

CITY OF GRANT Nebraska

Community Housing Study Completed Fall/Winter 2024

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CONTEXT

HOUSING DEVELOPMENT IS COMMUNITY BETTERMENT



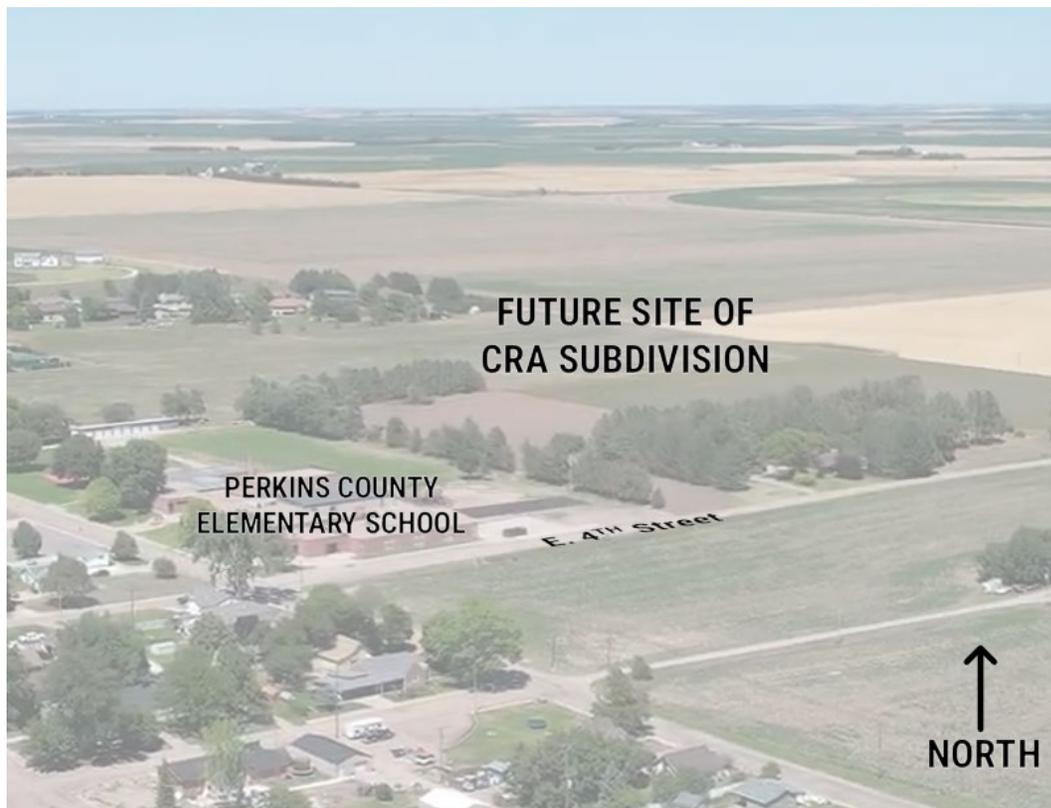
Meaningful Partnerships: Southwest Nebraska Community Betterment Corporation (SWNCBC) is a regional corporation that exists to improve housing for the Southwest Nebraska Region, which includes Perkins, Chase, Hayes, Dundy and Hitchcock Counties. This Housing Study (Study) is a result of a partnership between the City of Grant and SWNCBC. The Study's purpose is to create, collect, organize, and present information specific to the Grant Community that will lead to funding opportunities from both within and outside of the city.



Past Successes: The City of Grant is beginning to see results from the community's past efforts to increase the local supply of housing. The city's CRA (Community Redevelopment Authority) has worked to add a new subdivision to the east end of town. This development will be made possible by the city's recent purchase of land, annexation of that land, and the completion of a sewer extension to serve the future homes that will be built on the land.



Future Momentum: Going forward, the Grant community will need to continue leveraging partnerships to capitalize on public programs and capitalize on private investment. This Housing Study (Study) serves as a decision making guide to assist with determining the appropriate amount and price point of new housing in the CRA Subdivision as well as ensuring that Grant's current neighborhoods are appreciated and preserved.



Moving Forward: Upon completion of the Study, the community’s leadership and housing stakeholders will move forward by continuing to take the following steps.

1. Seek Partnerships: Continue working with other agencies, organizations, and neighboring jurisdictions to leverage resources.

2. Funding Opportunities: The federal and state government understand that the lack of affordable housing is negatively impacting the entire country. As such, federal and state programs continue to be made available to governments solving their housing problems on a local scale. With the knowledge of the state of their community, they must stay informed about programs that provide financial resources for affordable housing and infrastructure improvements.

3. Recognize Achievements and Share Best Practices: Recognize and celebrate successful housing development initiatives within the community. Share best practices, lessons learned, and success stories with other cities and regions to promote knowledge sharing and inspire positive change.



PROCESS

The study consists of information collected through five primary tasks:

- (1) Participating in conversations with local stakeholders and advocates.
- (2) Completing a community wide survey for Grant community residents.
- (3) Completing a survey among local employers.
- (4) Updating housing stock assessments utilizing the Perkins County Assessor's residential data sheet.
- (5) Measuring housing demand.

COMMUNITY ENGAGEMENT

Community engagement activities consisted of participating in **conversations with local stakeholders and advocates** and collecting input through a **community-wide survey** for Grant area residents and an **employer focused** survey.

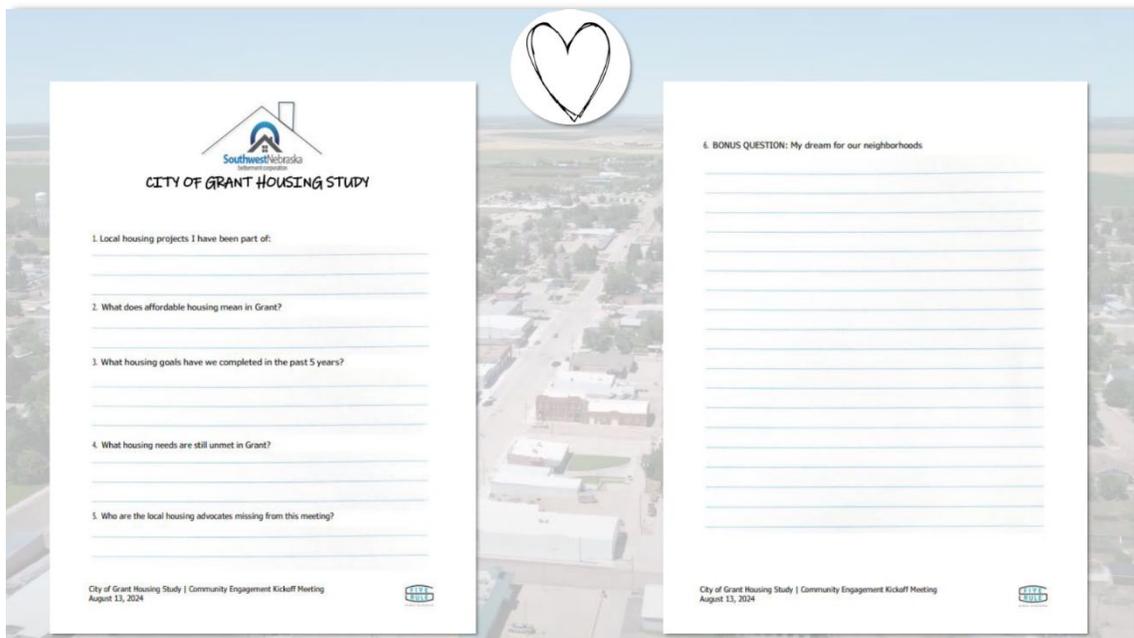
CONVERSATIONS AMONG STAKEHOLDERS AND ADVOCATES

Community Engagement Kickoff

A **stakeholder** is any individual, group, or organization that has an interest in or is affected by the outcomes, actions, or decisions of this Housing Study. Stakeholders can influence and/or be influenced by the outcomes of the Study.

An **advocate** is a person or entity that actively supports, promotes, or defends a particular cause and can speak up on behalf of stakeholders that are unable to participate in the Study.

With assistance from SWNCBC, Grant Community housing stakeholders and advocates were invited to a kickoff meeting in the Summer of 2024. Attendees were asked to commit to attending a future focused conversation and completed a housing worksheet. The answers on the worksheet became the starting point of the community engagement process.



Focused Conversations

In the Fall of 2024, stakeholders and advocates participated in a model building workshop that was followed by a focused conversation.

Conversation participants were asked to utilize 'found items' to build a model of their ideal Grant community in the next ten years.

Once their models were constructed, they were asked to describe their models. Then, the group answered a series of questions regarding the models:

- 1) Who lives here?
- 2) What is still here and what has been eliminated?
- 3) What in this ideal version of Grant are you most excited about?
- 4) What has you the most concerned?
- 5) What can prevent this dream from becoming a reality?
- 6) What should we focus on first?

The models built represented values such as:

- accessibility for all family sizes and types.
- park space.
- new housing from new construction.
- new housing from rehabilitation.
- Community amenities still in place such as the hospital, nursing home, library, and downtown businesses.



Themes

The themes that surfaced from the exercise and conversation are listed on the following page. These themes are listed on the following page and were then used to create the community resident and employer survey.

Who lives here?

- Grandkids, parents, grandparents
- Elderly
- Retirees
- Variety
- Work from home professional level
- People in new homes
- People living in Bishop Addition
- Existing residents in new homes
 - o People that moved into existing homes
- Redevelopment houses
- Elderly and families with kids
- Rentals
- People that work here
- 1 to 2 bedroom units for "short term" jobs

- Number of lower end houses not available will probably still be there in a year
- Not enough people to pay attention/care
- \$45,000/lot for new construction lot
 - o Hope they go fast
- Corn worth \$3/4 now
- Who can afford to build new houses
- Costs
- Buildings falling down (literally)
- Public buy-in community involvement
 - o Volunteer burnout - same people
- Enough employees - Healthcare, Sheriff
- Casino
- HA and SWNCB are always full
 - o HA - 20 Units
 - o SWNCB - 3 Duplexes

What is Remaining in Grant in 2030?

- Parks (Golf)
- Healthcare
- Hardware/Grocery Store
- Strong school system
- Grant is a Main Street Community
- History (People, Architecture, Homes)
- All current downtown Businesses
- Physical Library
- Backbone
 - o Elevator
 - o Good school
 - o Existing healthcare
- Trees
- Close knit residents (still)
- Small businesses here today

What could prevent This Dream - What is the Reality?

- Lack of communication
- Complacency/Not Caring
- No Private Investment (Government Programs S.L.O.W.)
 - o Last privately built house?
- Funding
- Time - not moving fast enough
 - o Meetings, approvals, grant deadlines
- People against change - don't see a need to change
 - o Fear about crime
 - o More law enforcement/teachers
- Lack of contractors
- Materials nearby

What is New in Grant in 2030? What has been Eliminated?

- Family Style Rest
- 24 Vacant Houses
- Hotel/Lodging option
- New 40 bed Nursing Home
- New houses in Bishop Addition
- New Park by Bishop Addition/Splash Pad
- 2 story apartments and eatery
- Businesses drawn by new housing
- More living and working here - not commuting
- Vacant homes reoccupied
- New walking path in the new development
-

What should we focus on first?

- Bishop Addition (40 lots need filled)
- Complete Bishop Addition
 - o 2 units per year
 - o Selling lots
- Complete Nursing Home
- Rentals - get rid of falling down buildings
 - o New multi-family residences in Bishop Addition
 - o Redevelopment single-family residences in Grant now

Consensus and Summary

- Communicate beyond our group
 - o What is our why? What is the community vision?
- Time to officially address vacancies
- Bishop Addition - 2 lots/year
- Make sure we maintain what we have
- Bishop Addition and Nursing Home will be great for Grant
- Rentals
- Lots of vacant houses
- 2 houses per year total is a good goal
 - o 2 units per year over the next 20 years for a final total of 40 units
- Income levels
- Types - basements/no basements

What are you Most Excited about?

- Affordable to CNA/New Teacher - School owned housing
 - o More houses - 24 houses reused
 - o Walking trail
 - o Ability to raise capital toward goals
 - o Multi-purpose community center
 - o Price of lots in Grant compared to Lincoln
- Good place to eat
- Walking path and green space at new addition
- Teen entertainment (Woodstock's Pizza)
- New nursing home
- New houses
- New park (more than one park) - new families
- A downtown parking lot (former Bowling Alley)

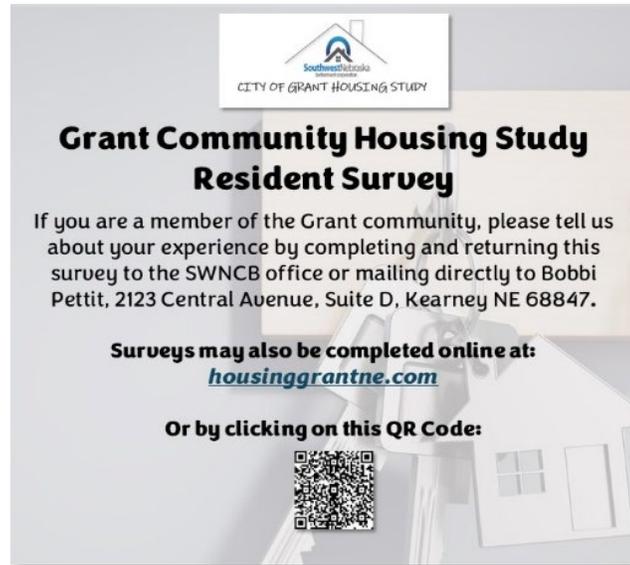
What are you Most Concerned about?

Community-Wide Survey

The Grant Community survey was written from the themes identified during the focused conversation. The survey asked the community if those themes impacted all residents.

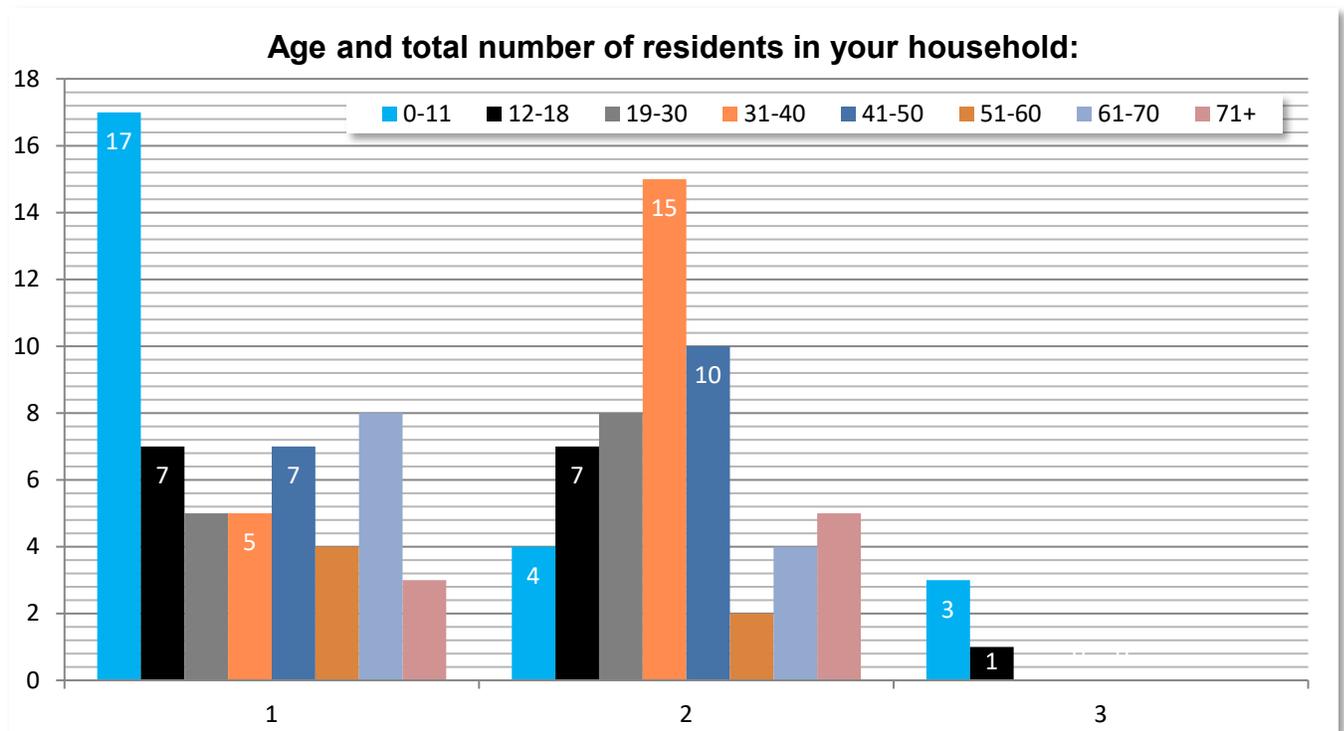
The survey was made available online at HousingGrantNe.com and paper copy surveys were available at several locations in Grant.

Seventy-one (71) Grant area residents participated in the survey.

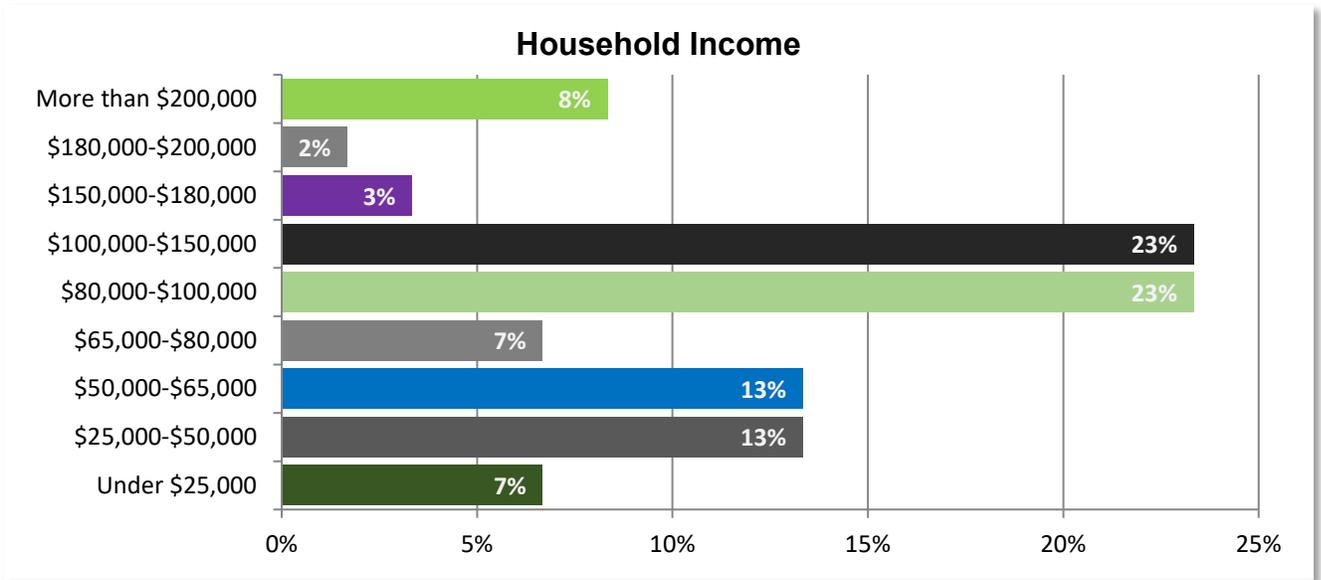


Respondent Characteristics

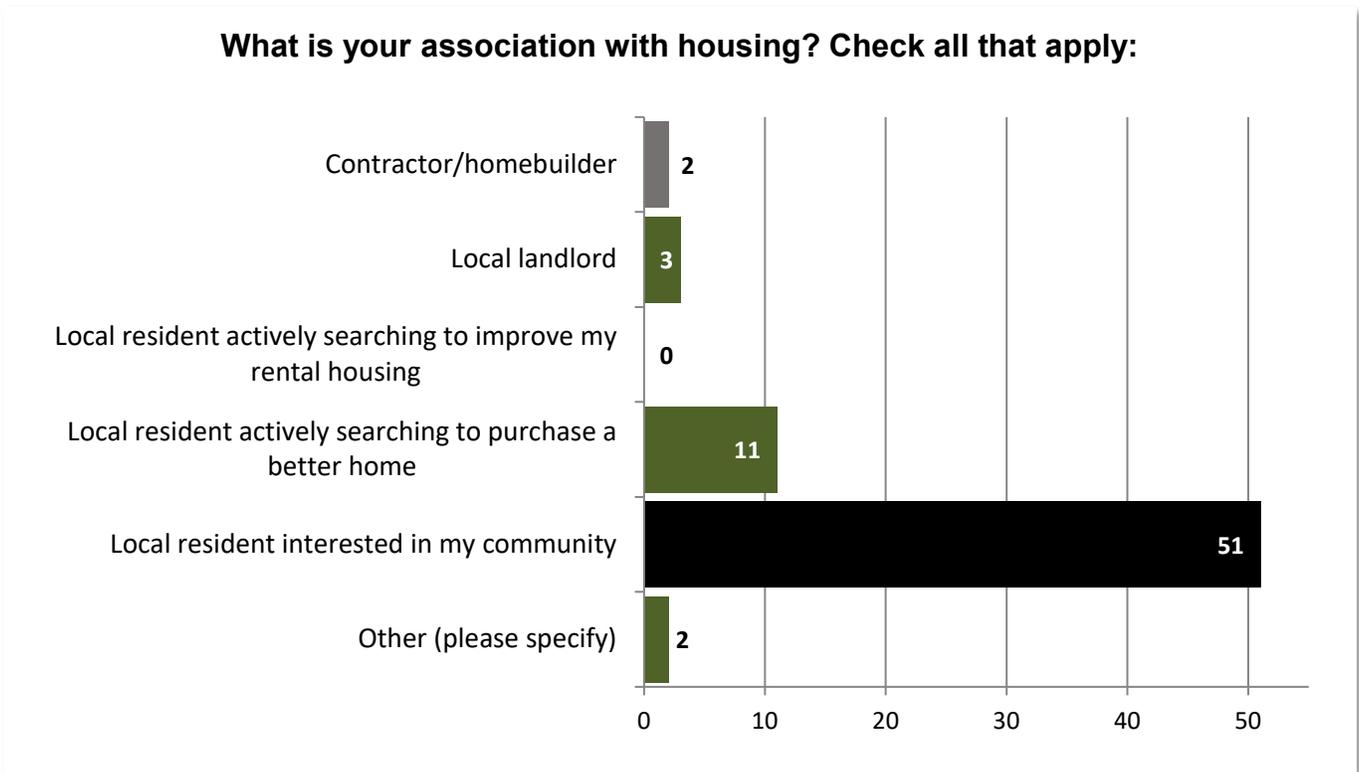
Families were represented in the survey as 17 households had one child aged 0-11 in their home, 4 households had 2 children aged 0-11 living in their home, and 3 households had three children aged 0-11 living in their home. This shows that 24 households with children participated in the survey, representing a total of 34 children. Seventeen teenagers ranging from 12-18 years of age are also represented. Thirty-five adults aged 31-40 and twenty seven adults aged 41-50 participated in the survey as well.



Sixty respondents answered the question regarding their household income. Forty-six percent (46%) or 28 households earn \$80,000-\$100,000 annually while 26% or 16 households are earning \$25,000-\$65,000.



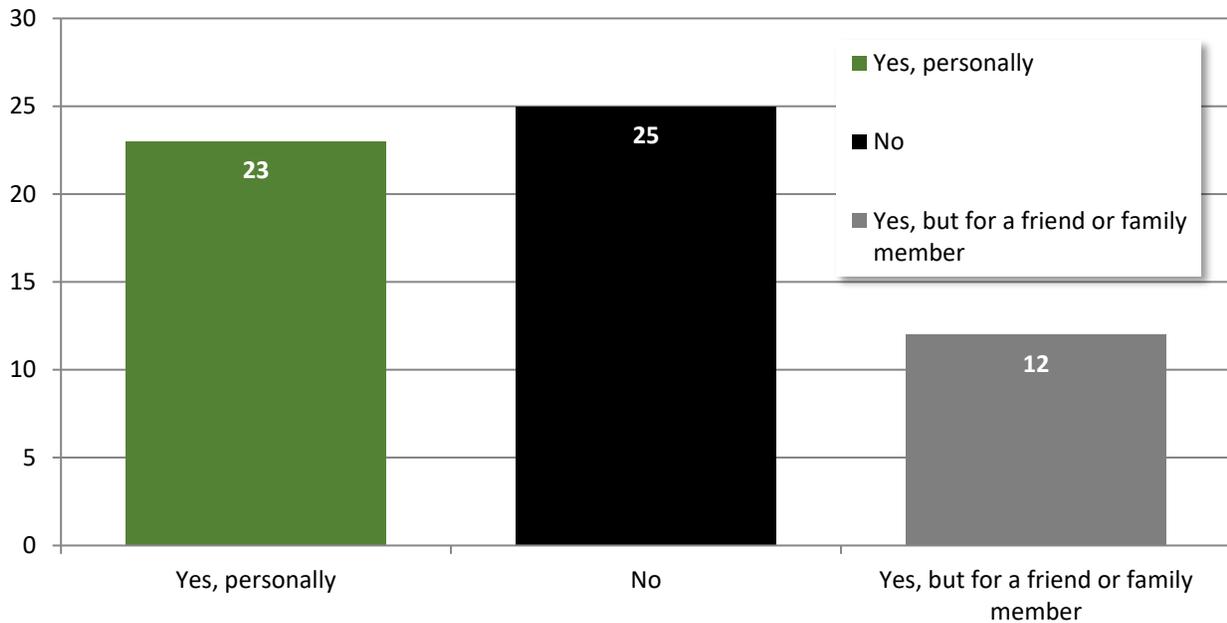
The majority participated as residents interested in their community. More than 10 residents, or 14% of respondents, noted they were looking to purchase a better home.



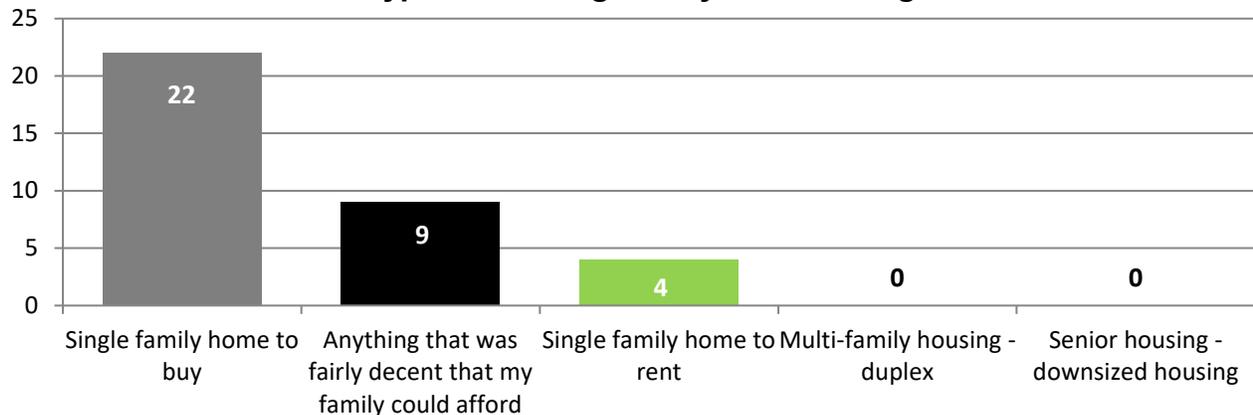
A common theme of each focused conversation was that numerous families at all stages have been negatively impacted by a lack of appropriate housing. The following set of questions was therefore intended to quantify the number of households that are searching for housing now and clarify the housing types that had the highest shortage.

Roughly sixty percent (35 households) of respondents had searched for housing in the past three years for themselves or a friend or family member. Most respondents that had been part of a housing search were still searching for a satisfactory housing arrangement as of the time the survey was made available (Fall/Winter 2024). The chart on the next page shows that 63% of those that were searching are still searching/not satisfied. The type of housing that people were searching for was mostly homes for families, either to rent or to buy.

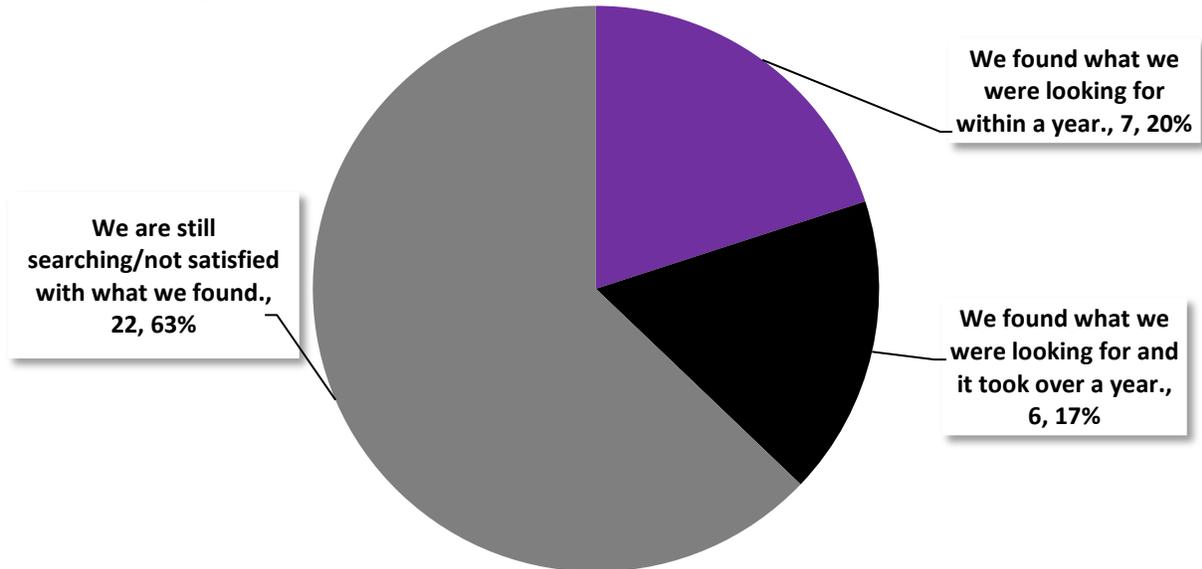
Have you searched for a place to live in the Grant Area in the past 3 years?



What type of housing were you searching for?



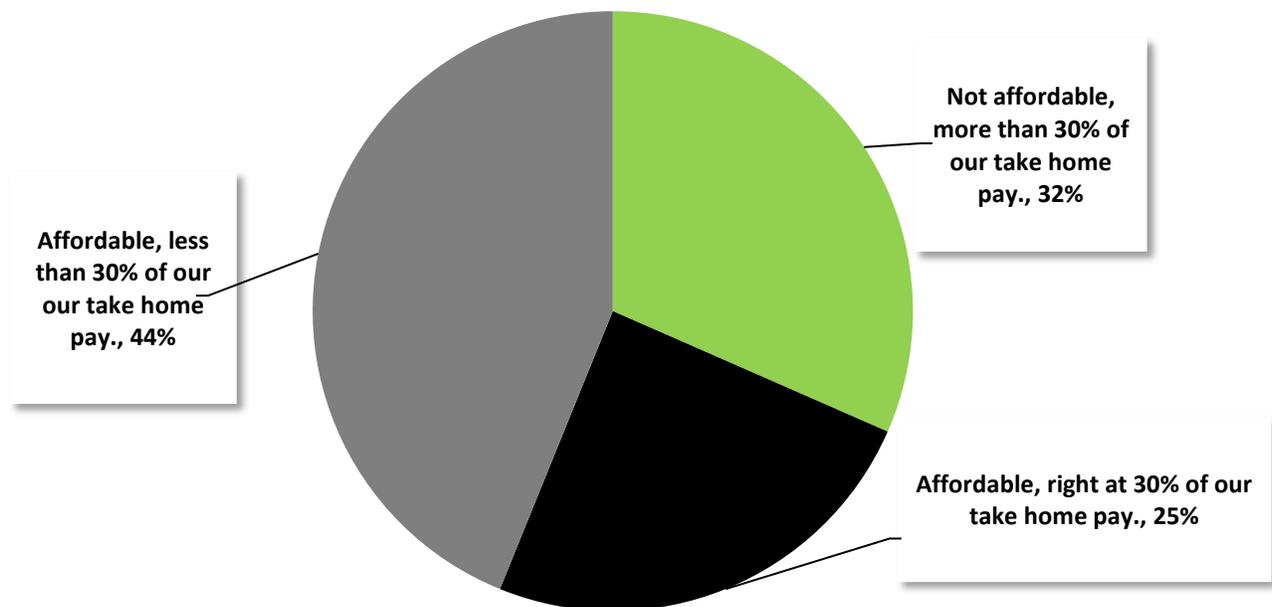
If you were part of a housing search, what was the result?



Another common theme is affordability. The federal government has defined “affordable housing” as housing with housing costs less than 30% of household take-home pay. Housing costs were identified as mortgage payments, homeowner’s insurance, and utilities for owner occupied households. Housing costs for renter occupied households were identified as rent, renter’s insurance, and utilities.

Fifty-seven (57) households answered this question. Thirty-two percent of those households stated that they were currently in a housing situation that is not affordable.

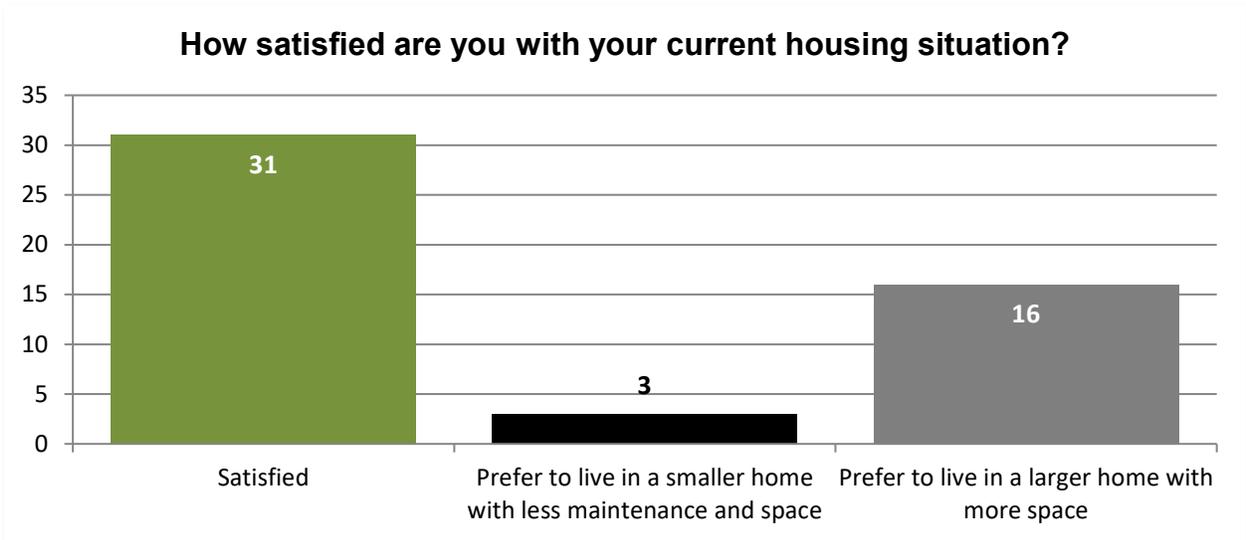
The federal government defines affordable housing as spending no more than 30% of your take home pay on your housing expenses.



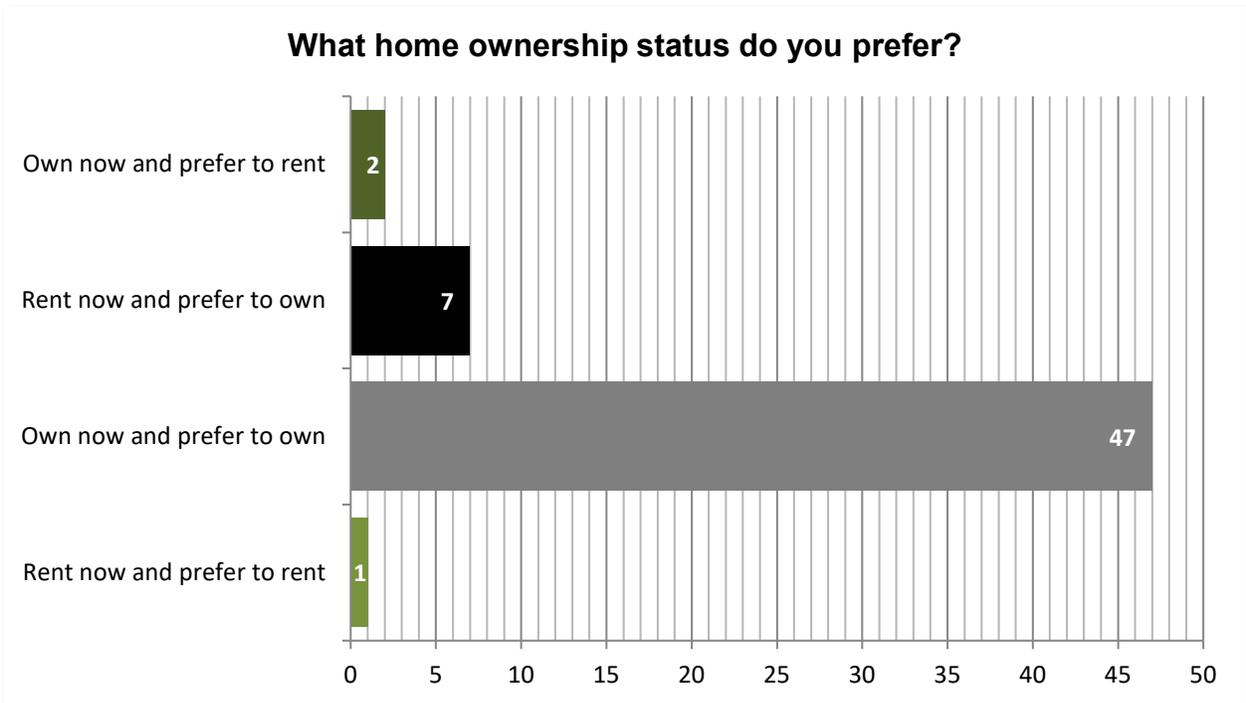
Resident Preferences

The following series of charts shows how satisfied residents are with their current housing situation. For those that were not satisfied with their current housing situation, a series of follow-up questions were also asked.

Fifty respondents answered the question regarding satisfaction with their current housing situation. More than half (62%) were satisfied with their current housing situation, while 3 would prefer to downsize to a smaller home and just over 1/3 (16) respondents would like to move into a larger home.



Also, according to survey respondents, most residents prefer to own their home with 5% (3 total) of respondents preferring to rent.



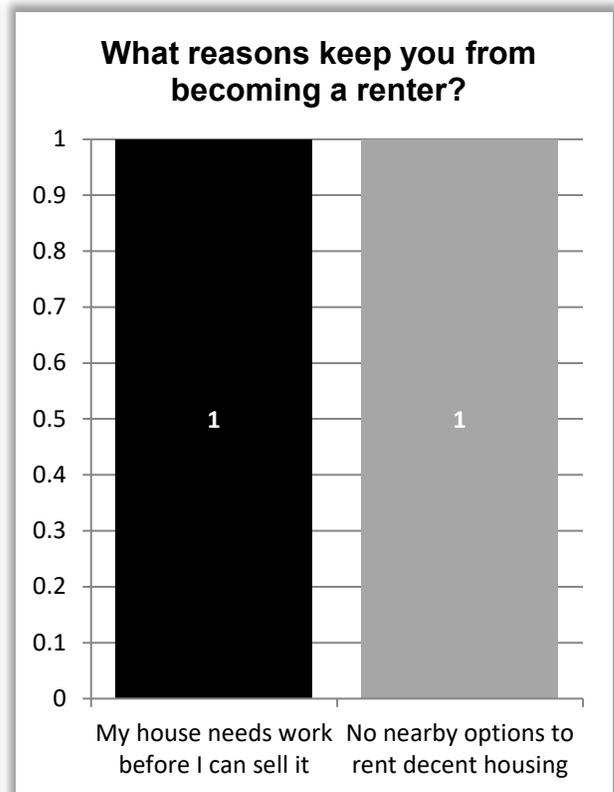
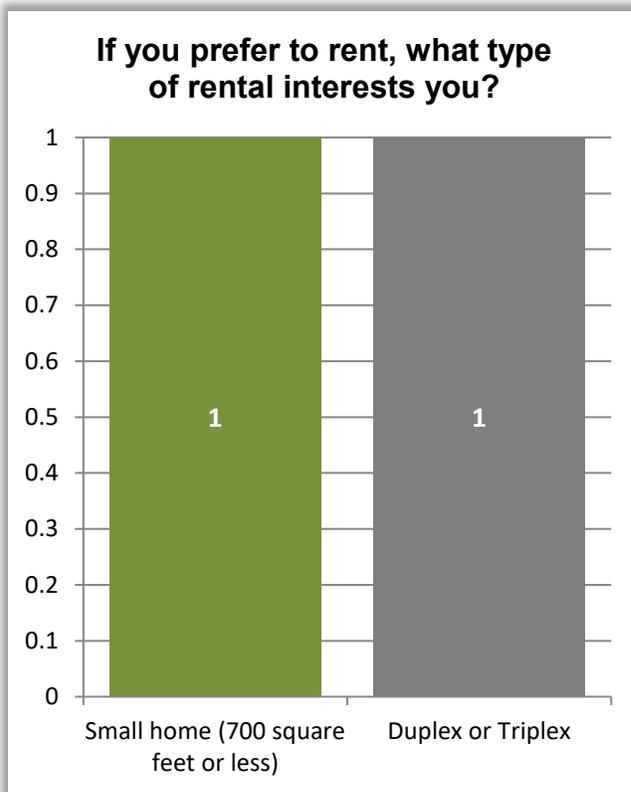
Residents Preferring to Rent



Two survey respondents answered the detailed questions regarding rental preferences, with each having a different type of preferred rental and preventative reasons.

One would prefer to rent a small home while one would prefer a duplex/triplex setting.

Being able to sell their current home and lack of decent options were the only two reasons selected as to why the respondents owned their homes though they preferred rent.



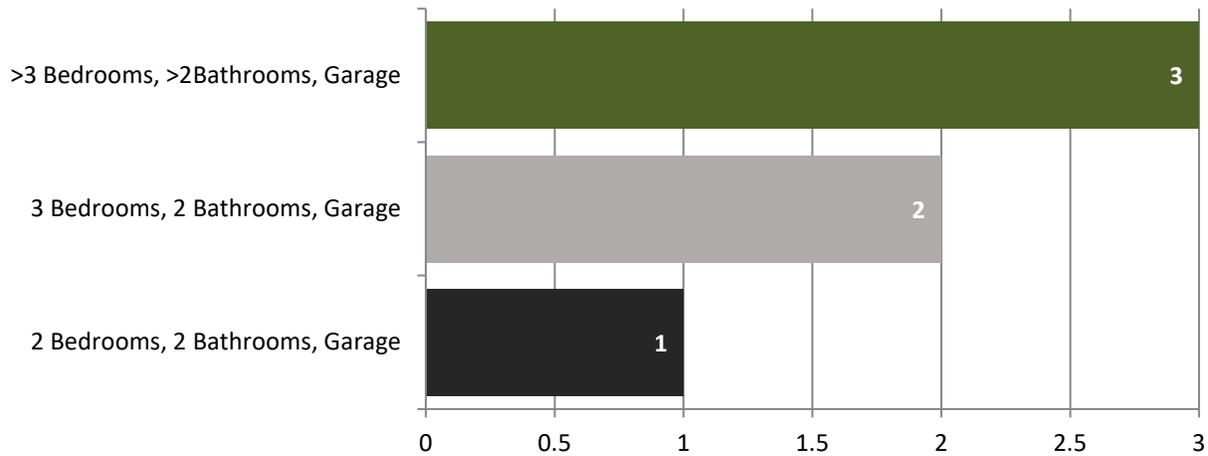
Residents Preferring to Own



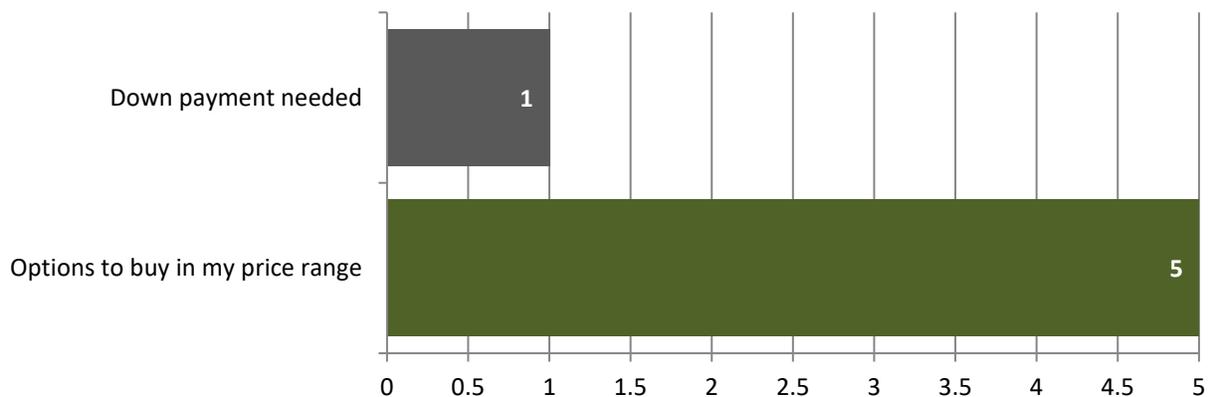
A total of six respondents answered questions regarding their ownership preferences. Half of the respondents prefer to own a home with more than three bedrooms, two bathrooms, and a garage.

One respondent claimed a lack of down payment as the main reason preventing home ownership. The remaining respondents claimed that a lack of options in the right price range is what is preventing them from owning a home.

If you prefer to own, what type of home interests you?



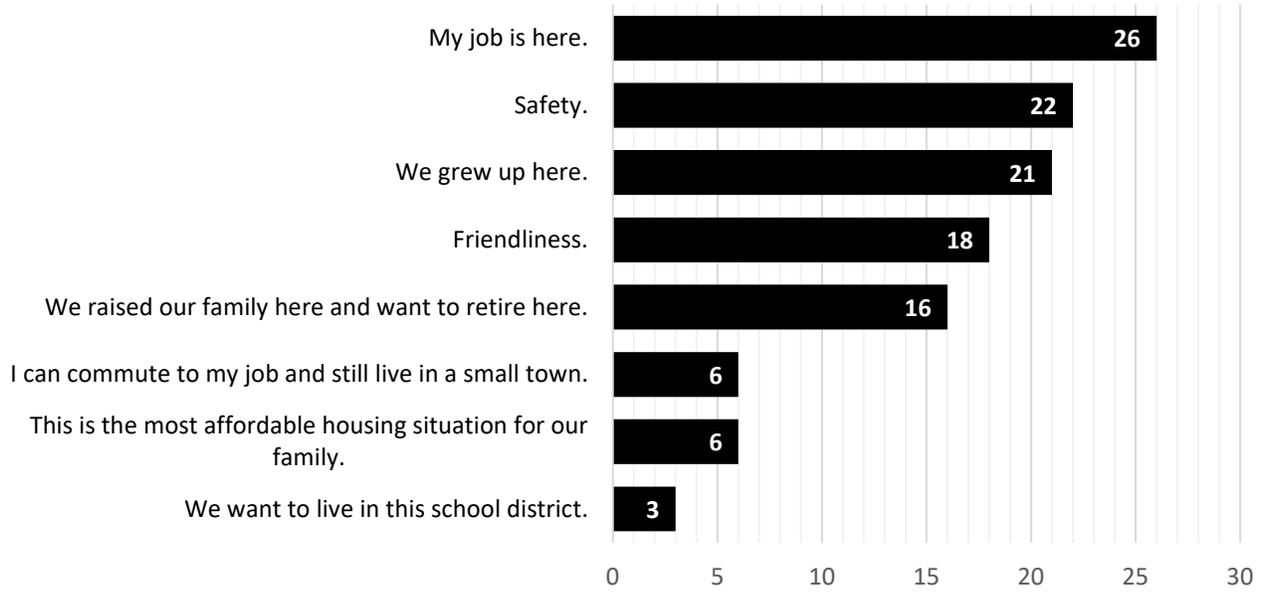
What circumstances are keeping you from owning a home?



Resident Sentiment

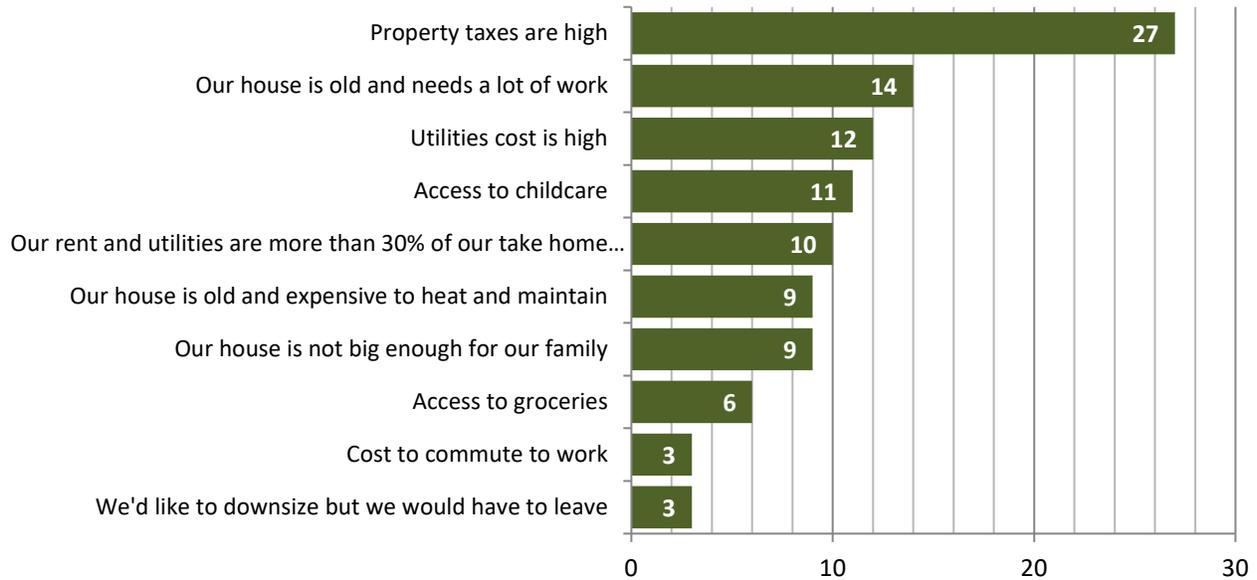
The most popular reason for living in Grant was that the respondent’s job is in the community. Safety, friendliness, and family were also top reasons for choosing to live in Grant.

What are your top three reasons for living in Grant?



The greatest challenge of living in Grant was the cost of property taxes, followed by the age of the respondent’s home, and the cost of utilities.

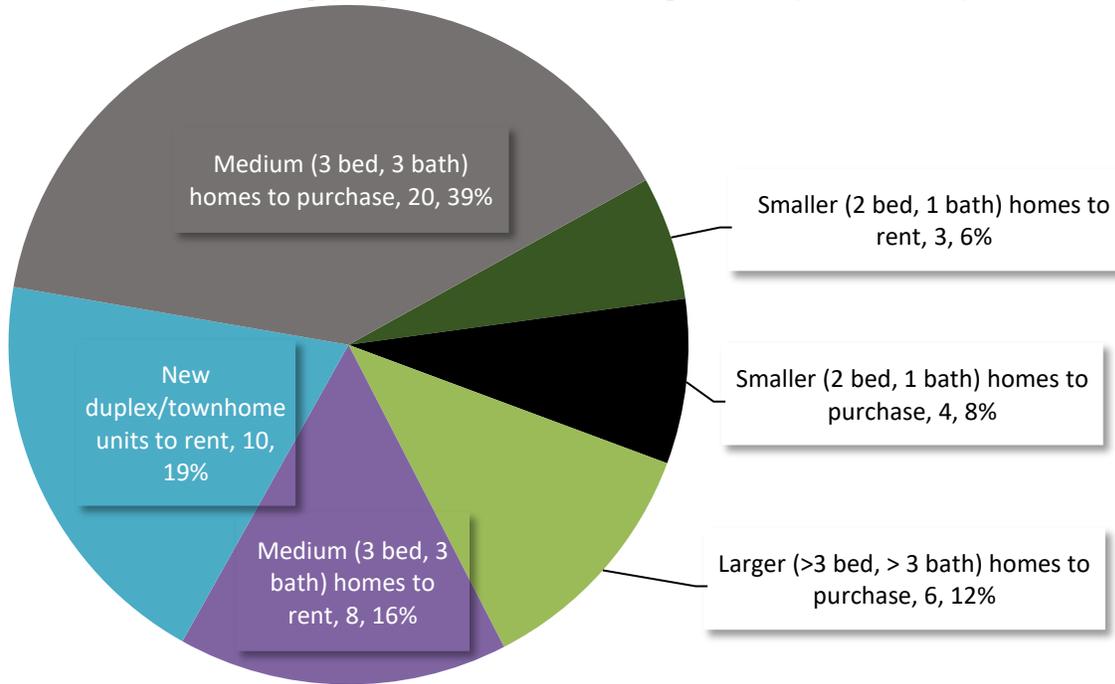
What are the top three challenges of living where you call home?



The following series of questions invited respondents to make recommendations concerning the type of housing projects that will be the most beneficial for the community.

Construction of new homes to purchase had support from 20 respondents while ten respondents believed that new duplex/townhome units would have the greatest positive impact. Respondents were also most supportive of redevelopment activities. After redevelopment activities, down payment assistance was the most popular use of public dollars. Renovating commercial structures to residential and incentives for builders had the smallest amount of public support.

What housing projects will have the greatest positive impact?



Proposed Workforce Housing Programs	I will definitely support		I will most likely support		I might support if I had more information		I do not support using public funds to assist with workforce housing projects.	
	%	Count	%	Count	%	Count	%	Count
Redevelop dilapidated properties for new construction of residential units.	40%	20	30%	15	26%	13	4%	2
Demolish dilapidated houses.	39%	20	24%	12	25%	13	12%	6
Utilize property code enforcement to address long term (more than 3 years) vacant houses.	35%	18	43%	22	18%	9	4%	2
Provide down payment assistance to first time home buyers.	26%	13	38%	19	22%	11	14%	7
Renovate older (built before 1970) homes.	26%	13	38%	19	22%	11	14%	7
Renovate commercial properties to residential uses.	16%	8	18%	9	47%	23	18%	9
Provide financial incentives to home builders.	12%	6	36%	18	42%	21	10%	5

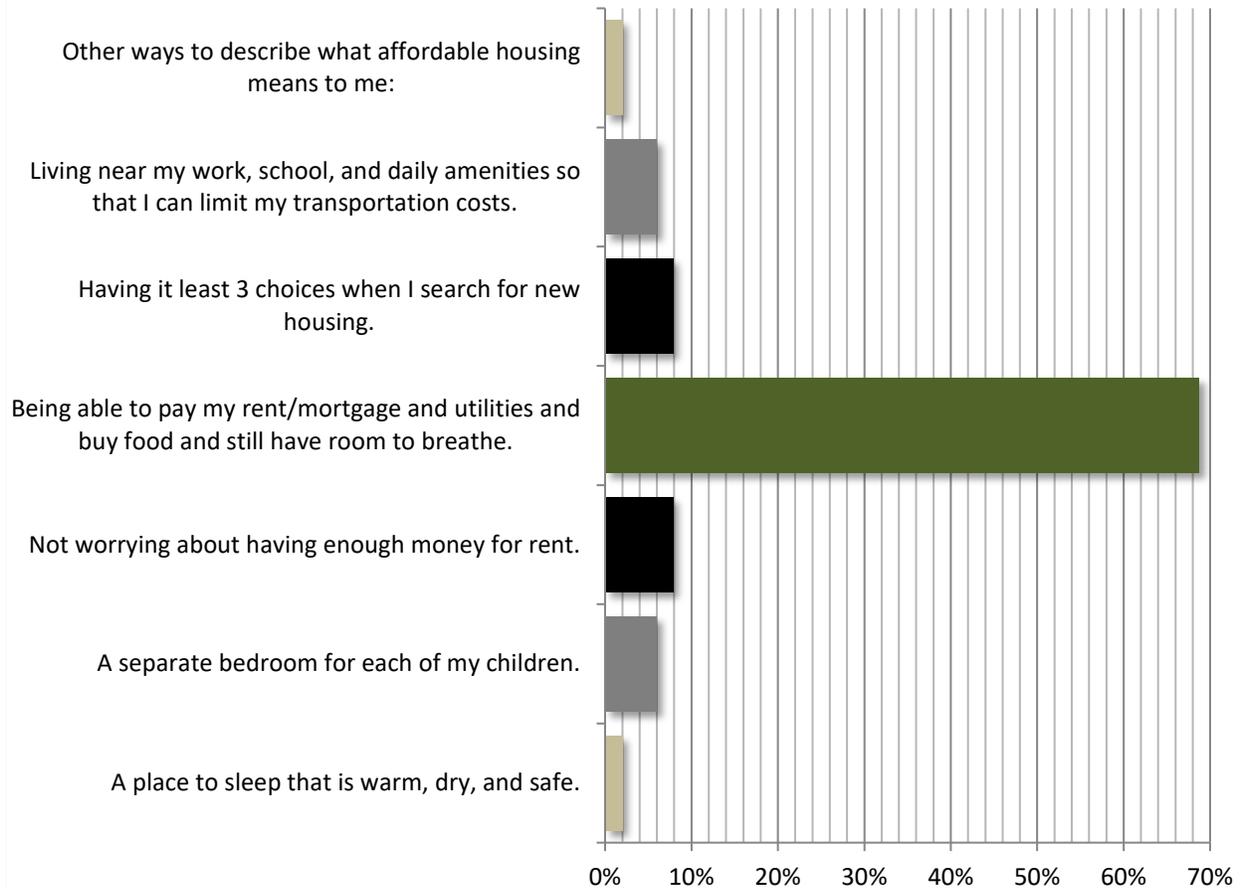
Meaning of Affordable Housing



The following question was asked as an attempt to create a common definition of affordable housing for the Grant community.

The idea of “being able to breathe” after paying rent/mortgage and utilities would correspond to the general rule that housing expenses should not cost more than 30% of a household’s total take home pay.

What does affordable housing mean to you?



Employer Impact



Employers were invited to the study kickoff and the focused conversations completed prior to the survey. Workforce Housing has become an economic development issue for several reasons:

- **Difficulty attracting talent:** The lack of affordable and adequate housing options makes it challenging for employers to attract skilled workers to their smaller communities. Prospective employees are genuinely interested in relocating for an improved work situation and better quality of life; however, most have either hesitated or chosen not to relocate due to the limited availability of nice homes.
- **Increased labor turnover:** Employees who struggle to find suitable housing may opt to commute long distances or choose to live in larger, nearby cities. This has created higher turnover rates as employees may eventually seek job opportunities closer to their homes and never come to recognize Grant as his/her home. Frequent turnover has disrupted business operations and increased training costs.
- **Decreased employee satisfaction and productivity:** When employees face difficulties finding suitable housing, it can negatively impact their overall job satisfaction and well-being. Living in inappropriate housing has created unnecessary stress, longer commutes, and reduced work-life balance.

Further, employers have been dedicating an increasing amount of their resources to assisting current and prospective employees with finding appropriate housing. These resources are in the form of staff time and money and would have otherwise been used to reinvest in the business.

- **Limited pool of local talent:** The housing shortage has caused young professionals to remain in or relocate to other communities with more housing options and amenities. This has diminished the local talent pool and has increased the difficulty for employers in finding qualified candidates for job openings.
- **Increased housing costs and wage pressure:** Years of housing demand exceeding supply has led to higher housing costs. Employers are then pressured to pay higher wages.



INTRODUCTION

Southwest Nebraska Community Betterment Corporation (SWNCBC) has partnered with FIVE RULE Rural Planning to complete a housing study for the Grant Community.

This survey will provide input to determine the need for workforce housing in Grant.

In addition to planning, this information will help with budgeting and fundraising from sources both within and outside of Perkins County.

Your input into this survey will assist SWNCB with the discovery and decision-making process.

This survey is anonymous.

Please complete the entire survey to the best of your ability.

SURVEY DEADLINE: DECEMBER 20, 2024

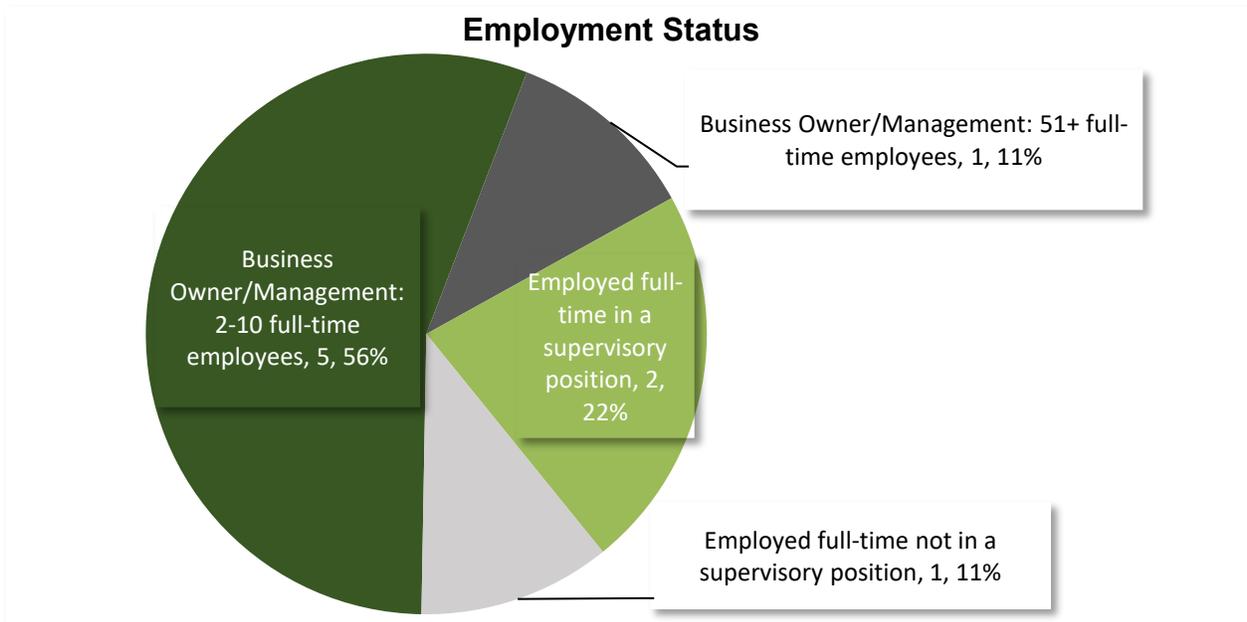
1. Select the title that most accurately describes your employment status.

- Business Owner/Management: 2-10 full-time employees
- Business Owner/Management: 11-25 full-time employees
- Business Owner/Management: 26-50 full-time employees
- Business Owner/Management: 51+ full-time employees
- Employed full-time in a supervisory position
- Agency or corporate manager overseeing employees
- Employed full-time not in a supervisory position
- Self-employed with no employees: 1 full time employee



Employer Survey

Employers were invited to complete a survey to help with identifying and measuring the impact of the community's housing situation on local employers. Nine employers from the Grant Area participated in the survey; their responses are shown on the following pages. Slightly more than half of these respondents are running a business with 2-10 employees.



Four employers claimed that hiring is holding their business back and 6 claimed that retaining employees is limiting their business's growth. Two employers stated they did not need to hire or were not aware of hiring issues having a negative impact.

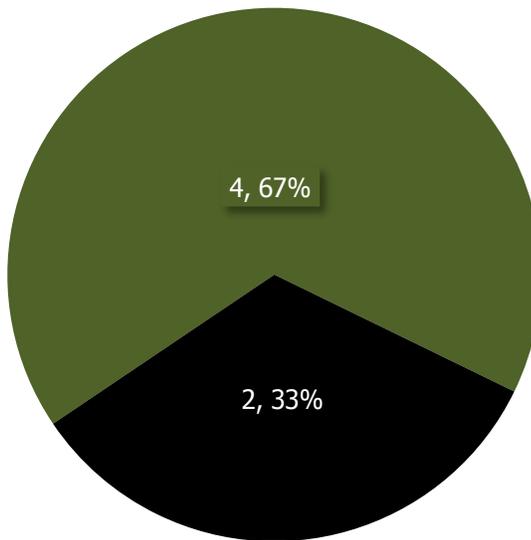


Six employers agreed with statements regarding the impact that housing choices was having on their business. Four claimed they have lost employees due to housing and two have spent revenues on employee housing.

Most employers also selected housing issues as a main contributor to the business's ability to recruit and retain employees.

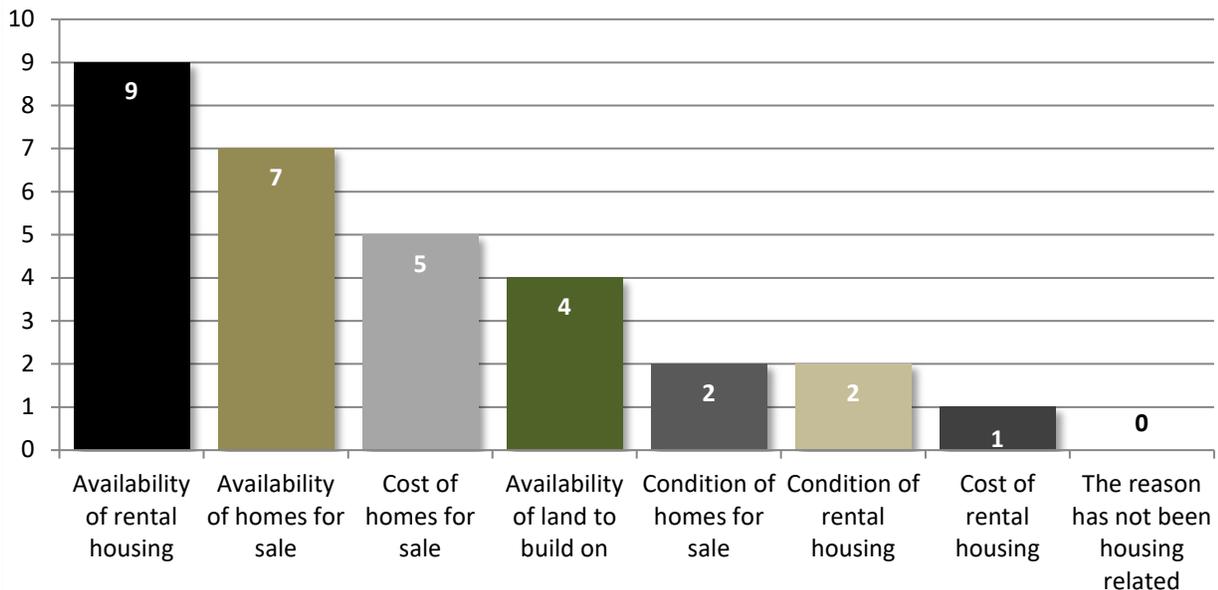
The availability of rental housing was the most popular reason for limited employee growth, closely followed by availability of homes for sale.

Statements that apply to your business/organization:



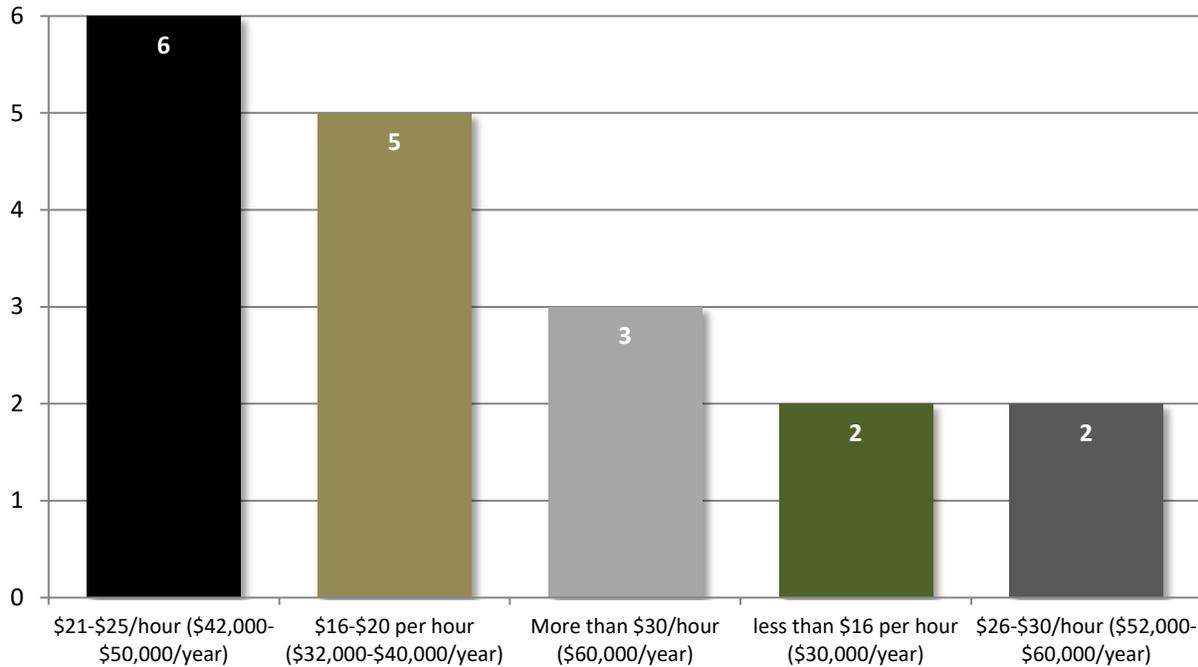
- we have had employees relocate from our community, not for better job opportunities, but in order to find more adequate housing.
- we have spent revenue on local housing for employees instead of growing our business.

If you responded that you are experiencing limited growth in question 2, check all that apply as reasons that limit growth:



According to the survey, employees earning \$42,000-\$50,000/year have the hardest time when looking for adequate housing, which was followed closely by those earning \$32,000-\$40,000 per year.

What is the individual wage range/s of employees in your company that struggles the most to find adequate housing?



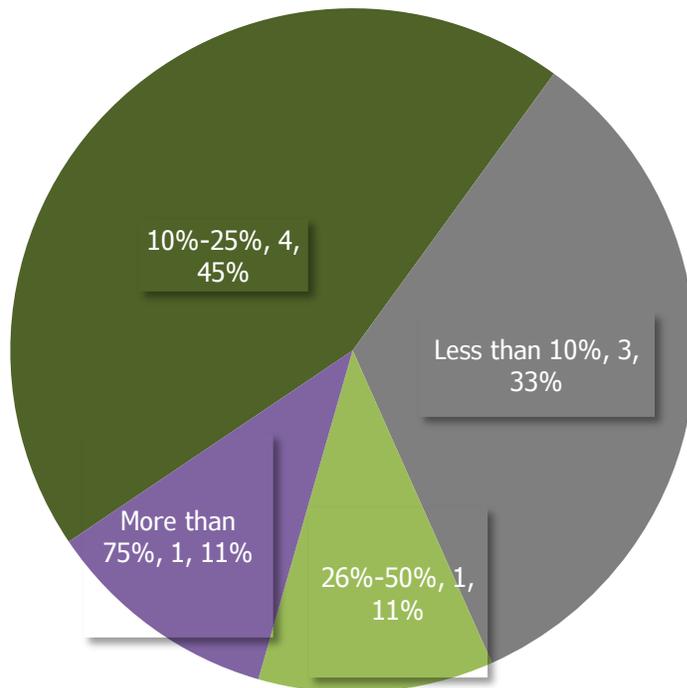
According to the question shown on the right, most employees live in or near the Grant community.

Only one employer claimed that more than 75% of employees commute into Grant for work.

The largest proportion (45%) of employers that responded have 10-25% of its staff commuting into Grant for work.

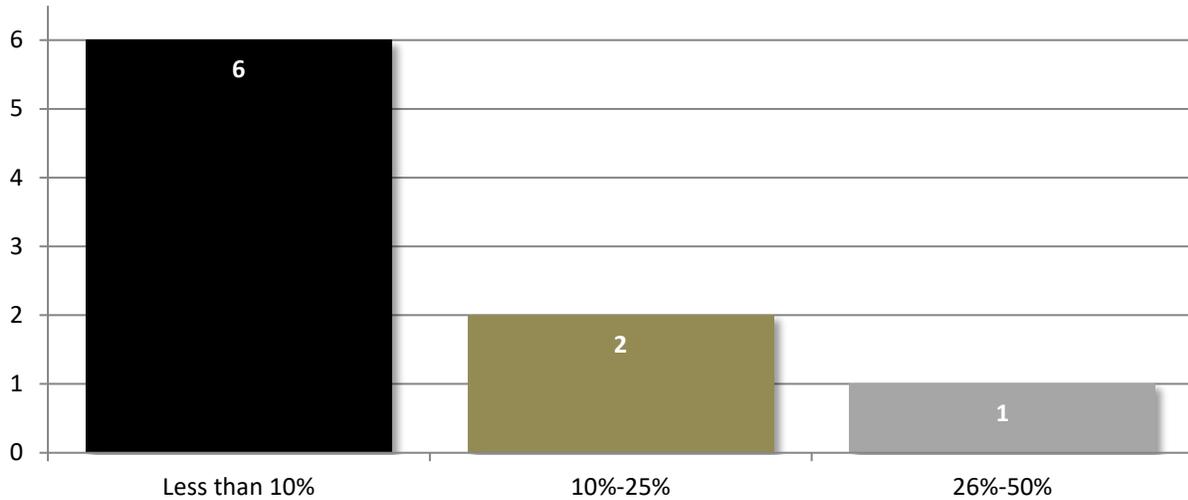
1/3 of respondents said that less than 10% of employees are commuting into Grant for work.

What percentage of your current staff commutes into the Grant Area for work?



Planned replacement of staff did not appear to be a main issue for respondents; no employers plan on needing to replace more than 50% of its workforce in the next 3-5 years. Six employers anticipate needing to replace less than 10% of its employees and 2 will need to replace 10-25%.

What percentage of your current staff do you believe will be retiring [that you will need to replace] in the next 3-5 years?



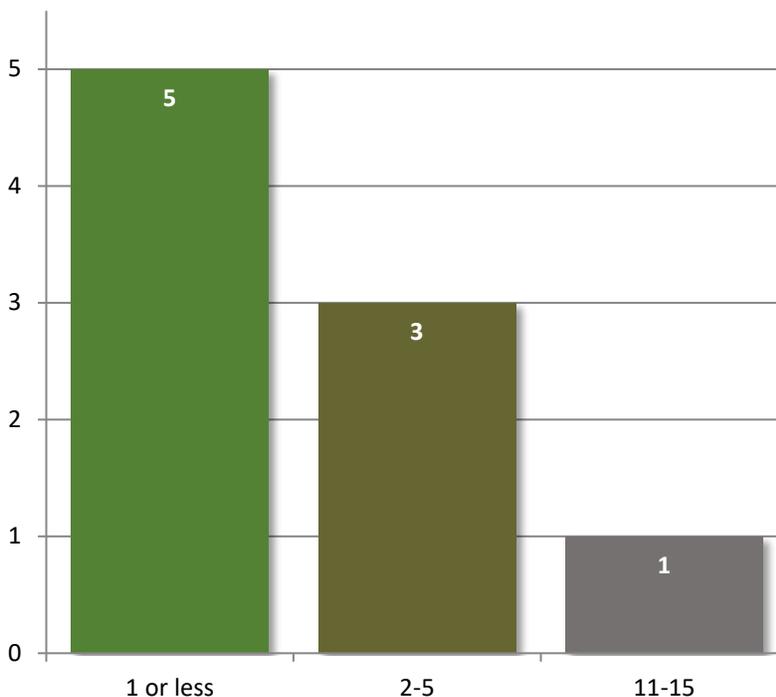
One employer has had job openings for more than 10 employees while most respondents have only had at most, one opening in the past 36 months.

The chart at the top of the following page shows the answers to the question regarding the most difficult wage range for job openings to fill.

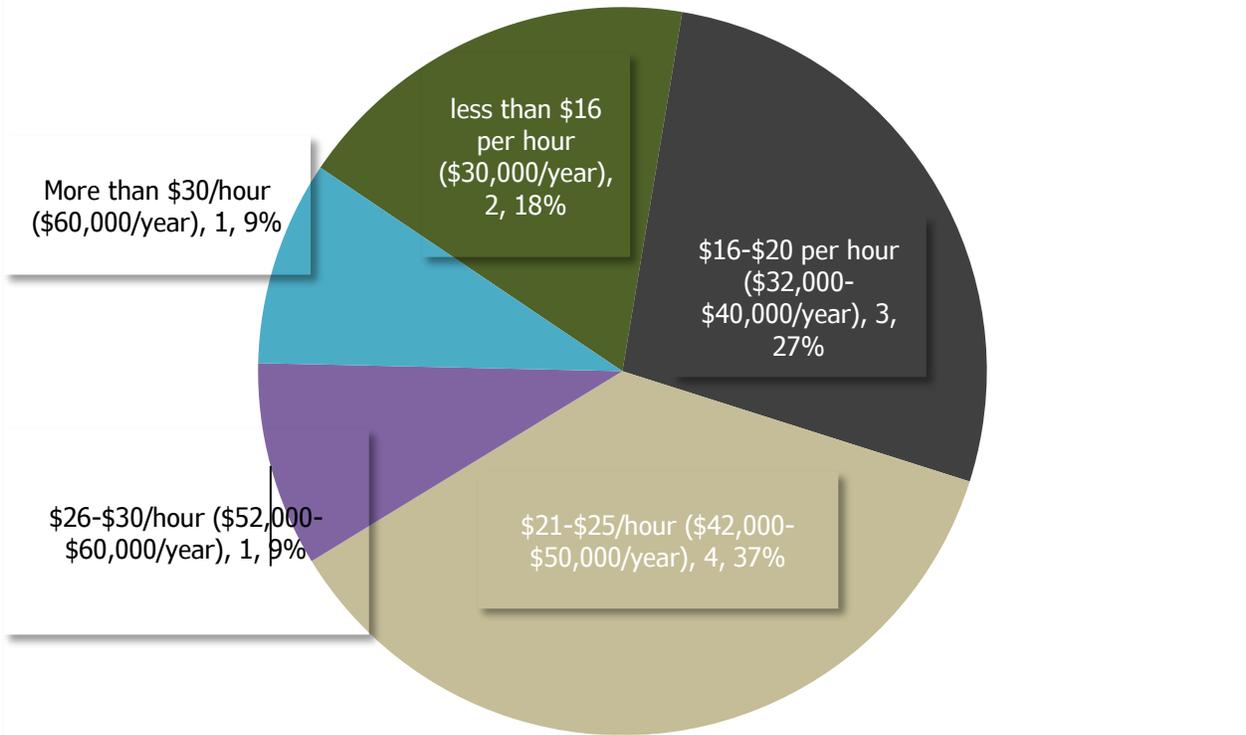
Like the previous question regarding the wage range of employees struggling the most to find housing, jobs that are worth \$42,000 to \$50,000/year are the most difficult to fill.

Also like the previous question, jobs worth \$32,000-\$40,000 are the second most difficult to fill.

Over the past 36 months, what is the average number of job openings at your company?

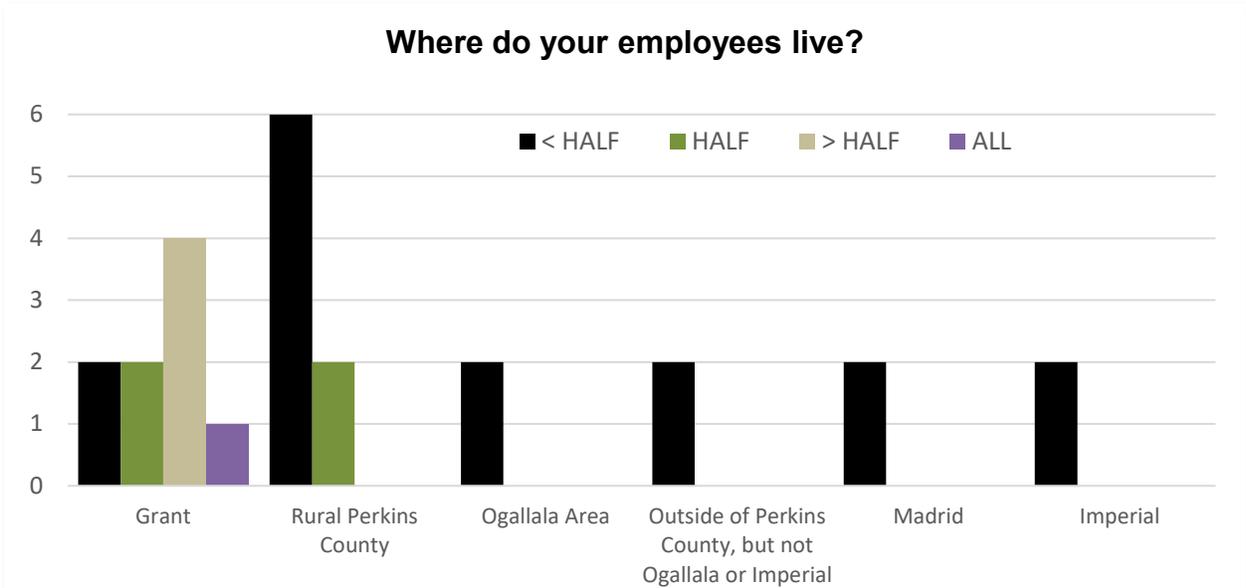


If you routinely have multiple openings, what are the wage ranges of employees that are hardest to fill?



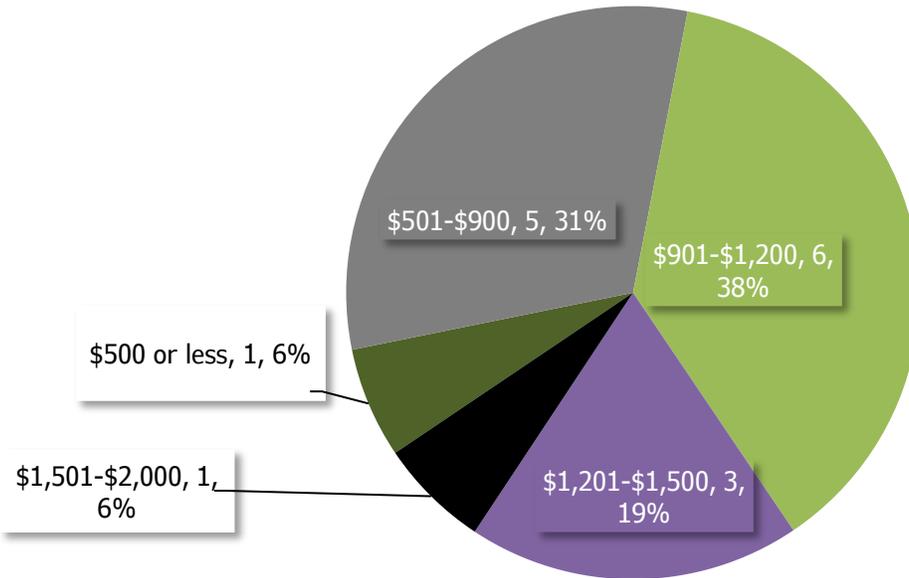
Four businesses have more than half of their employees living in Grant. One business has all of its employees living in Grant, one business has less than half, and one business has half of its employees living in Grant. With the exception of two employers that have half of their employees living in Rural Perkins County, all other employers have less than half of their workforce living outside of Grant.

Where do your employees live?

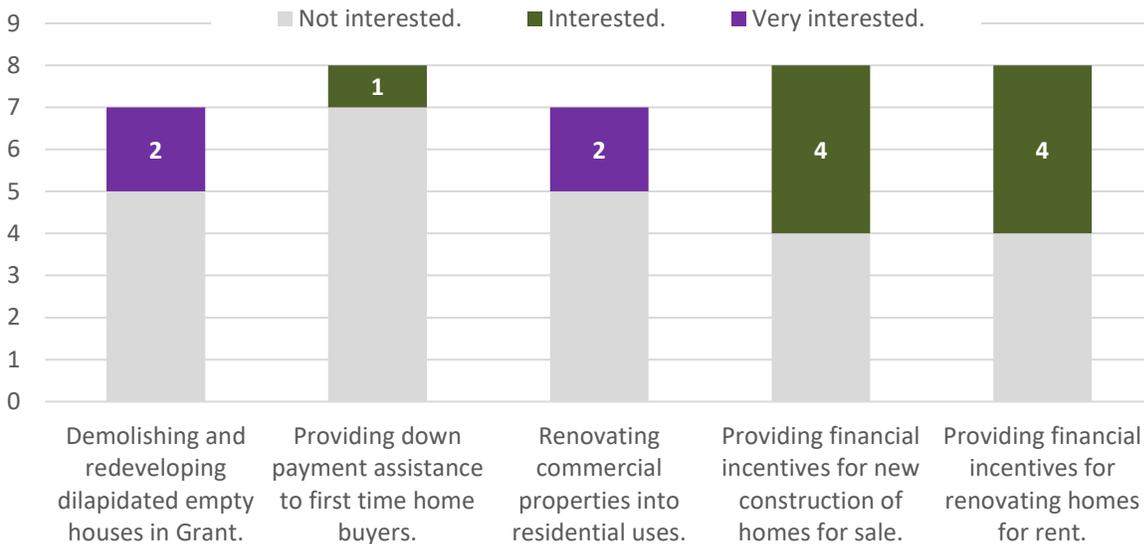


Using the rule that affordable housing costs should be less than 30% of take-home pay, 38% (6) employers said their employees can pay \$900-1,200/month for their housing. If asked to be involved, employers appeared least interested in providing down payment assistance and somewhat interested in assisting with incentives to help with constructing new homes and renovating existing homes.

Based on this definition, the range of monthly housing costs my employees can afford is (check all that apply):



As an employer, how interested would your organization be in contributing to workforce housing projects in Grant?



HOUSING CONDITION AND AGE

Data utilized to document the overall condition of the city's housing stock was provided by the Perkins County Assessor.

It was purchased from GWorks on December 6, 2024, and was current as of that date.

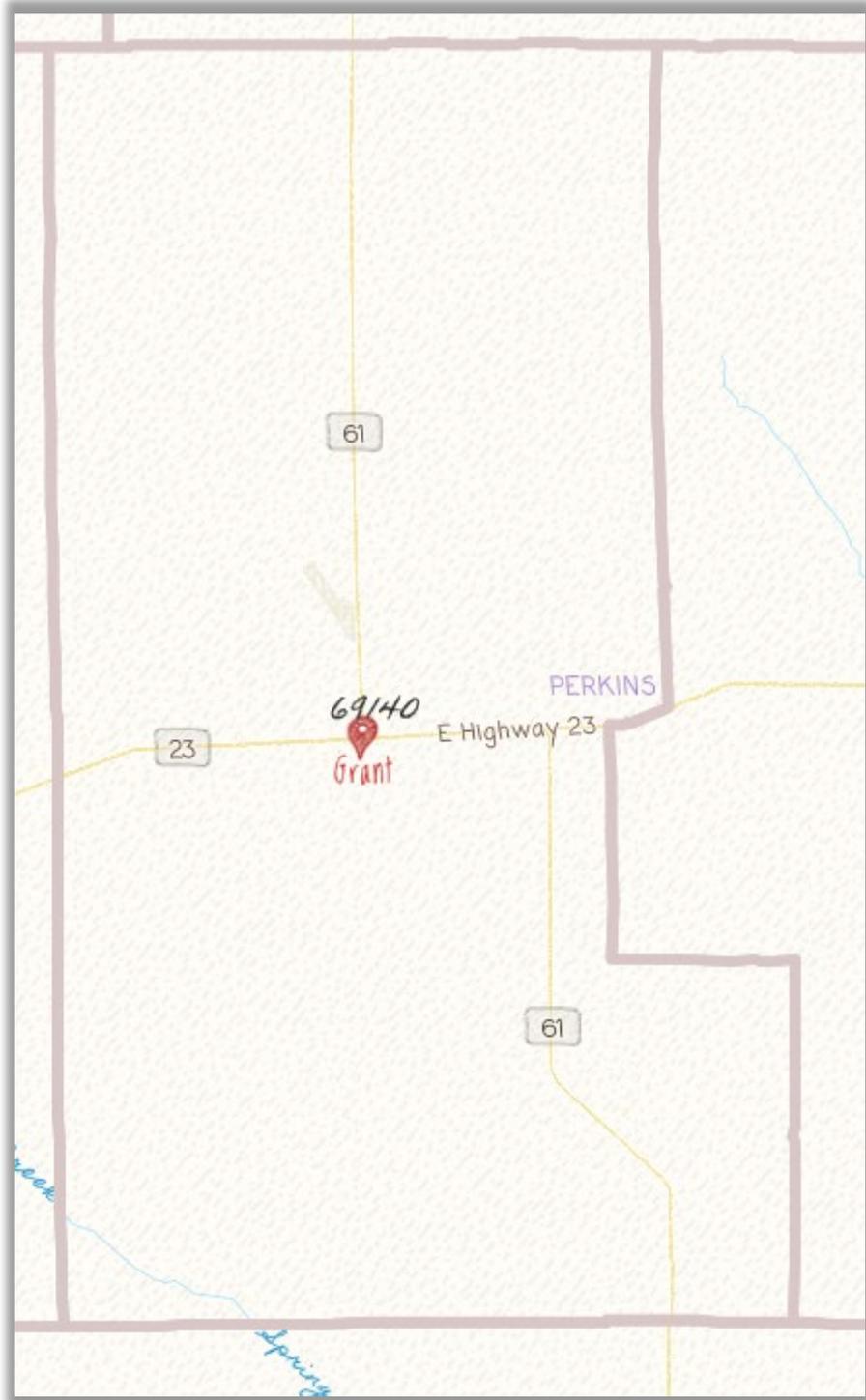
The Assessor's data is the most accurate and up to date as this information is directly linked to tax revenue.

The Grant community extends beyond the Grant city boundary; therefore, this housing assessment considers all residential structures within the Grant, NE zip code (69140).

According to the Assessor's data, **764 residential units** were identified within the 69140 zip code.

Six hundred (79%) of those units are located within the City of Grant; 20% of the area housing stock is located outside of the city but within the zip code.

The charts on the following page display the breakdown of the age, condition, and value of those 600 residential structures located inside of the City of Grant.

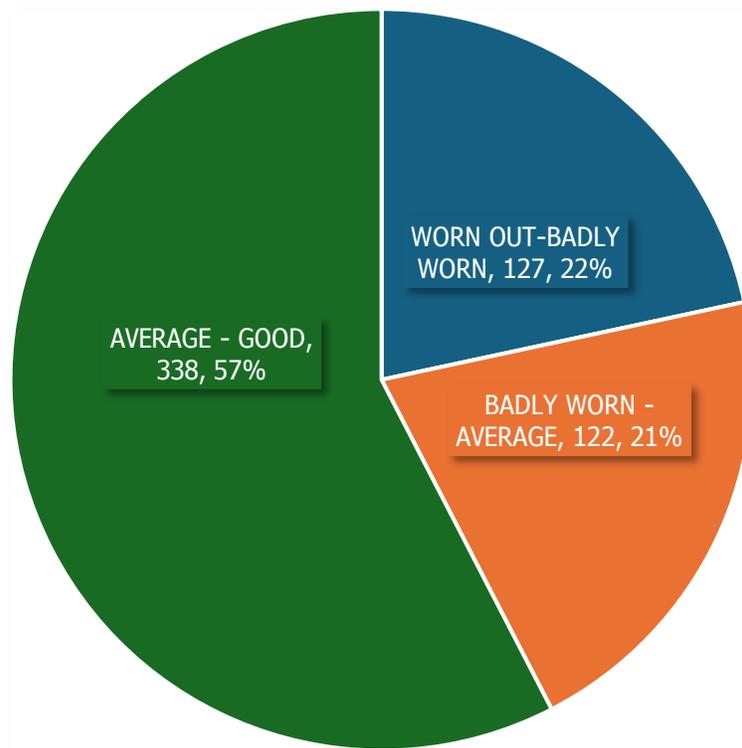


Housing Condition Breakdown

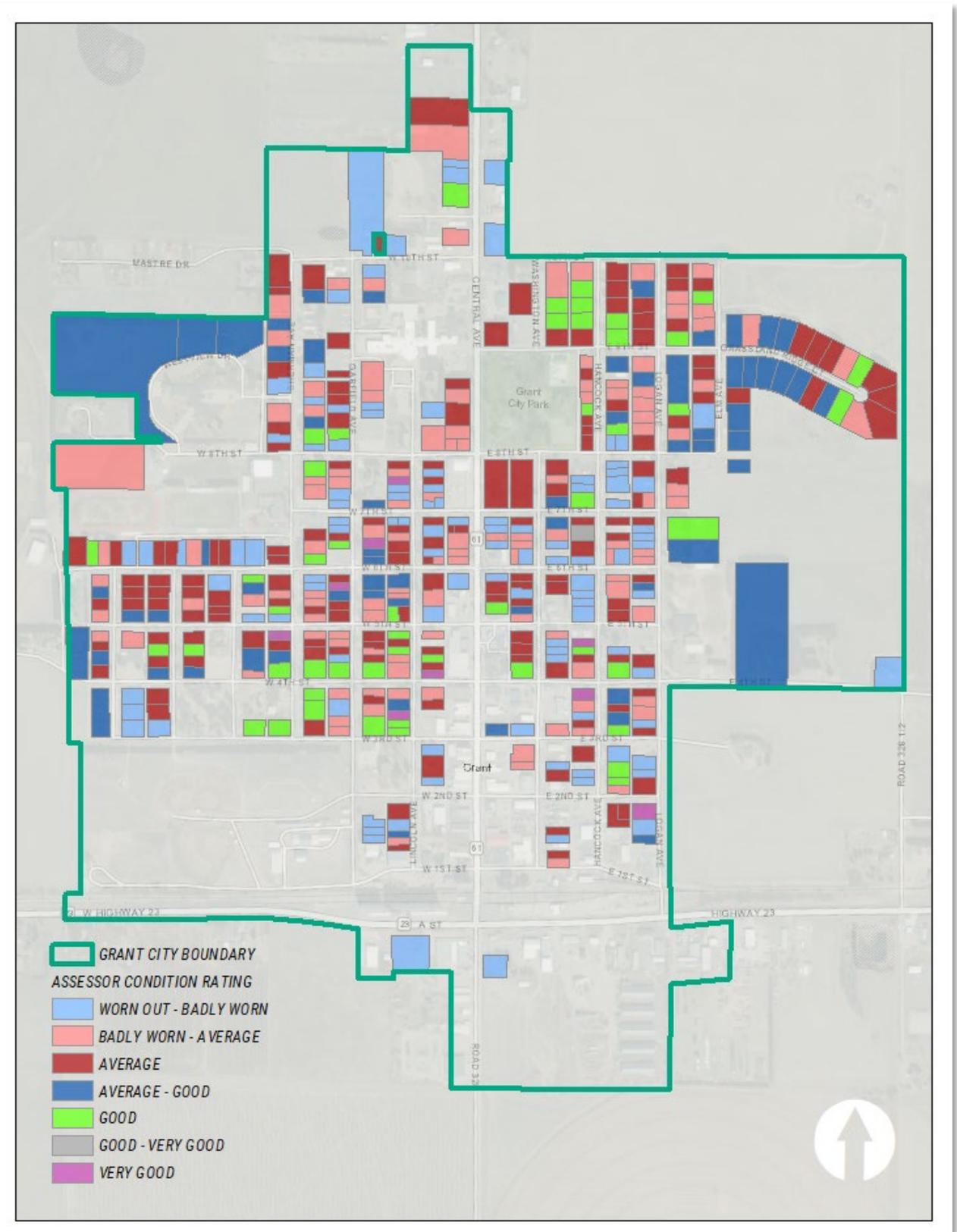
The following table is a breakdown of the condition rating data provided by the Perkins County Assessor. A slight majority of the properties are rated average to good. Fifty-one (51) properties are rated badly worn to worn out. The map on the following page shows the location of the properties by their ratings. The houses appear to be spread out across the city with no particular rating grouped together in one neighborhood.

SCORE	AMOUNT	RATING
1	29	WORN OUT
1.5	22	WORN OUT - BADLY WORN
2	76	BADLY WORN
2.5	122	BADLY WORN - AVERAGE
3	200	AVERAGE
3.5	74	AVERAGE - GOOD
4	54	GOOD
4.5	1	GOOD - VERY GOOD
5	9	VERY GOOD

**BREAKDOWN OF RESIDENTIAL STRUCTURE CONDITION
(Housing units inside of Grant)**

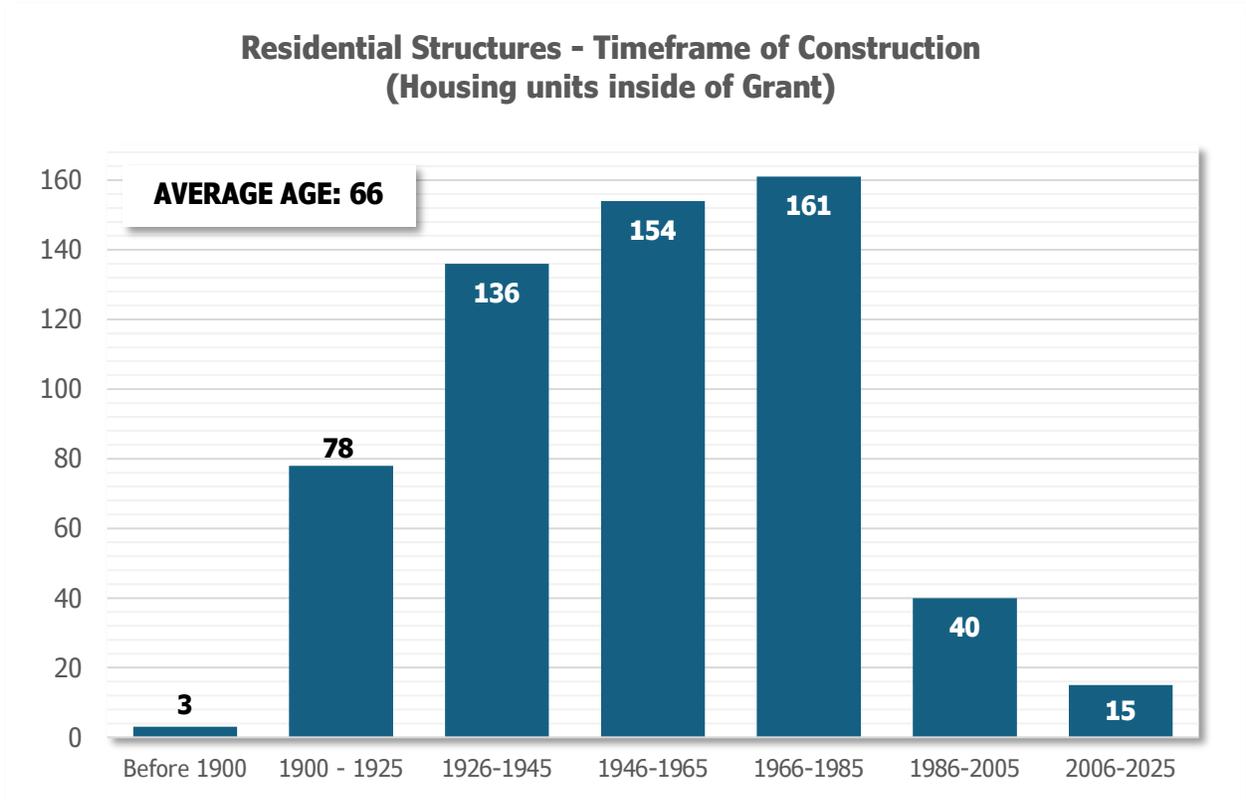


Housing Condition Map



Housing Age Breakdown

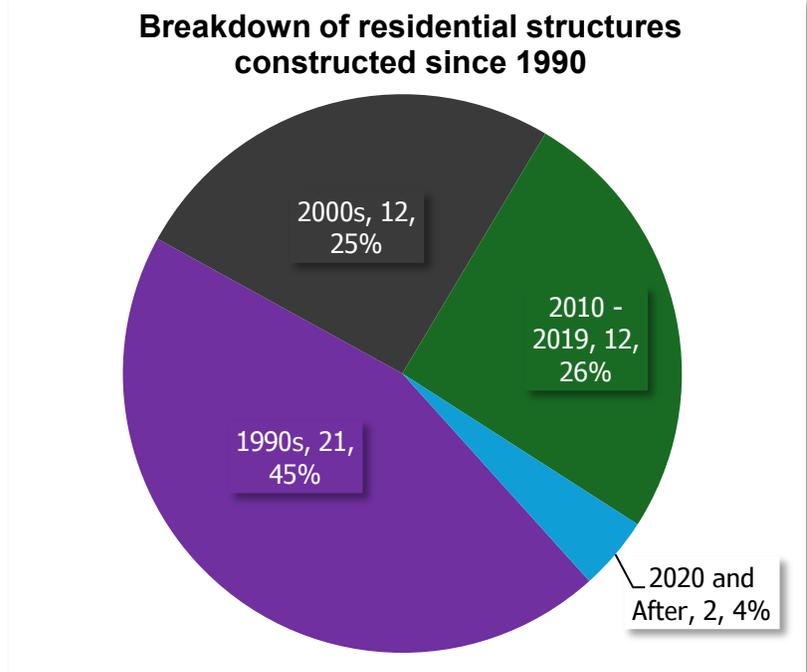
The bulk of homes in Grant were built from 1946 to 1985 with a sharp drop off in home construction after 1986 and never recovering.



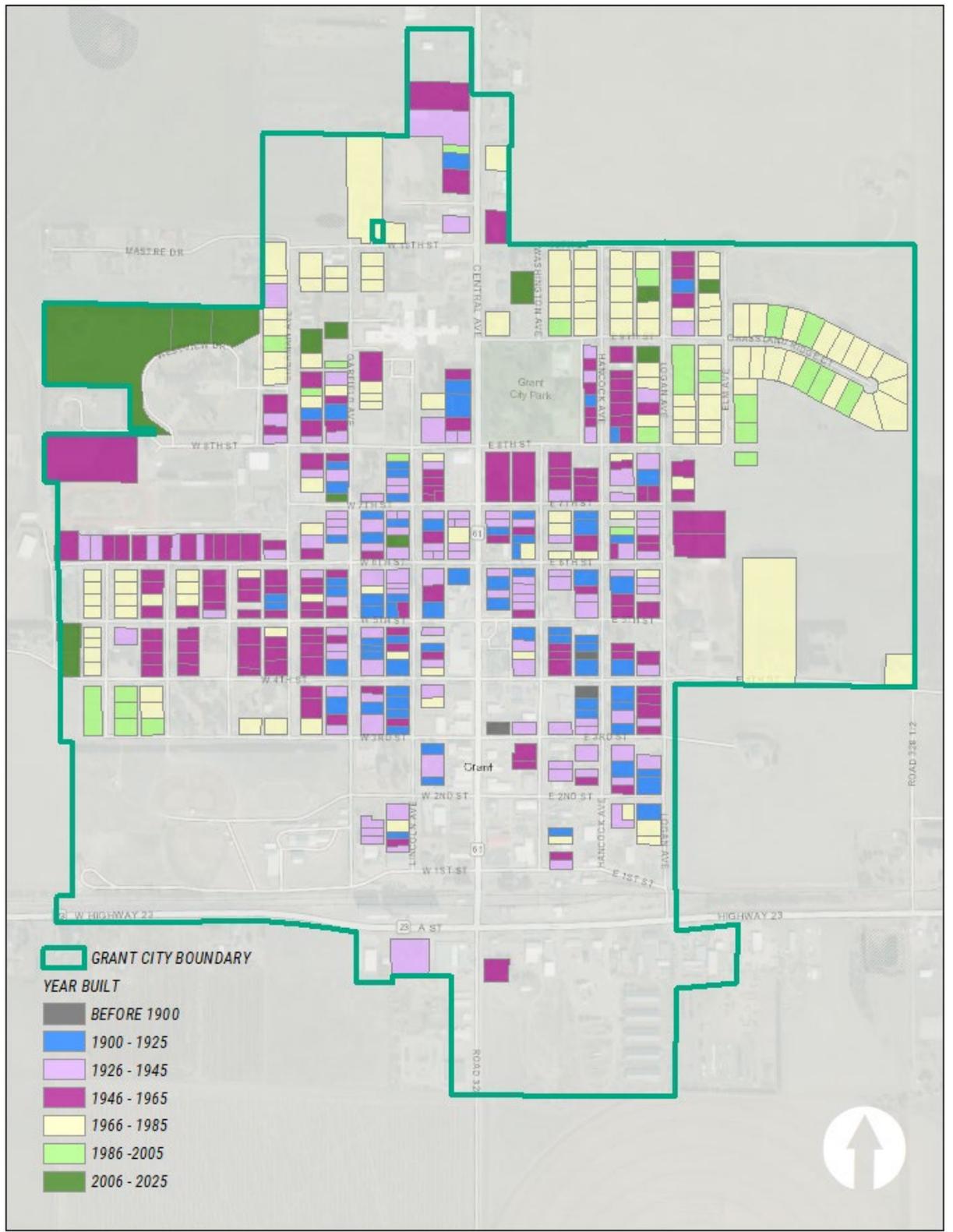
Eight percent (8%) of Grant’s housing stock was built after 1989. Of those homes, 45% were built before 2000.

Since the 2000s, the community is building roughly one home per year with 12 dwellings constructed in the 2000s and another 12 built from 2010 – 2020.

If the community is going to keep pace with the previous two decades, it will have to catch up from 2025 – 2030. The buildable lots recently made available in the CRA Subdivision will make this possible.



Housing Age Map



Residential Tenure and Vacancy Rate

A breakdown of the tenure and vacancy rate is provided below. Single family and mobile home units were identified by the Assessor. Multi-family units were identified with the use of the city's utility records; if they are not metered separately, there may be more multi-family units in the city that are not identifiable through city information.

The following descriptions define the types of vacant units:

Vacant – For Sale: at the time of this study, two residential units were listed with a realtor and being marketed for sale.

Vacant – Inactive Utilities: residential units that do not have an active water/sanitary account.

Vacant – Not in Use: during the Study, local stakeholders performed a windshield assessment to identify the number of residential units that are not currently being lived in and are also not listed for sale.

When compiling the total number of vacant residential units, the vacancy rate was calculated to be 4.33%. Community planning best practices suggest that a 3-5% vacancy rate is healthy for a community. This rate shows a balance in supply and demand without placing excessive pressure on renters or buyers. A moderate vacancy rate provides choices for people seeking housing, preventing steep rent or price increases.

Lower vacancy rates (below 35%) can indicate a housing shortage, driving up prices and creating affordability challenges. If the vacancy rate in Grant only considered homes listed for sale, it would be less than 1% (.33%).

GRANT RESIDENTIAL TENURE & VACANCY RATE	
SINGLE FAMILY STRUCTURES	580
MULTI-FAMILY UNITS	13
MOBILE HOME UNITS	7
TOTAL RESIDENTIAL UNITS	600
VACANT - FOR SALE	2
VACANT - INACTIVE UTILITIES	2
VACANT - NOT IN USE	22
TOTAL VACANT UNITS	26
VACANCY RATE	4.33%

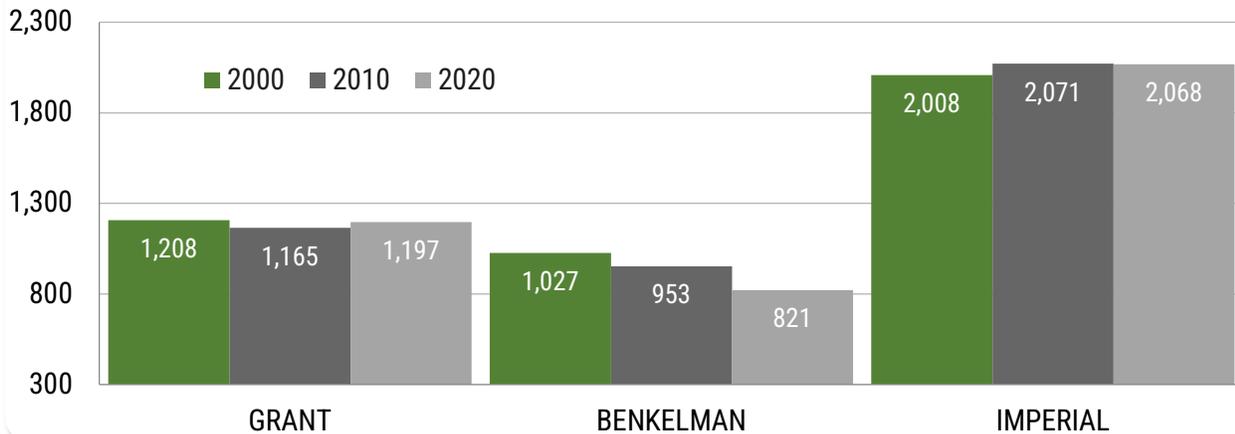
Source: City of Grant, Community Stakeholders, FIVE RULE Rural Planning, Perkins County Assessor

MEASURING HOUSING DEMAND

Regional Population Trends

Over the past three decennial censuses, the population dynamics of the region have shown distinct patterns. Benkelman experienced a decline, losing over 100 residents during this period. Imperial saw its population remain relatively stable, with a modest decrease of just three residents. Meanwhile, Grant demonstrated a slight but positive trend, achieving a net increase of 32 residents. When compared to regional communities, Grant has managed to maintain its population, reflecting greater stability in its demographic trends.

**GRANT, NE - COMPARABLE CITIES POPULATION TRENDS
(DECENNIAL CENSUS)**

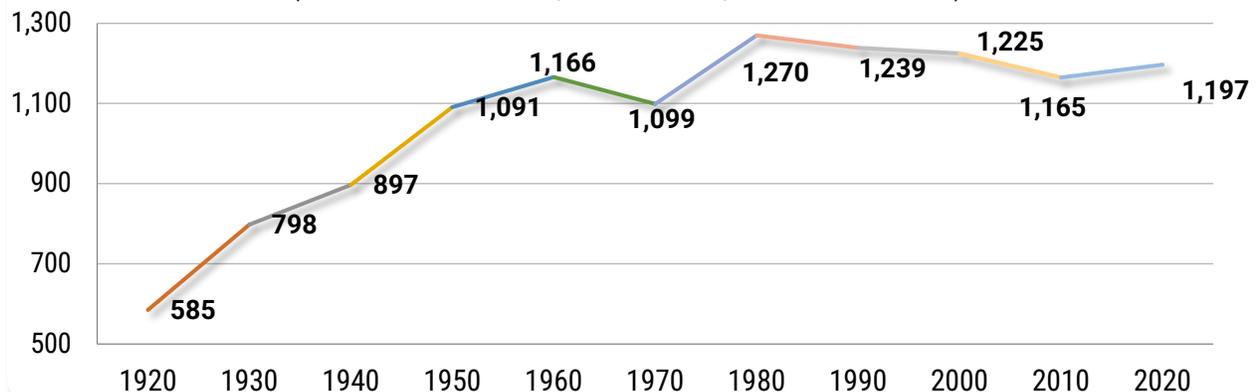


GROWTH RATE COMPARABLE CITIES

	2000	2010	ANNUAL GROWTH RATE, 2000-2010	2020	ANNUAL GROWTH RATE, 2010-2020
GRANT	1,208	1,165	-0.36%	1,197	0.27%
BENKELMAN	1,027	953	-0.72%	821	-1.39%
IMPERIAL	2,008	2,071	0.31%	2,068	-0.01%

SOURCE: 2000, 2010 & 2020 DECENNIAL CENSUS

**HISTORICAL POPULATION GROWTH, GRANT
(UNIVERSITY OF OMAHA, DATA CENTER, DECENNIAL CENSUS)**

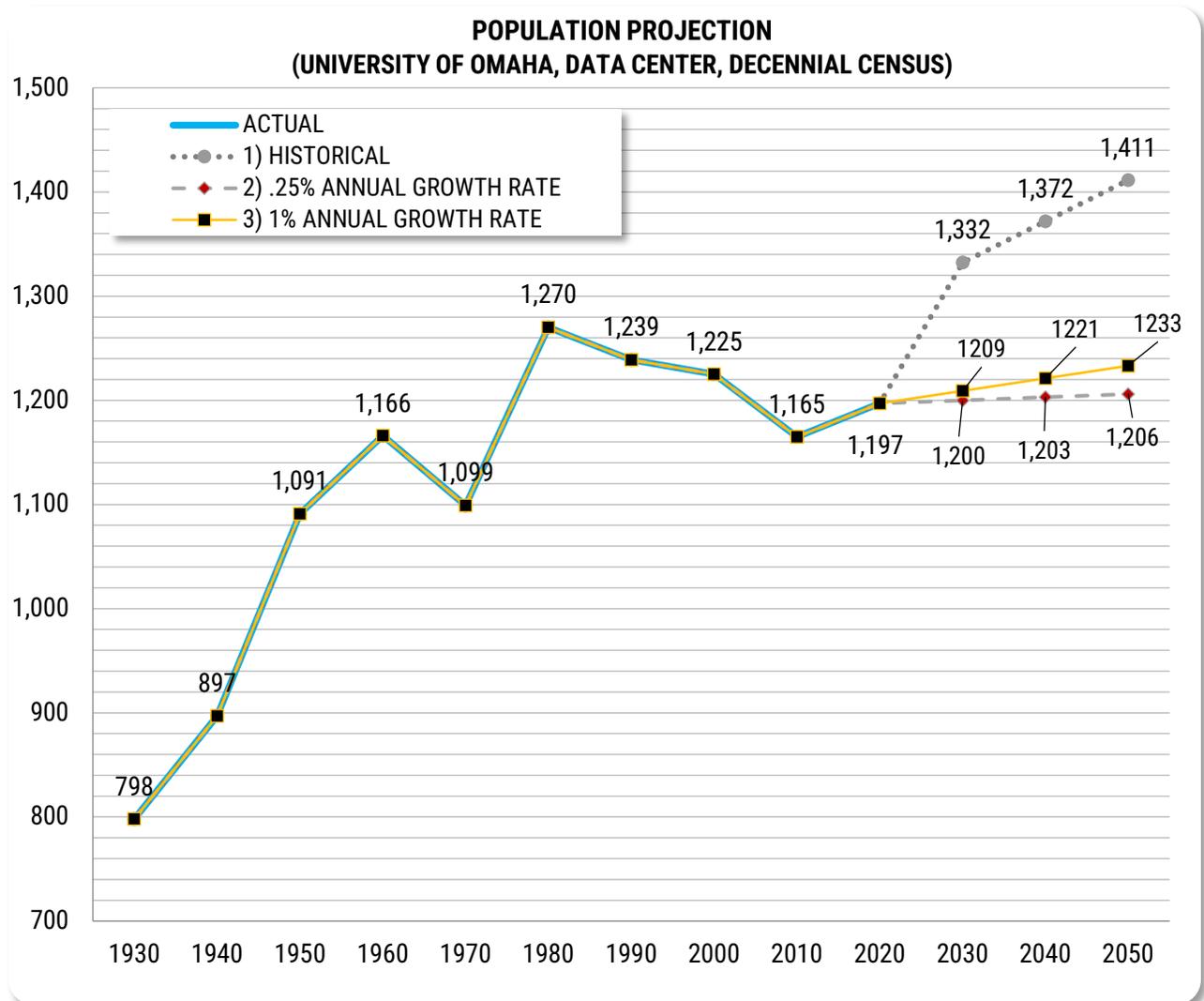


Projected Population Growth

The historical population growth chart on the previous page displays that Grant was at its highest population in 1980, with 1,270 residents. After losing 105 residents from 1980 to 2010, the city's population recovered slightly and, with the recent completion of the CRA Subdivision, the city has the space to continue recovering its population over the next five years, potentially exceeding 1,270 by the next decennial census in 2030.

The population projection that will guide the following portions of the Study was based on three assumptions:

- 1) HISTORICAL: The city's population pattern repeats the same pattern as the past 100 years.
- 2) .25% ANNUAL GROWTH RATE: The city experiences a slight and steady growth of .25% annually from 2020-2050, comparable to its annual growth rate of .27% from 2010-2020.
- 3) 1% ANNUAL GROWTH RATE: The city's population pattern will exceed the .27% growth rate and experience a .50% growth rate from 2020-2050.



If scenario 2 plays out, the population of Grant will grow to 1,206 residents by 2050. Each of the scenarios predicts an increase in Grant's total population in the next decade.

- Scenario 1 (historic) would produce an **additional 214 residents** by 2050.
- Scenario 2 (.25% annual growth) would produce an **additional 9 residents** by 2050.
- Scenario 3 (.5% annual growth) would produce an **additional 36 residents** by 2050.

In partnership with SWNCBC the Grant City Council chose to complete this Study due to the city's current and anticipated economic growth. Therefore, this Study does not consider nor plan for the possibility of the city's population decreasing in the next 25 years.

Drone footage overlooking Grant from the south, Summer 2024



HOUSEHOLD SIZE

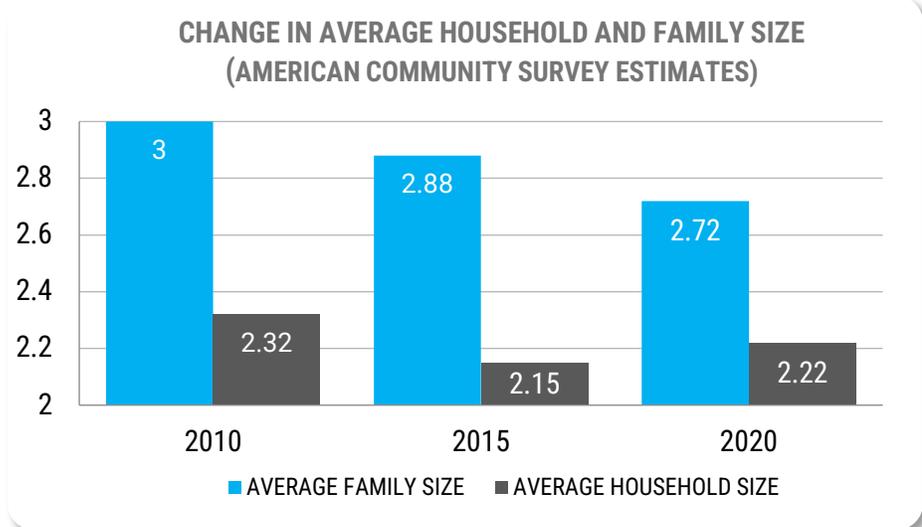
American Community Survey (ACS) Household Size Estimate

The chart below is based on estimates from the 2020 U.S. Census American Community Survey (ACS). The Census defines a **family** as any two or more people (not necessarily including a householder) residing together and related by birth, marriage, or adoption.

A **household** consists of one or more persons residing together who may or may not be related by birth, marriage, or adoption.

Multiple families can be residing in the same household.

According to the data from the census, family size and household size shrank between 2000 and 2010.



While the ACS estimates that family and household size have gotten smaller, the Decennial Census shows that the total population grew for Grant from 2010 to 2020.

The Decennial Census and the American Community Survey (ACS) are both ways the government collects information about people living in the United States, but they are different in the following ways.

The Decennial Census:

- Happens every 10 years.
- Counts everyone living in the U.S.
- Asks just a few basic questions, like how many people live in your home, their age, and race.
- Helps decide things like how many seats each state gets in Congress.

American Community Survey (ACS):

- Happens every year.
- Only goes to a small group of people (not everyone).
- Asks more detailed questions, like what jobs people have, how much money they make, and how far they travel to work.
- Helps communities plan things like schools, roads, and hospitals.

Occupied Units Household Size Estimation

In addition to checking with the ACS, household size was also estimated by taking the total population of Grant and dividing that number by the number of occupied housing units in Grant.

$$1,197 \text{ total population} / (600 - 26 = 574) = 2.09 \text{ Average Household (HH) Size}$$

The predictions presented on the following page will utilize the **2.09 Average Household Size**.

PROJECTED HOUSING NEEDS

Housing Structure Replacement

According to the county assessor 14% of Grant's residential units will be more than 100 years old in 2025. More than 10% of the city's housing stock was built before 1925 (see page 27 of this Study). Based on the number of housing units counted, another 57 structures will be over 100 years old in 2030; 23% of the city's housing stock will be more than 100 years old.

As units needed for future sustainability and growth, this Study considers the number of units needed to accommodate future residents **AND** the number of units required to replace the city's aging housing stock.

A housing unit's useful life is approximately 100 years. With almost one quarter of its housing stock built before 1929 Grant ought to also consider replacing 1% of its housing stock yearly to maintain its population.

Based on the Vacancy Rate Table on page 29, the city currently has 574 occupied housing units, which includes single family housing structures and individual multi-family units.

Therefore, to **maintain its current housing stock**, the city would need to replace roughly 5 units per year (1% of 574 occupied residential units). Based on this simple formula, the city would need to replace 30 units by the end of 2030.

The scenarios below consider the number of units the city would need to replace aged housing units **AND** add new housing units based on the level of growth it could achieve.

Growth Scenario Goals - Explanation

Growth Scenarios: The growth scenarios on the following page are based on the Population Projection graph on page 31 and consider a 15-year planning period:

- A) Historical growth rate:** additional 175 residents by 2040 (total population: 1,371)
- B) .25% annual growth rate:** additional 6 residents by 2040 (total population: 1,203)
- C) 1% annual growth rate:** additional 24 residents by 2040 (total population: 1,221)

Estimated Household (HH) Size: Units required to accommodate each scenario are determined by counting the number of additional residents living in the city based on each scenario. That number is then divided by the Study's estimated household size (**2.09**).

Multi-Family (MF) vs. Single Family (SF): Currently, the city's MF to SF ratio is 3%. This is fairly low and some survey respondents indicated support and demand for duplex and townhome units.

Therefore, the growth scenarios also plan to increase the percentage of MF units to 5% of total housing units.

Growth Scenario Goals – Tables

A) PROJECTED NEED FOR HOUSING UNITS BY 2040 HISTORICAL ANNUAL GROWTH RATE	
AGED UNIT REPLACEMENT (5 UNITS X 15 YEARS: 2025-2040)	75
+NEW UNITS NEEDED TO ACCOMMODATE GROWTH BY 2040 (1,372-1,197=175/2.09)	84
TOTAL NEW UNITS NEEDED BY 2040	159
- SINGLE-FAMILY RESIDENTIAL UNITS NEEDED (95% OF HOUSING BREAKDOWN)	151
- MULTI-FAMILY RESIDENTIAL UNITS NEEDED (5% OF HOUSING BREAKDOWN)	8

Units needed/year over the next 15 years: 151 single family + 8 multi-family = 159/15 = 11 units/year
10 single family units/year + 1 multi-family unit/year

B) PROJECTED NEED FOR HOUSING UNITS BY 2040-.25% ANNUAL GROWTH RATE	
AGED UNIT REPLACEMENT (5 UNITS X 15 YEARS: 2025-2040)	75
+ NEW UNITS NEEDED TO ACCOMMODATE GROWTH BY 2040 (1,203-1,197=6/2.09)	3
TOTAL NEW UNITS NEEDED BY 2040	78
- SINGLE-FAMILY RESIDENTIAL UNITS NEEDED (95% OF HOUSING BREAKDOWN)	74
- MULTI-FAMILY RESIDENTIAL UNITS NEEDED (5% OF HOUSING BREAKDOWN)	4

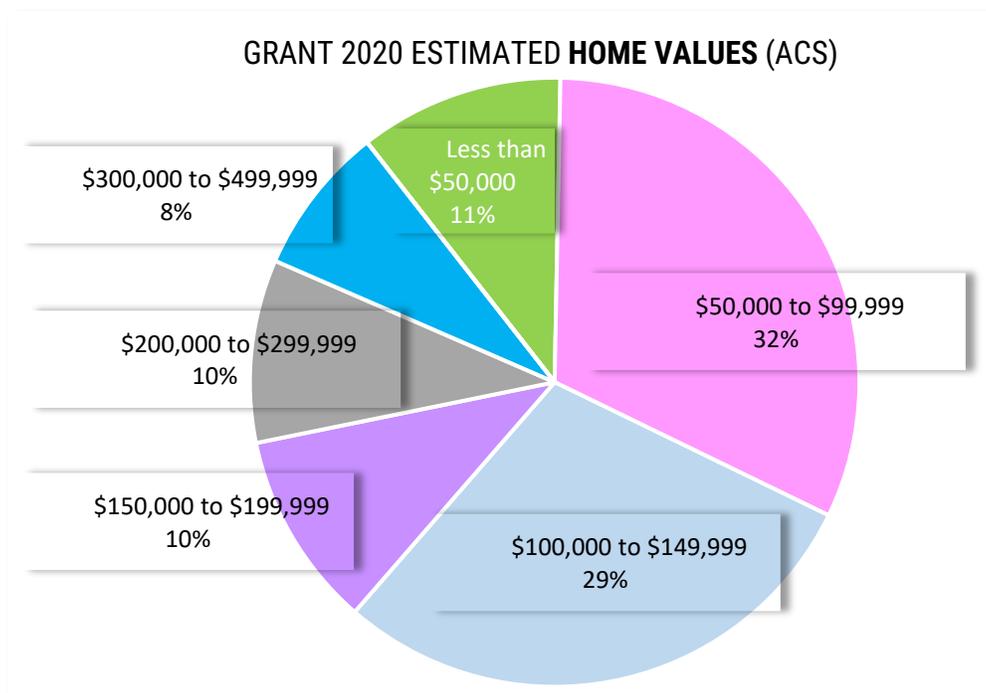
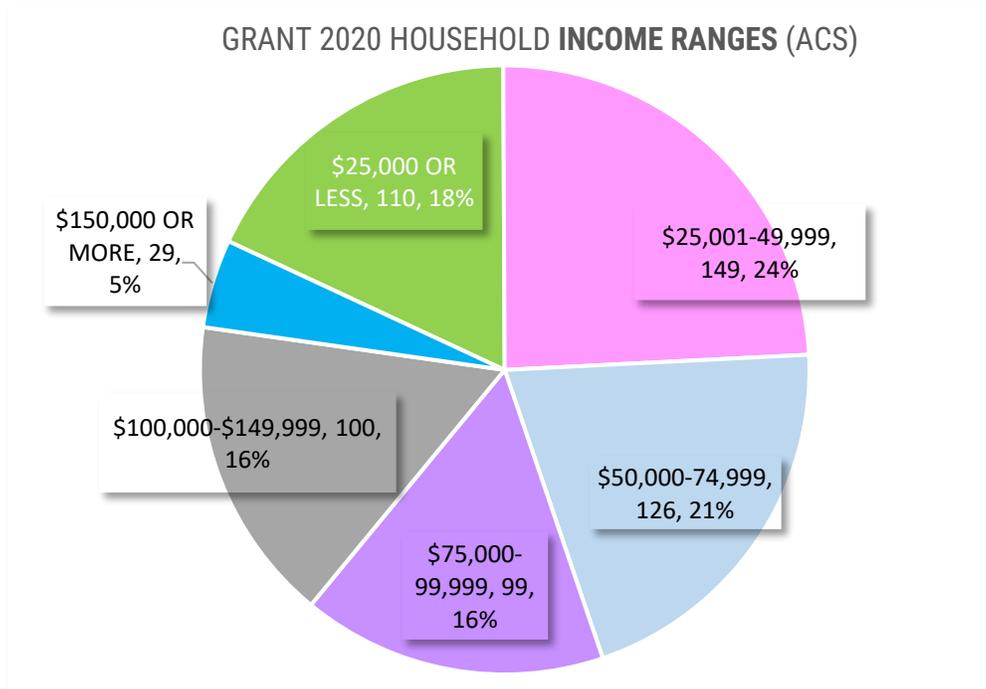
Units needed/year over the next 15 years: 74 single family + 4 multi-family = 78/15=5 units/year
3 single family units/year + 2 multi-family units/year

C) PROJECTED NEED FOR HOUSING UNITS BY 2040-1% ANNUAL GROWTH RATE	
AGED UNIT REPLACEMENT (5 UNITS X 15 YEARS: 2025-2040)	75
+ NEW UNITS NEEDED TO ACCOMMODATE GROWTH BY 2040 (1,221-1,197)	24
TOTAL NEW UNITS NEEDED BY 2040	99
- SINGLE-FAMILY RESIDENTIAL UNITS NEEDED (95% OF HOUSING BREAKDOWN)	94
- MULTI-FAMILY RESIDENTIAL UNITS NEEDED (5% OF HOUSING BREAKDOWN)	5

Units needed per year over the next 15 years: 94 single family + 5 multi-family = 99/15 = 6 units/year
4 single family units/year + 2 multi-family units/year

Home Values and Household Incomes

The estimated values of housing units in Grant are provided below and are utilized to determine affordability and price points of future units. This Study makes a general assumption that home value should be no more than double the total household income. For instance, if a family's household income is \$50,000, then the value of their home should be approximately \$100,000. Following this guide, the charts below should be reflective.



ESTIMATE HOUSING AFFORDABILITY-ACCOMMODATE PROJECTED GROWTH

The table below is based upon the estimates on the previous page and the income ranges of the city’s current population. If the current income breakdown of the city’s population remains the same, the table below will assist with determining the price points needed for the new and replaced housing.

For instance, in Scenario 2, the 2040 population will be 1,203 residents. Dividing that number by the Average Household Size of 2.09 the total need for housing units in Grant will be 576 units.

Therefore, the goal would be to have: 104 units affordable to households earning less than \$25,000; 140 units for households earning \$25,001-\$49,999, 119 units for those earning \$50,000-\$74,999 annually, 93 units for \$75,000-\$99,999, 94 units for households earning \$100,000-149,999 and 27 units for households earning more than \$150,000.

GRANT ESTIMATED UNITS NEEDED BY 2040 (TO ACCOMMODATE PROJECTED GROWTH)				
		1) HISTORICAL	2) 0.25%	3) 1%
INCOME RANGE	% OF HOUSEHOLDS	637	576	584
\$25,000 OR LESS	18%	115	104	105
\$25,001-49,999	24%	155	140	142
\$50,000-74,999	21%	131	119	120
75,000-99,999	16%	103	93	95
\$100,000-\$149,999	16%	104	94	95
\$150,000 OR MORE	5%	30	27	27

SOURCE: ACS 2021, FIVE RULE Rural Planning

ESTIMATE HOUSING AFFORDABILITY-ACCOMMODATE CURRENT POPULATION

Data collected from the U.S. Census Bureau American Community Survey (ACS) and the municipal utility records were utilized to complete a housing affordability estimate for 574 occupied households in Grant today. An explanation of the columns in each table is provided below:

Column A-HOUSEHOLD INCOME- Grouped in the same manner as the U.S. Census Bureau American Community Survey (ACS)

Column B-# OF HOUSEHOLDS TODAY- ACS estimates obtained for this study provided a breakdown of household incomes in Grant

The percentages provided by ACS were multiplied by the total number of occupied housing units provided by the city utilities department.

For instance, ACS estimated that 18% of households in Grant have a total household income of <\$25,000. Multiplying 18% by the total number of occupied units counted in Grant provides an estimate of the total number of households in Grant with a household income of <\$25,000. This results in an estimate of 103 households.

Column C- AFFORDABLE HOUSING VALUE RANGE- Due to variable factors such as personal budgets, interest rates, and personal credit scores, the value of a home that is affordable to a household is very difficult to predict. However, this analysis assumes that a household can afford to rent or own a home that is valued at roughly double its annual income.

For instance, a household earning \$50,000 per year should be able to afford housing that is valued at \$100,000.

Column D-# OF EXISTING UNITS AVAILABLE TODAY- The ACS estimates obtained for this study provided a breakdown of the value of housing units in Grant. The percentages provided by ACS were multiplied by the total number of occupied housing units in Grant.

For instance, ACS estimated that 11% of the homes in Grant were valued at <\$50,000. Multiplying that percentage by the total number of occupied units counted in Grant provides an estimate of 62 housing units in Grant that are valued at <\$50,000.

Column E-SHORTAGE/SURPLUS- The shortage/surplus is estimated by subtracting the total number of households that can afford a specific housing value from the total number of units at that value that are currently in the community:

TOTAL UNITS VALUED AT <\$50,000 IN GRANT	62
-TOTAL HOUSEHOLDS IN GRANT MAKING <\$25,000	103
SHORTAGE/SURPLUS OF HOUSING UNITS VALUED <\$50,000	-41

This analysis estimates that Grant today has a shortage of units that are affordable for a household earning less than \$25,000 per year. On the following page, the overall affordability table identifies a shortage of units that are worth <\$50,000 and worth >\$200,000. The shortage of homes worth >\$200,000 is most likely creating a situation where households in Grant that could afford higher valued housing are living in homes well below their affordable level.

A likely effect is that homes valued at or below \$200,000 are being sold for more than they are worth, thereby overvaluing older homes, creating an unaffordable housing market for all households, including those earning less than \$25,000/ year.

AFFORDABILITY ANALYSIS-ACS

The affordability analysis below was completed using ACS data provided by the U.S. Census Bureau. The housing count and occupancy was estimated by efforts from this Study.

Data in columns B and D are based upon percentages provided by the ACS and multiplied by the total number of occupied households provided by the housing count and occupancy estimated by efforts from this Study.

SINGLE FAMILY HOUSING AFFORDABILITY FOR EXISTING POPULATION-GRANT				
A	B	C	D	E
HOUSEHOLD INCOME	# OF HOUSEHOLDS TODAY	AFFORDABLE HOUSING VALUE RANGE	# OF EXISTING UNITS AVAILABLE TODAY	GAP/SURPLUS
\$25,000 OR LESS	103	<\$50,000	62	-41
\$25,001-49,999	139	\$50,000-100,000	183	44
\$50,000-99,999	211	\$100,000-200,000	227	16
\$100,000 OR MORE	121	>\$200,000	101	-19

SOURCE: ACS 2020 ESTIMATES FIVE DIII E DIIAI DI ANNING

The affordability analysis estimates that the city has a surplus of homes valued at <\$25,000 and >\$200,000 or the city has a surplus of units for households earning \$25,000 – 100,000 annually.

This imbalance of incomes and housing values is most likely causing the following effects.

1. Households earning \$100,000 or more are occupying some of the homes valued at \$50,000-200,000 and are paying less than their affordable range (30% of take-home pay) toward their housing costs.
2. There is a shortage of available units for households earning less than \$25,000. These households are likely also occupying those units worth more than \$100,000; this may be the households identified in the community survey that are not living in an affordable housing situation.
3. The shortage of units worth more than \$200,000 is most likely driving up the cost of units that are worth \$50,000-100,000, thereby creating a situation where housing units are selling for much more than they are worth and raising the purchase price of all homes in Grant. Homes available for middle income workforce housing (earning \$50,000 - \$150,000/year) are most being sold for a higher and higher purchase price due the shortage of homes that households earning more than \$150,000 could afford.

IMPLEMENTATION

The table on the following page summarizes and organizes the strategies that can be created and followed and the steps that can be taken to address the issues identified by this Study.

If completed, the Strategic Plan Framework on the following page will guide SWNCBC and the City of Grant as they continue taking steps to positively impact their local housing situation. The planning period of this proposed framework is three to five years.



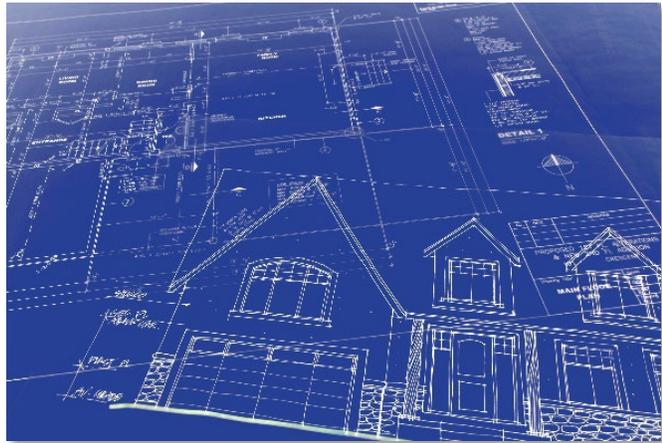
STRATEGIC PLAN FRAMEWORK

Programs, Projects, & Policies (The 3 P's)

If completed by Grant housing stakeholders and advocates, the strategic plan framework will guide the city's housing development.

This will happen if the City of Grant and SWNCBC adopt policies, complete projects, and support programs that will positively impact the housing situation in Grant.

The proposed solutions in the previous table are broken down into action items organized under three types of actions.



Programs, Projects, & Policies:

- 1) Programs: series of actions and decisions that take place over an extended period; requires the partnership of numerous government and quasi-governmental agencies.
- 2) Projects: actual, physical projects that require immediate effort and funds to complete.
- 3) Policies: local rules and best practices formally agreed upon and adopted by elected officials and board members as appropriate.

GRANT COMMUNITY HOUSING – STRATEGIC PLAN (2025 – 2040)



Observed Effect	Likely Cause	Proposed Solution	Program	Project	Policy
<p>The city has numerous small businesses and local employers that believe the area market would support growth of their business if more labor were available.</p> <p>AND</p> <p>Grant was the only city in the region to maintain its population and achieve slight growth in the past decade.</p>	<p>The city has completed numerous planning and improvement projects in the past ten years ranging from the completion of an aquatic center, the upcoming new construction of a nursing home, and the completion of the CRA Subdivision that will have approximately 40 lots available for development.</p>	<p>To transition from population maintenance to population growth, the city will continue to partner with SWNCBC to lead housing improvement initiatives and support private housing developers.</p>	<p>Work with local employers to apply for and utilize Rural Workforce Housing Funds (RWFH) to create a revolving loan fund that will support the rehabilitation of rental housing and the new construction of homes that are affordable and appropriate for employees working in the Grant Area.</p>	<p>Support the development of new housing in the CRA Subdivision that will provide a variety of housing from single family detached units to multi-family duplex units meant to provide options to semi-retired seniors desiring to stay in Grant yet live in smaller units with less needs for financial and physical resources to maintain their housing.</p>	<p>Identify and assess lands that are best candidates for annexation and future development. Update the city's comprehensive plan to preserve those identified lands for future neighborhoods.</p>
<p>The city has a surplus of 64 units valued at \$50,000 to \$200,000.</p> <p>AND</p> <p>The city has a shortage of 65 homes valued between at less than \$50,000 and more than \$200,000.</p>	<p>The average age of the city's housing stock is 66 years old</p> <p>AND</p> <p>Fourteen survey respondents said that the age of their house and the amount of work that it needs is one of the top three challenges they have of living in Grant.</p>	<p>Create incentives for homeowners in the city's established neighborhoods to assist and encourage homeowners that need to update their homes but may not be able to afford the cost of major repairs that will significantly improve the lifespan of the home (example: furnace replacement, roof replacement, window replacement, plumbing updates). Wherever possible, replace dilapidated and long time vacant units with single family housing units available for rent.</p>	<p>Identify and assist employers and landlords with owning & improving rental units. Utilize Nebraska Affordable Housing Trust Funds (NAHTF) program to promote cost sharing for decent & affordable rental units. Utilize Grant Community Redevelopment Authority (CRA) owned, cleared lots as future locations for NAHTF projects.</p>	<p>Commit to providing local funds that can be leveraged to apply for external grants or can create a local program that aims at building at least two new units in the CRA Subdivision per year for the next 15 - 20 years.</p>	<p>Maintain property code and zoning enforcement to ensure that established neighborhoods and habitable homes are no longer lost to long term vacancy and disinvestment.</p>
<p>The city has a shortage of houses that would be affordable to households earning \$200,000 or more.</p> <p>AND</p> <p>Employer survey respondents confirmed that they have experienced challenges with local housing affordability to the extent that they have lost employees and/or are spending profits on providing housing instead of reinvesting into their businesses.</p>	<p>Housing construction has not kept up with local job creation.</p> <p>AND</p> <p>Nebraska has the lowest unemployment rate in the nation. Strong incomes are not only readily available in Grant, but also in the region and the state. In the past, families relocated for better jobs; today, families are relocating for better housing.</p>	<p>Focus on incentivizing, encouraging, and removing barriers to new construction of homes worth \$200,000 - \$300,000 in the CRA Subdivision.</p>	<p>Work with local employers and other local housing stakeholders to apply for and utilize Rural Workforce Housing Funds (RWFH) to create a revolving loan fund that will support the new construction of homes that are affordable and appropriate for working households in the Grant Area that are earning > \$100,000.</p>	<p>Identify a developer who could be a private individual, corporation, development corporation, or the City Council. Work within the CRA Subdivision and other Redevelopment Areas in Grant to utilize Tax Increment Financing (TIF) as a method for the development of new homes valued at \$200,000-\$300,000.</p>	<p>Utilize economic development funds and the Grant CRA tax to compile funds that can be available to assist with providing the flexibility needed to implement housing projects as opportunities arise.</p>