%+	
	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>Totals</u>			
Elderly (55+)	4	32	22	58	22		
Family	12	51	18	81	70		
Special Populations¹	<u>4</u>	<u>2</u>	<u>2</u>	8	2		
Subtotals	20	85	42	147	94		
Rental Units	<u>0%-30%</u>	<u>31%-60%</u>					
Elderly (55+)	6	12	10	12	8	48	15
Family	4	16	14	32	6	72	64
Special Populations¹	<u>4</u>	<u>4</u>	<u>2</u>	<u>2</u>	<u>0</u>	12	4
Subtotals	14*	32*	26	46	14	132	83
Totals	14	32	46	131	56	279	177

* Includes Credit- or Lease-to-Own units.

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

Source: Hanna:Keelan Associates, P.C., 2013.

TABLE 29
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT
McCOOK, NEBRASKA
2023

<u>PRICE – PURCHASE COST (Area Median Income)</u>						
Owner	(61%-80%)	(81%-125%)	(126%+)			Work Force
Units***	<u>\$134,500*</u>	<u>\$180,300*</u>	<u>\$229,900*+</u>	<u>Totals</u>		<u>\$126,900*</u>
2 Bedroom	6	25	20	51		18
3+ Bedroom	14	60	22	96		76
TOTALS	20	85	42	147		94

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%125%)	(126%+)		Work Force
Units***	<u>\$395**</u>	<u>\$545**</u>	<u>\$605**</u>	<u>\$795**</u>	<u>\$895**+</u>	<u>Totals</u>	<u>\$535**</u>
2 Bedroom	10	14	14	24	7	69	28
3+ Bedroom	4	18	12	22	7	63	55
Totals	14	32	26	46	14	132	83

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

***One-Bedroom units are an option for Downtown housing.

Source: Hanna:Keelan Associates, P.C., 2013.

**TABLE 30
HOUSING CONDITIONS SURVEY
McCOOK, NEBRASKA
2013**

Rating 1 – Sound	1,650
Rating 2 –Minor Deteriorating	1,144
Rating 3 –Major Deteriorating	182
<u>Rating 4 – Critical/Dilapidated</u>	<u>41</u>
Total	3,017

Source: Hanna:Keelan Associates, P.C., 2013.

**TABLE 31
ESTIMATED TARGET REHABILITATION/
DEMOLITION DEMAND WITH COSTS
McCOOK, NEBRASKA
2023**

- Moderate Rehabilitation	115 Units / \$4.5 M
- Substantial Rehabilitation	55 Units* / \$2.7 M
- Demolition	95 Units / \$1.3 M**
	\$5.6 M***

*Pending Appraisal Qualification.

**Estimated Cost without acquisition.

***Estimated Cost with acquisition.

Source: Hanna:Keelan Associates, P.C., 2013.

McCOOK DOWNTOWN REDEVELOPMENT & HOUSING INITIATIVE.**A. Housing Units (as of 2012):**City-Wide:

3,817 Total Units

(Owner = 2,386; Renter = 1,431)

Downtown:**65 Total Units****(Owner = 12; Renter = 53)****B. Households:**City-Wide:

2012 – 3,315 (Owner = 2,165; Renter = 1,150)

2022 – 3,325 (Owner = 2,159; Renter = 1,166)

2012 Housing Vacancy Rate, Adjusted = 6.7%

Downtown:**2012 – 52 (Owner = 11; Renter = 41)****2022 – 105 (Owner = 23; Renter = 82)****2012 Housing Vacancy = 8.9%****C. Housing Target Demand:**City-Wide:

2022 – 279 Units (Owner = 147; Renter = 132)

Downtown:**2022 – 52 Units (Owner = 12; Renter = 40) (18.6%)****D. Downtown Housing Target Demand:**

Estimated Square Feet = 55,000

Estimated Development Cost = \$11,500,000

Estimated Additional Real Estate Tax Requirement = \$270,000 (Mid-Term)

Housing Tax Increment Financing Opportunity: \$2,900,000

E. Economic Impact of Housing, i.e. Retail, Services, Food, Entertainment, etc.:

Estimated Square Feet = 19,700

Estimated Development Cost = \$3,450,000

Estimated Added Real Estate Tax Requirement or Increment = \$85,000 (Mid-Term)

Economic Impact Tax Increment Financing Opportunity: \$910,000

F. Downtown Tax Increment Financing Opportunity

(Bucket TIF Example, Excluding “D” & “E”):

Estimated Current Assessment = \$14,000,000

Estimated Current As-Is Tax Requirement = \$88,000

Estimated Year One Value = \$252,000; Year 15 Value = \$120,000

Estimated Annual Available Tax Investment = \$2,100

Estimated Tax Increment Financing Opportunity: \$22,500

G. McCook CRA Assessment

Estimated \$101,000 Annually @ 15 Years = **\$1,515,000**

H. Total Estimate Downtown Redevelopment Tax Increment Financing Opportunity: \$5,347,500**I. Total Estimated Development Financing Available:**

\$5,347,500 (TIF 20%), \$10,695,000 (Other Local, State, Federal Funding 40%)

\$10,695,000 (Private Financing 40%) = \$26,737,500

McCOOK, NEBRASKA COMMUNITY HOUSING STUDY “Housing Needs & Wants Survey”

IMPORTANT!!!

COMPLETE AND RETURN THIS SURVEY, BY FRIDAY, NOVEMBER 9th, AND BE ELIGIBLE FOR A \$50 “CHAMBER BUCKS” DRAWING!!! SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING.

The McCook Economic Development Corporation (MEDC) is currently conducting a Community Housing Study, to determine both the present and future housing needs of McCook and the surrounding areas. The Study is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from MEDC. An important activity of this Study is to ask you about the housing needs and wants of the Community. Please take a few minutes to complete the following survey, indicating the type of housing needed in McCook, during the next 10 years.

[Check (√)] Place of Residency: **TOTAL SURVEYS: 90**

___79___ McCook ___4___ Rural Red Willow County ___7___ Other/No Response

	Greatly Needed	Somewhat Needed	Don't Need
▪ Housing For:			
1. Low-Income Families	50	20	15
2. Middle-Income Families	58	25	4
3. Upper-Income Families	8	3	38
4. Single Parent Families	43	34	7
5. Existing / New Employees	39	34	7
▪ Single Family Housing	48	28	4
▪ Rental Housing (General)	67	13	4
▪ Manufactured Homes	11	45	23
▪ Mobile Homes	4	28	46
▪ Condominiums/Townhomes	16	31	33
▪ Duplex Housing	21	47	12
▪ Apartment Complexes (3 to 12 Units per Complex)	31	38	13
▪ Rehabilitation of Owner-occupied Housing	30	42	9
▪ Rehabilitation of Renter-occupied Housing	32	40	9
▪ Housing Choices for First-Time Homebuyers	42	31	7
▪ Single Family Rent-to-Own			
1. Short-Term 3 to 5 Years	22	38	18
2. Long-Term 6 to 15 Years	24	33	23
▪ Duplex/Townhouse Rent-to-Own			
1. Short-Term 3 to 5 Years	14	37	26
2. Long-Term 6 to 15 Years	19	30	28
▪ One Bedroom (Apartment or House)	35	27	16
▪ Two Bedroom (Apartment or House)	57	19	7
▪ Three Bedroom (Apartment or House)	59	18	7

- OVER -

	Greatly Needed	Somewhat Needed	Don't Need
▪ Independent Living Housing for Persons with a Mental/Physical Disability	21	37	23
▪ Group Home Housing for Persons with a Mental/Physical Disability	18	38	25
▪ Housing in Downtown	19	36	26
▪ Retirement Housing – Rental	30	33	20
▪ Retirement Housing – Purchase (Owner occupant)	24	28	28
▪ Retirement Housing For:			
1. Low-income Elderly Persons	55	17	12
2. Middle-income Elderly Persons	48	25	12
3. Upper-income Elderly Persons	14	26	39
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	20	36	26
▪ Single-Room-Occupancy Housing (Boarding Homes)	29	21	31
▪ Short-Term Emergency Shelters – 30 Days or Less	39	25	19
▪ Long-Term Shelters – 90 Days or Less	22	30	28
▪ Transitional Housing (3-12 month temporary housing)	25	32	21
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:

... an owner housing rehabilitation program? **64** Yes **26** No (71.1% Support)

... a renter housing rehabilitation program? **61** Yes **29** No (67.8% Support)

Would you support your Community establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house? **57** Yes **33** No (63.3% Support)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? **69** Yes **21** No (76.7% Support)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? **63** Yes **27** No (70.0% Support)

Please list other needs for the Community: _____

THANK YOU!

Please return completed survey, By **FRIDAY, NOVEMBER 9th**, to the following locations:

- City Hall.
302 West 5th Street.
- Keystone Business Center (Lobby).
402 George Norris Avenue.
- Coldwell Banker – Kircher & Associates.
512 East “B” Street.

Hey! Give us your name and telephone number and be eligible for the \$50 “CHAMBER BUCKS” DRAWING!!! (SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING).
Name: _____
Phone: _____
E-Mail: _____

**McCOOK, NEBRASKA
COMMUNITY HOUSING STUDY
HOUSING NEEDS & WANTS SURVEY COMMENTS**

Needs for the Community:

- We have enough low-cost housing.
- We need an outlet for our City's youth/teenagers. (2)
- More renovation of downtown buildings, and more downtown attractions.
- Many houses need to be torn down, regardless of ownership.
- There is a desperate need for affordable housing in this community, especially for the elderly and low-income. Even the middle class struggle to make ends meet.
- Downtown Parking (2)
- Street improvements with water/sewer/sanitary sewer replacement.
- City Rental Inspections/Codes (2)
- McCook needs more average priced homes for the elderly.
- McCook needs better businesses/shopping opportunities. (2)
- The elderly have no place to move to when they have to give up their homes. Retirement homes in this Community are too expensive for the average person.
- Volunteer Opportunities.
- Family-Style Restaurant. (3)
- Visitor's Center.
- Thanks for making the effort to listen to the Community!
- There needs to be a push for higher paying jobs. People can't afford to purchase or rent here with low wages.
- Single Family Rental Units & Apartments.
- Property cleanup & repair. Make our City a welcome place.
- TIF needs to be used liberally in our Community.
- Thank you for realizing that there is a need for more housing, especially rental housing.
- My husband and I have been energetically seeking good, clean rental housing as he is elderly (88) and disabled, but are turned down because our income is slightly too high.

Workforce Housing Needs Survey

The McCook Economic Development Corporation (MEDC), in cooperation with major employers in the McCook Area, is conducting the following Survey to determine the specific renter and owner housing needs of the Area's workforce. This Survey is part of a Community Housing Study, funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from MEDC. We would appreciate you completing and returning the following Survey to your employer by WEDNESDAY, OCTOBER 10th.

If you give us your Name, Telephone Number and E-mail Address, you will be eligible for a \$50 "CHAMBER BUCKS" DRAWING! Your telephone number will only be used to contact you if you win the drawing. You must complete the survey in order to be eligible for the drawing. Thank you!

Place of Employment? (See Comments) _____ **TOTAL SURVEYS: 192**

Do you currently live in McCook? **151** Yes **41** No
If No, where and why? _____ (See Comments)

Number of Persons in your household? _____ 1 = 34 **2 = 67** 3 = 31 4 = 36 5+ = 22

Do you rent or are you a homeowner? **53** Rent **139** Own

Are you satisfied with your current housing situation? **157** Yes **35** No
If No, why? _____ (See Comments)

What is your current annual total household income?
19 Less than \$25K **71** \$25K-\$50K **35** \$50K-\$70K **12** \$70K-\$80K **37** \$80K+

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

For Renters		For Owners	
4	Lack of handicap accessible housing	7	Lack of handicap accessible housing
3	Lack of adequate public transportation	13	Lack of adequate public transportation
7	Lack of knowledge of fair housing rights	11	Lack of knowledge of fair housing rights
23	Cost of rent	40	Housing prices
5	Restrictive zoning/building codes	21	Restrictive zoning/building codes
4	Job status	7	Job status
20	Attitudes of landlords & neighbors	21	Attitudes of immediate neighbors
32	Lack of availability of decent rental units in your price range	13	Mortgage lending application requirements
3	Use of background checks	31	Excessive down payment/closing costs
18	Excessive application fees and/or rental deposits	66	Cost of utilities
23	Cost of utilities	11	Lack of educational resources about homeowner responsibilities
3	Lack of educational resources about tenant responsibilities	33	Cost of homeowners insurance
	Other: _____	40	Lack of sufficient homes for sale
	Other: _____		Other: _____

OVER

If you are currently a RENTER and would like to become a HOMEOWNER in McCook, within the next 10 years, or if you are currently a HOMEOWNER and desire to upgrade or change housing in McCook, within the next 10 years, please complete the following questions. If not, please return your survey to your employer.

Which one of the following housing types would you most like to purchase?
71 Single Family **3** Attached Townhouse Or Duplex Type Unit
2 Mobile Home **5** Patio Home **5** Other? _____

How many bedrooms would your family need?
3 One **15** Two **44** Three **27** Four +

What is the most your family could afford for a home?
20 Less than \$50K **22** \$50K-\$70K **21** \$70K-\$100K **9** \$100K-\$130K
2 \$130K-\$150K **5** \$150K-\$175K **2** \$176K+

What can you afford for a monthly house payment, not including house insurance and property taxes?
19 Under \$350 **45** \$350 to \$650 **14** \$650 to \$850
3 \$850 to \$1,000 **3** \$1,000+

If you are currently a RENTER, but would like or need a different or alternative rental situation in McCook, within the next 10 years, please complete the following questions. If not please return your survey to your employer.

Which one of the following housing types would you most like to rent?
30 Single Family **4** Attached Townhouse or Duplex Type Unit
2 Mobile Home **4** Standard Apartment Unit
4 Other? _____

How many bedrooms would your family need?
1 One **13** Two **19** Three **10** Four +

What is the most your family could afford for monthly rent?
16 Under \$350 **11** \$350-\$450 **5** \$451-\$550 **3** \$551-\$650 **7** \$650+

Thank You For Your Participation!
 Please enter your Name and Telephone Number for a
\$50 "CHAMBER BUCKS" DRAWING!!!
(SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING).

Name _____ Telephone Number _____
 E-Mail _____

**McCOOK, NEBRASKA
COMMUNITY HOUSING STUDY
WORKFORCE SURVEY COMMENTS**

Place of Employment...

- ASI – 1
- Burns Podiatric Lab – 15
- Hillcrest Nursing Home - 41
- McCook Community Hospital - 51
- McCook Public Schools - 9
- Parker Hannifin - 6
- Valmont - 69

Community of Residence: If No, where and why?...

- | | |
|--------------------|-------------------------------|
| - Bartley - 2 | - Oberlin, KS - 5 |
| - Cambridge - 1 | - Rural Hayes County - 1 |
| - Culbertson - 6 | - Rural Red Willow County - 6 |
| - Danbury - 4 | - Trenton - 1 |
| - Indianola - 10 | - No Response - 1 |
| - North Platte - 1 | |

- No housing available in McCook. (3)
- Near husband's place of employment. (2)
- Live/work on a farm. (3)
- Personal preference. (7)
- Lower cost of living.
- Efficient City services.
- Long time resident of (Community).
- Currently own a home in (Community). (3)
- Rent from a family member.

Are you satisfied with your current housing situation? If No, why not?...

- We would like to buy-purchase in McCook. (3)
- Too small. (11)
- Too expensive. (4)
- Home needs upgrades.
- Rent is too high.
- We are renting a room from a parent.
- Insurance is too expensive.
- Want to live in the Country.
- Need better handicap accessibility in our home.
- Not enough elderly housing.
- Want more land.
- Attitudes of neighbors/roommate. (2)
- Rental doesn't allow pets.
- I live with my parents.
- Would like a different style of home.
- Prefer a home with two or three-car garage.
- Too far from work.
- Too many people around where I live.
- Just moved here – nowhere to rent, poor selection of houses advertised.

Barriers (Renter).

- Lack of pet-friendly housing. (2)
- Not enough apartments/rental units.
- Condition of rental units.
- Lack of apartments that are available to people who do not meet low income status.

Barriers (Owner).

- Lack of Youth Activities.
- High water utilities.
- Lack of new homes.
- Poor market to sell my place.
- Not eligible for a loan.
- Lack of housing on the outskirts of town.

**Continuum of Care for
Elderly Persons Household Survey
McCook, Nebraska**

The McCook Economic Development Corporation (MEDC) is currently conducting a Community Housing Study, to determine both the short- and long-term housing needs of persons and Families in the McCook Area. The Study is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from MEDC. The Study will include the identification of housing and service needs of persons 55+ years of age. Please take a few minutes to complete and return the following Survey, with your name and contact information to the Drop Box by WEDNESDAY, OCTOBER 10th to be eligible for a \$50 "CHAMBER BUCKS" DRAWING!!

- 1) Sex: Male 6 Female 21 (No Response = 1) TOTAL SURVEYS: 31
- 2) Location/
Age Status: Where do You currently live? 31 McCook 0 Rural County
If Rural County, Please identify your location _____
What is your current age?
Under 45 0 45-54 0 55-64 1 65-74 3 75-84 19 85+ 8
Are you currently retired? Yes 31 No 0
If no, do you plan on retiring in the Area? Yes 2 No 0
- 3) Family
Status: How many people live in your household? 1 = 18 2 = 11
How many people 55+ years live in your household? 0 = 1 1 = 15 2 = 11
- 4) Disability Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)? Yes 12 No 19
If yes, please explain the disability or special needs type.

(See comments) _____
- 5) Please indicate your household income range, for 2012, before taxes. \$ _____
Less than \$10,000 = 2 \$10,000 to \$25,000 = 5 More Than \$25,000 = 7
- 6) Do you own or rent where you live now? 18 Own 12 Rent
- 7) Please rate the quality of the following Community Services in your Town.
(1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor).
- | | | |
|----------------------------------|------------------------------------|-------------------------------|
| <u>1.15</u> Church | <u>1.84</u> Discount/Variety Store | <u>1.21</u> Library |
| <u>1.57</u> Grocery Store | <u>1.35</u> Hospital | <u>1.42</u> Medical Clinic |
| <u>1.24</u> Pharmacy | <u>1.82</u> Downtown Businesses | <u>1.38</u> Police Protection |
| <u>1.11</u> Fire Protection | <u>1.17</u> Senior Center | <u>1.25</u> Bank |
| <u>1.36</u> City/Village Offices | <u>1.45</u> Post Office | <u>1.27</u> Schools |
| <u>1.46</u> Parks/Recreation | <u>1.90</u> Restaurant/Cafe | ____ Other: (See Comments) |

- OVER -

- 8) Are you satisfied with your current housing situation?
- 26
- Yes
- 4
- No

If no, please explain: _____ (See Comments) _____

- 9) Do You plan on changing housing in the future?
-
- One Year
- 1
- Yes
- 18
- No
-
- Two Years
- 3
- Yes
- 14
- No
-
- Three to Five Years
- 4
- Yes
- 15
- No
-
- Six to 10 Years
- 1
- Yes
- 14
- No

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

- | | |
|--------------------------------------|---------------------------------------|
| <u>3</u> Single Family Home | <u>0</u> Apartment - Purchase |
| <u>6</u> Duplex - Rent | <u>6</u> Assisted Living Housing |
| <u>1</u> Duplex - Purchase | <u>3</u> One Bedroom Apartment - Rent |
| <u>1</u> Town Home - Rent | <u>3</u> Two Bedroom Apartment - Rent |
| <u>0</u> Town Home - Purchase | <u>1</u> Other (See Comments) |
| <u>1</u> Nursing Home/Long-Term Care | |

- 10) Which of the following additional housing types are needed in Your Community, for persons 55+ years of age, during the next 10 years. Check (✓) the top three (3).
- | | |
|--------------------------------------|----------------------------------------|
| <u>7</u> Single Family Home | <u>0</u> Apartment - Purchase |
| <u>6</u> Duplex - Rent | <u>11</u> Assisted Living Housing |
| <u>2</u> Duplex - Purchase | <u>7</u> One Bedroom Apartment - Rent |
| <u>5</u> Town Home - Rent | <u>10</u> Two Bedroom Apartment - Rent |
| <u>1</u> Town Home - Purchase | <u>2</u> Other (See Comments) |
| <u>4</u> Nursing Home/Long-Term Care | |
- 11) How appealing is living at a Retirement Housing Campus to You?
6 Very appealing 15 Somewhat appealing 7 Not appealing
- 12) Please rate the quality of the following Support Services in your Community.
(1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor). (Rating 1-2 / Rating 3-4)
- | | |
|-------------------------------------------------|------------------------------------------------------|
| <u>1.86</u> Case Management/Legal Aid | <u>1.71</u> Transportation/Auto Repair |
| <u>1.75</u> Cultural/Language Assistance | <u>1.50</u> Finance Assistance/Management |
| <u>1.50</u> Cont. Education Opportunities | <u>1.64</u> Health Services (Mental, Physical, etc.) |
| <u>2.00</u> Employment Opportunities/Training | <u>1.79</u> Law Enforcement |
| <u>2.17</u> Adult Care Services | <u>1.73</u> Senior Social & Recreation Activities |
| <u>1.70</u> Alcohol/Drug Abuse Services | <u>2.43</u> Housing (Permanent, Transitional, etc.) |
| <u>1.60</u> Food/Meals-On-Wheels | <u>1.63</u> Emergency Transportation |
| <u>1.76</u> Home Health Care | <u>1.50</u> Volunteer Opportunities |
| <u>1.68</u> Counseling Services | <u>1.79</u> Veteran Services |
| <u>1.81</u> Aids for Disabilities | <u>2.00</u> Homeless Services |
| <u>1.96</u> Home Repair/Rehabilitation Services | ____ Other: (See Comments) |

-NEXT PAGE-

13) Considering the list of Supportive Services in Question 12, what are the three (3) most critical Services at this time, for persons 55+ years residing in your Community?
 (See Comments) _____

14) Is there a housing type that is not available in McCook that would encourage you to sell your current home and move-up/upgrade? 3 Yes 21 No
 If Yes, Please Explain
 (See Comments) _____

15) How often do you visit the Downtown?
 8 Less than once a month.
 3 Monthly.
 4 Twice a Month.
 7 Once a Week.
 7 Two or More times a week.

16) Which of the following reasons do you come to Downtown? Select all that apply.
 16 Shopping for General Goods (JCPenny).
 12 Pharmacy Needs.
 12 Shopping for Clothes.
 1 Hardware & Lumber Needs.
 17 Eating and Drinking at Restaurants or Bars.
 16 Barber or Beauty Shop.
 27 Professional Services such as Banking, Accountants, Lawyers or Doctors.
 15 Concerts in the Park, Art Shows or shows at the Fox Theatre.
 14 County Offices.
 21 Church Services.
 2 Classes.
 Other (Please Explain) (See Comments) _____

- OVER -

17) How would you rate Downtown in the following areas, using a scale of 1 to 5 (1 = Excellent, 2 = Good, 3 = Moderate, 4 = Fair, 5 = Poor).

- 2.22 Amount of Parking.
- 4.24 Number of Clothing Stores.
- 2.59 Appearance of the Sidewalks.
- 2.49 Condition and Maintenance of the Buildings.
- 2.51 Appeal of Surrounding Residential Areas.
- 3.63 Availability of Housing in the Downtown.
- 2.15 Attractions such as Museums, Movies, Concerts and Art Shows.
- 2.63 Number of Restaurants.
- 2.34 Historic Feel of Downtown.

18) The following is a list of ideas and actions for McCook. Please rate each on the basis of how important you think each is, for the future of Downtown. (1 = Excellent, 2 = Good, 3 = Moderate, 4 = Fair, 5 = Poor).

- 2.23 Adding New Retail Businesses.
- 2.97 More Housing Above Businesses.
- 1.86 Improved Sidewalks, landscaping, Lighting and Benches.
- 2.89 Extended Business Hours.
- 2.55 Safer Crosswalks.
- 2.21 Adding More Parking.
- 2.44 Having more Special Events and Activities (Concerts, Art Shows, etc.).
- 1.98 More Restaurants.

Thank You For Your Participation!
 Please enter your Name and Telephone Number for a
\$50 "CHAMBER BUCKS" DRAWING!!!
(SURVEYS MUST BE COMPLETED TO BE ELIGIBLE FOR THE DRAWING).

Name _____ Telephone Number _____
 E-Mail _____

**McCOOK, NEBRASKA
CONTINUUM OF CARE FOR ELDERLY PERSONS HOUSEHOLD SURVEY
COMMENTS**

#4 Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)? If yes, please explain.

- Wheelchair/Walker Use. (5)
- Hearing. (5)
- Mobility Issues.
- Alzheimer's.
- Diabetes.
- Dizziness/Balance Issues.
- Coordination Issues.
- Dialysis.
- Vision.
- Medications.

#7 Please rate the quality of the following Community Services in your Town.

- Need more senior living spaces, like Duplexes or four-plexes.

#8 Are you satisfied with your current housing situation? If No, please explain.

- Discrepancy in rent.
- Rent is too high.
- Poor management.

#9 Which of the following types of housing do You anticipate needing?

- Willow Ridge.

#10 Which of the following additional housing types are needed in Your Community, for persons 55+ years of age, during the next 10 years?

- Senior Housing (Apartment or Town houses).
- Home Care.

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

- Continuing Education Opportunities.
- Health Services/Home health/Adult Care Services. (19)
- Aids for Disabilities. (2)
- Senior Social & Recreational Activities. (3)
- Improved handicap facilities.
- Veteran Services. (2)
- Pharmacy/Hospital. (2)
- Affordable Retirement Housing. (6)
- Transportation. (2)
- Meals on Wheels. (3)
- Shopping.
- Housing/Affordable Senior Living. (3)
- Grocery Store.
- Church.

#14 Is there a housing type that is not available in McCook that would encourage you to sell your current home and move-up/upgrade? If yes, please explain.

- I would sell our (single family) home if we could live in a duplex. I'm afraid my current home will be too costly in the future.
- Shortage of all types of housing.
- Duplex Rental.

#16 Which of the following reasons do you come to Downtown? Select all that apply.

- Book Store/Library.
- Place of Employment.