

# Community Housing Study - 2032.



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Benkelman Planning Commission &  
Community Redevelopment Authority.

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**BENKELMAN, NEBRASKA**

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# **BENKELMAN, NEBRASKA** **COMMUNITY HOUSING STUDY - 2032.**

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## TABLE OF CONTENTS.

### SECTION 1 – RESEARCH APPROACH & PURPOSE OF STUDY.

Introduction .....	1.1
Research Approach.....	1.2
Purpose of Study.....	1.2
Housing Development Activities.....	1.3

### SECTION 2 – BENKELMAN COMMUNITY PROFILE & CITIZEN PARTICIPATION PROGRAM.

Introduction.....	2.1
Population Profile.....	2.2
Income Profile.....	2.4
Economic Profile.....	2.5
Housing Profile.....	2.6
Citizen Participation Program.....	2.9

### SECTION 3 – HOUSING UNIT NEEDS ANALYSIS & TARGET DEMAND.

Introduction.....	3.1
Determination of Housing Unit Demand.....	3.1
Housing Unit Target Demand.....	3.5
Housing Demand By Income Sector.....	3.6
Housing Unit Target Demand by Population Sectors & Price Points (Products)..	3.8
Housing Unit Target Rehabilitation & Demolition Demand.....	3.11

### SECTION 4 – COMMUNITY HOUSING GOALS & ACTION STEPS.

Introduction.....	4.1
Community Housing Goals & Action Steps.....	4.2

### SECTION 5 – 10-YEAR HOUSING ACTION PLAN.

Introduction.....	5.1
Place-Based Development Components.....	5.2
Housing Development Programs.....	5.3

### APPENDIX I – HOUSING FUNDING PROGRAMS & PARTNERS.

### APPENDIX II – BENKELMAN TABLE PROFILE.

### APPENDIX III – BENKELMAN SURVEY RESULTS.

## ***LIST OF TABLES.***

2.1	Population Trends & Projections Benkelman, Nebraska 2000-2032.....	2.2
3.1	Estimated Housing Unit Target Demand Benkelman, Nebraska 2032.....	3.5
3.2	Area Household Income (AMI) - Adjusted Dundy County, Nebraska 2022.....	3.7
3.3	Estimated Year-Round Housing Unit Target Demand By Income Sector (Medium population) Benkelman, Nebraska 2032.....	3.7
3.4	Housing Unit Target Demand – Population Sectors Benkelman, Nebraska 2032.....	3.9
3.5	Housing unit Target Demand-Specific Types by Price Point (Product) Range Benkelman, Nebraska 2032.....	3.10
3.6	Housing Unit Target Rehabilitation & Demolition Demand & Budget Benkelman, Nebraska 2032.....	3.11

# SECTION 1.



**RESEARCH APPROACH &  
PURPOSE OF STUDY.**

**BENKELMAN, NEBRASKA**

## **SECTION 1:** **RESEARCH APPROACH &** **PURPOSE OF STUDY.**

### **INTRODUCTION.**

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This **Community Housing Study** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for the **City of Benkelman, Nebraska**. The **Study** describes the past, present and projected demographics, economic and housing conditions in the Community, as well as specific “**Housing Development Initiatives**” and a “**Housing Action Plan**,” identifying recommended future housing projects and activities. This **Housing Study** recognizes housing development in the Community as both a “quality of life” issue and an important “economic development” event.

This **Community Housing Study** serves as an important component to the **City of Benkelman Comprehensive Planning Program**. This Program includes the preparation of a new **Benkelman Comprehensive Plan** and a review of existing **Zoning and Subdivision Regulations**, including recommendations for controlled growth within the Community.

The **Housing Study** was conducted for the **City of Benkelman**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm, with the assistance of a locally-based **Housing Steering Committee**. Funding for this **Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from the **Benkelman Community Redevelopment Authority**.



## **RESEARCH APPROACH.**

The **Benkelman, Nebraska, 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 Community, as well as initial 2020 Census population data were derived from the U.S. Census and the 2015-2019 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources and input from local leadership and citizenry.

**To facilitate effective planning and implementation activities, housing demand projections were developed for a 10 year period. The implementation period for this Housing Study will be February, 2022, to February, 2032.**

## **PURPOSE OF STUDY.**

*“The purpose of this Housing Study is to continue a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for Benkelman, Nebraska. This will ensure that proper guidance is practiced in the development of various affordable housing types for persons and families of all income sectors.”*

The primary **Objectives** of the **Housing Study** include:

- (1) **analyze the recent past and present housing situation** in Benkelman, with emphasis on determining the need for family, elderly and owner/rental housing options;
- (2) **identify housing needs for both existing and future workforce populations;**
- (3) **provide a process for educating and energizing the leadership and organizing pertinent housing stakeholder partnerships** in Benkelman to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;
- (4) **identify the overall future housing target need and demand** for Benkelman;
- (5) **identify housing preservation/rehabilitation activities** for the City;
- (6) design program-specific housing projects to address **the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs;**

*Section 1*  
*Research Approach & Purpose of Study.*

- (7) **introduce new and innovative housing programs** that are a “fit” for Benkelman, to address both **immediate** and **long-term housing needs**.
- (8) address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of Benkelman;
- (9) recommend programs and initiatives to address **natural disaster preparation**, as it pertains to providing safe and affordable housing as a form of Community resiliency;
- (10) assist persons and families economically impacted by the **Covid-19 Pandemic**.

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative activities** included a comprehensive Community citizen participation program consisting of a “Citizen Survey” for local residents, as well as a “Workforce Housing Needs Survey” for persons employed in the Benkelman area. The purpose of these qualitative activities is to maximize opportunities for citizen participation.

**Quantitative research activities** included the collection of multiple sets of statistical and field data for Benkelman. The collection and analysis of this data allowed for the projection of the local population and household base, income capacity and housing demand.

## **HOUSING DEVELOPMENT ACTIVITIES.**

### **Property Acquisition, Demolition & Replacement.**

Throughout the past five years, the Benkelman Community Redevelopment Authority (BCRA) has acquired nine dilapidated and vacant properties. Prior to being demolished, the properties were tested for asbestos and had asbestos removed. The fire department assisted in the demolition with controlled burns, then the lots were cleared creating infill lots for new construction homes that meet the needs of today’s family.

In partnership with West Central Nebraska Development District (WCNDD), the BCRA helped bring in Benkelman’s first new house in the 21<sup>st</sup> century in 2017. This new home was placed on one of the newly available infill lots. This project earned the 2017-2018 WCNDD Project of the Year.

In 2016, the BCRA purchased approximately 17 acres of land in an established Redevelopment Area for a subdivision which has since been platted. The BCRA also sold a parcel of land where a family was able to construct their forever home.

*Section 1*  
*Research Approach & Purpose of Study.*

In 2019, the BCRA collaborated with the McCook Economic Development Corporation (MEDC) and the City of Cambridge to apply for a Nebraska Affordable Housing Trust Fund Innovative Demonstration Housing Grant. Out of 33 applicants from around the State, only three were awarded. Benkelman is the first of the three communities to put in a new construction workforce housing unit on an infill lot resulting from the demolition and clearing of two vacant and dilapidated properties. This program will also provide homebuyers with \$1,000 to assist with closing costs.

**Owner Occupied Rehab and Down Payment Assistance.**

The City of Benkelman has been awarded Owner Occupied Rehab (OOR) grants from the Department of Economic Development for 2008, 2011, 2015 and 2017. In the last five years alone, Benkelman will have rehabbed sixteen homes for low-to-moderate income families. In addition, Southwest Nebraska Community Betterment Corporation wrote, administered and monitored a Down Payment Assistance Grant available to homebuyers in the Southwest Nebraska region. Four Benkelman homebuyers were helped through this program.

In 2019, the City of Benkelman hired a nuisance officer and legal council and adopted a process to effectively address and enforce nuisance violations, which has been met with a high percentage of compliance.

In 2020 the Benkelman City Council also voted to implement a **vacant housing registry** and hired a local Consultant to implement a pilot housing registry program. This is in effort to hold vacant property owner accountable for keeping their properties cleaned up and used for their intended purpose.



# SECTION 2.



**BENKELMAN COMMUNITY  
PROFILE & CITIZEN  
PARTICIPATION PROGRAM.**

**BENKELMAN, NEBRASKA**

## **SECTION 2:** ***BENKELMAN COMMUNITY PROFILE & CITIZEN PARTICIPATION PROGRAM.***

### **INTRODUCTION.**

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This **Section** of the **Benkelman, Nebraska Community Housing Study** provides a **Community Profile** of **Benkelman**, 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 Benkelman. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing Benkelman 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 the understanding of changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Benkelman, included a 10 year period, **February, 2022, to February, 2032**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

This **Section** also discusses the **comprehensive citizen participation program** that was implemented to gather the opinions of the local citizenry regarding housing issues and needs. ***Planning for the Area's future is most effective when it includes opinions from as many citizens as possible.*** The methods used to gather information from the citizens of Benkelman included meetings with the **Benkelman Planning Commission/City Council** and the implementation of a local "**Citizen Survey**" for all Benkelman residents and a "**Workforce Housing Needs Survey**" with employees of selected major employers.

**All statistical Tables and Survey results are included in Appendix II and III, respectively, of this Community Housing Study.**

## **POPULATION PROFILE.**

### ***Population Trends & Projections.***

Population trends and projections are highlighted in **Table 2.1, Page 2.3**. The population of the previous three Decennial Censuses (2000, 2010 and 2020) recorded a decline in population for Benkelman, from 1,006 in 2000, to 953 in 2010 and 821 in 2020. The decline could be attributed to an aging-in-place population, as well as lack of modern and necessary amenities and housing availability for today's families.

**Current estimates from the 2019 American Community Survey highlight a population of 978, while the 2019 U.S. Census population estimate recorded 790 persons residing in Benkelman. An estimated 2022 population of 815 was utilized for this Community Housing Study.**

***By 2032, the City of Benkelman is projected to experience a slight decrease in population, but has the potential for population increases during the next 10 years.***

Various population growth scenarios are defined below:

- **Low:** minimal engagement from City leadership, housing stakeholders and major employers; ultimately, letting the “free market” dictate community growth and development.
- **Medium:** continued regular activity from City leadership, housing stakeholders and major employers, including standard annexation procedures, following typical job creation and in-migration trends. **This projection closely represents the current trend of development and growth in Benkelman and is utilized in the projections documented in this Community Housing Study.**
- **High:** increased activity from City leadership and local/State housing stakeholders and developers, including standard annexation procedures. This also includes collaboration with local, State and Federal funding sources and existing major employers in implementing community, economic and housing development activities.
- **Community Growth Initiative (CGI):** high activity from City leadership and local/State housing stakeholders and developers, including aggressive annexation procedures and the creation of 45 new Full-Time Employment (FTE) opportunities. This also includes collaboration with funding sources and major employers, as well as the establishment of new employers with a significant number of **employment opportunities for residents of the community and surrounding area.**

*Section 2*  
*Benkelman Community Profile & Citizen Participation Program.*

By 2032, the population is expected to **continue to decline, but remain stable, by an estimated 31, or 3.8 percent, to 784 persons by 2032**, as a “Medium” population projection for the Community.

The Community population has the potential to increase by an estimated 0.6 percent, or by five, to reach a “high” population projection of 820, by 2032, via increased housing and economic development efforts and job creation, as well as development in the recently platted Collinsville Subdivision and a variety of additional housing development and rehabilitation activities actively being planned or implemented in Benkelman.. **A Community Growth Initiative (CGI) scenario, consisting of 35 to 50 additional Full-Time Employment opportunities (FTEs) in Benkelman, would result in a 2032 population of 835, an increase of 2.4 percent, or 20 people.**

**TABLE 2.1**  
**POPULATION TRENDS & PROJECTIONS**  
**BENKELMAN, NEBRASKA**  
**2000-2032**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	1,006	--	--	--	--
	2010	953	-53	-5.2%	-5.3	-0.5%
	<b>2022</b>	<b>821</b>	<b>-132</b>	<b>-13.8%</b>	<b>-13.2</b>	<b>-1.4%</b>
<b>Low</b>	<b>2032</b>	<b>815</b>	<b>-6</b>	<b>-0.7%</b>	<b>-6</b>	<b>-0.7%</b>
<b>Medium</b>	<b>2032</b>	<b>736</b>	<b>-79</b>	<b>-9.6%</b>	<b>-7.9</b>	<b>-1.0%</b>
<b>High</b>	<b>2032</b>	<b>784</b>	<b>-31</b>	<b>-3.8%</b>	<b>-3.1</b>	<b>-0.4%</b>
<b>CGI*</b>	<b>2032</b>	<b>820</b>	<b>+5</b>	<b>+0.6%</b>	<b>+0.5</b>	<b>+0.1%</b>

\*Potential estimated population increase associated with a planned “**Community Growth Initiative.**” This **Initiative** would include an estimated increase in Full-Time Employment (FTE) positions during the next 10 years. Population increases would include 35 to 50 additional FTE positions created in Benkelman.

Source: 2000, 2010 & 2020 Census.  
Hanna:Keelan Associates, P.C., 2022.

***Age Cohorts/Distribution.***

The “55-64” age group experienced the largest increase in population from 2000 to 2010, increasing by 67 persons, or from 79 to 146. **All 55+ age cohorts in the City of Benkelman are projected to increase in population by 2032. This increase would require the development of new housing options for senior populations, including both single family and independent living developments, as well as the potential expansion of existing assisted living and skilled care units.** Additionally, the current median age in Benkelman is an estimated 49.7 years, an increase from the 2010 median age of 48.5. The increasing median age is projected to continue through 2032, increasing to 52.1 years.

## ***INCOME PROFILE.***

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### ***Household Income.***

Household incomes in Benkelman have increased in recent years and are projected to continue this trend through 2032. From 2010 to 2019, median income for all households in Benkelman increased from \$33,068 to \$41,667, or 26 percent. Through 2032, the median income is projected to increase from the current estimated amount of \$43,043 to \$51,796. The number of households in Benkelman having an annual income at or above \$100,000, is expected to increase an estimated 30.2 percent during the next 10 years. Median income for renter households and elderly (65+) households is also projected to increase by 2032.

**The CGI scenario for Benkelman shows an additional increase in median income for all household types. This would also include an increase in the number of moderate- to upper income households in the Community.**

### ***Per Capita Income (By County).***

As household incomes in Benkelman continue to increase, so will per capita income. This trend in Benkelman reflects that of Dundy County. Current per capita income in the County is an estimated \$76,660. By 2032, per capita income in Dundy County is projected to increase by an estimated 6.1 percent to \$81,326. This rate of increase in per capita income is less than that of the State of Nebraska, which is projected to increase by an estimated 19.5 percent by 2032. Conversely, per capita income in Dundy County is significantly higher than that of the State.

### ***Cost-Burdened Households.***

A number of households in Benkelman are considered to be “**Cost Burdened**” and/or have various “**Housing Problems**” as defined by HUD. 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 per dwelling unit) and/or if the household lacks complete plumbing or kitchen facilities.

An estimated 41 owner households and 24 renter households in Benkelman are currently cost burdened and/or experiencing housing problems. **Households experiencing cost burden and/or housing problems are projected to decrease by 2032, to an estimated 30 owner and 16 renter households.**

The 2015-2019 American Community Survey found two homes in Benkelman lacking complete plumbing, but **no housing units experiencing overcrowded conditions.**

## ***ECONOMIC PROFILE.***

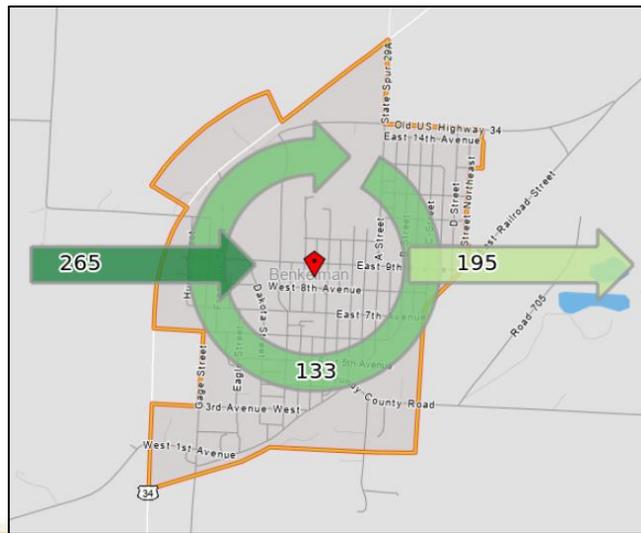
Primary, important economic information is only available on the County level. The economic trends and projections identified for Dundy County are strongly represented in the City of Benkelman.

The unemployment rate in Dundy County ranged from 3.1 percent to 2.1 percent, between 2010 and 2021. During this period, the number of persons in the labor force decreased by 70. This included a decrease in the number of both employed and unemployed persons. By 2032, an estimated 1,128 persons are projected to be part of the Dundy County labor force, with an estimated 1,095 employed persons and an unemployment rate of 2.1 percent.



An estimated 555 employees in Dundy County are involved with “non-farm employment”. Local Government and Retail Trade are the largest, non-farm employers in Dundy County.

The **Illustration** (below) highlights commuting patterns for persons living and/or working in Benkelman. The U.S. Census Center for Economic Studies (CES) recorded 398 persons employed in the City of Benkelman in 2018. Of the total 398 persons, an estimated 265 come from outside of the City. Additionally, a total of 328 employed persons live in Benkelman. An estimated 195, or 59.4 percent are employed outside the City, while the remaining 133 both live and work in the City.



## **HOUSING PROFILE.**

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### ***Households & Group Quarters.***

An decrease in the number of households was recorded in Benkelman, from 2000 to 2010. Households decreased from 458 in 2000 to 445 in 2010; a decline of 13 households. Currently, Benkelman consists of an estimated 398 households, including 299 owner and 99 renter households. Owner households decreased by 38 units, while renter households decreased by nine, since the 2010 Census which recorded 337 owner and 108 renter households. **An estimated 390 households are projected to exist in Benkelman by 2032. This will equal an estimated 291 owner and 99 renter households.**

Currently (2022), an estimated 29 persons in Benkelman reside in group quarters. By 2032, an estimated 21 persons will receive services in a group quarter facility. The only group quarter facility in Benkelman consists of the local nursing/care center and is not considered a household.

### ***Housing Units.***

**An estimated 569 housing units currently exist in Benkelman, consisting of 402 owner and 167 rental units.** Of the 569 units, approximately 171 are vacant, resulting in an estimated overall **housing vacancy rate of 30 percent.** The 171 vacant housing units consist of an estimated 103 owner units and 68 rental units, equaling an overall owner housing vacancy rate of 25.6 percent and an overall rental housing vacancy rate of 40.7 percent. Overall vacancy rate includes, but is not limited to any dwelling unit not currently being occupied such as the upper levels of downtown commercial buildings, housing rented or sold but not occupied, seasonal/vacation housing, housing used for personal storage and housing units that are vacant and not for sale.

An **Adjusted Housing Vacancy Rate (AHVR)**, which only considers year-round housing that is either for sale or for rent and meeting the requirements of local housing safety codes, is **3.3 percent** for the City of Benkelman, comprised of an estimated **19 vacant housing units.** This includes eight owner and 11 rental housing units, which highlights an **owner AHVR of 2 percent and a renter AHVR of 6.5 percent.** **This concludes that the City of Benkelman has a deficiency of both owner and rental housing that is safe, suitable and meets local housing development code standards.**

### ***Structural Conditions.***

A **Housing Structural Condition Analysis** was implemented for Benkelman, utilizing data from the Dundy County Assessor’s office, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated.



A total of 473 housing structures in Benkelman were reviewed. Of these units, 96, or 20.2 percent were identified to be in a “Fair” or “Low” condition. These 96 structures are generally in need of either substantial rehabilitation, including foundation repairs or issues with bowing/sagging walls and roofs, or are not cost effective for rehabilitation and should be demolished. An additional 233 housing units were considered to be in an “Average” condition, where moderate rehabilitation, including cosmetic non-structural improvements is a cost effective measure to preserve the unit.

Additionally, a total of **245 housing structures were identified as being constructed of “fair” or “low” quality materials and workmanship.** These 245 housing units are not likely to support long-term household occupation and/or are beyond lifetime as a habitable housing unit.

### ***Housing Values.***

Housing values have steadily increased in Benkelman since 2010. Currently, the estimated median value for **owner occupied homes** is \$65,900, an increase of 2 percent from the 2019 estimated median value of \$64,600 and a 23.8 percent increase from the 2010 estimated median value of \$53,200. By 2032, the median value of owner homes is projected to increase an estimated 18.8 percent to \$78,300.

**Gross rent** in Benkelman has also increased steadily since 2010. The median rent increased by an estimated \$218, or 83.2 percent between 2010 and 2022. The current median rent in Benkelman is an estimated \$480 and is projected to increase to \$536, or 11.7 percent by 2032.

***Affordable Housing Stock.***

With the population and number of housing units projected to increase through 2032, it is important that appropriate, affordable housing stock of various types be available in Benkelman for both future and existing families. 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 the home. Benkelman should also prepare for an increase in the number of elderly populations and households. This should include the development of additional senior independent living housing units.

A total of **40 affordable housing units** are maintained by the **Benkelman Housing Authority (BHA)**. An additional 16 rental housing units, maintained by Spahn Properties, are also available in the Community. **Both facilities maintain occupancy rates above 95 percent, including a 100 percent occupancy at BHA.** The BHA reported a wait list of six prospective renters.

The **Sarah Ann Hester Memorial Home** provides both skilled nursing and assisted living facilities. A total of 56 skilled nursing beds and 10 assisted living units are maintained at the Memorial Home. Staff at this facility indicated a low occupancy rate due to staffing shortages and seniors preferring independent housing options. Skilled nursing services include occupational, speech and physical therapy, as well as aged/disabled care in the assisted living facility.



The overall lack of rental housing in Benkelman forces persons and families of all ages to find housing in another Community. Necessary steps should be taken to address the housing needs and concerns of Benkelman’s residents. Demand for additional rental housing exists in the Community, as existing facilities are experiencing 100 percent occupancy. New housing could assist in alleviating several existing housing issues and barriers for local workforce families, the elderly and special needs populations.

## **CITIZEN PARTICIPATION PROGRAM.**

### ***Benkelman Citizen Survey.***

The “**Benkelman Citizen Survey**” was made available on various Community websites. **Survey** participants were asked to provide information regarding a variety of community-based needs, including questions relating to their current living situation, condition of their dwelling unit, and what they could afford for a monthly rent or a mortgage payment. A total of **74 Surveys** were completed. The following summarizes the results of the **Survey**. The complete results of the **Survey** are included in **Appendix III** of this **Housing Study**.

- 37.8 percent of **Survey** participants have resided in the City of Benkelman for 21+ years.
- 51.3 percent of the **Survey** participants identified residing in a single family home. **A total of 36 participants, or 48.6 percent responded as being satisfied with their current housing situation. An additional six, or 8.1 percent of all participants were not satisfied. Common housing complaints were housing units being too old, too small, or in need of moderate to substantial rehabilitation.**
- **Survey** participants identified Housing for Low- and Middle-Income Families, Single Family Housing, General Rental Housing, Housing Choices for First-Time Homebuyers and Rehabilitation of both Owner and Rental Housing Units as “**Greatly Needed**” in the City of Benkelman.
- Top-rated Community Services and Public Facilities in Benkelman included, but were not limited to the Churches, Pharmacy, Fire Protection, Library, City Hall & Offices, Parks/Recreation and Wellness/Fitness Center.
- 94.8 percent\* of the **Survey** respondents supported the Community using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 79.4 percent\* of the **Survey** respondents supported Benkelman using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 84.6 percent\* of the **Survey** respondents supported Benkelman 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.
- 82 percent\* of the **Survey** respondents supported the Community using grant dollars to purchase, rehab and resell vacant housing in the Community.
- 84.6 percent\* of the **Survey** respondents supported Benkelman using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

*\*Does not include “No Response” Survey answers.*

### ***Workforce Housing Needs Survey.***

The **Benkelman Planning Commission and Benkelman Community Redevelopment Authority**, in cooperation with Benkelman Progressive, Inc. and local major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the Community's workforce. A total of **57 Surveys** were returned.

**Survey** participants were asked to provide information on such subjects as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix II**.

- **Survey** participants included 40 homeowners and six renters. A total of **10 participants were not satisfied with their current housing situation**. Reasons included their home being too small, in need of substantial updating and being too far from their place of employment.
- The majority of respondents could afford a home priced less than \$100,000. Renters looking to upgrade to a more suitable rental housing unit could afford a monthly rent between \$400 and \$600.
- **A total of 13 Survey participants, or 48.1 percent, identified a desire to purchase or rent a home in Benkelman. This includes both, persons living outside of the Community and those living within the current corporate limits desiring a change in housing situation.**

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

# SECTION 3.



**HOUSING UNIT  
NEEDS ANALYSIS &  
TARGET DEMAND.**

**BENKELMAN, NEBRASKA**

## **SECTION 3:** **HOUSING UNIT NEEDS ANALYSIS & TARGET DEMAND.**

### **INTRODUCTION.**

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This **Section** of the **Benkelman, Nebraska, Community Housing Study** provides a **Housing Needs Analysis and Target Demand** for the **Community** for new housing development activities. This **Section** also identifies the projected **housing unit rehabilitation and demolition demand** for the **City of Benkelman**, during the next 10 years.

A complete set of **Housing Unit Target Demand Tables** are included in the **Appendix II** of this **Housing Study**.

### **DETERMINATION OF HOUSING UNIT DEMAND.**

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To effectively determine housing unit demand for Benkelman, **SIX** separate components were reviewed. These included;

- (1) housing demand based upon new population/ households, during the next 10 years,
- (2) need for affordable housing units for persons/families considered to be “cost burdened,”
- (3) replacement of occupied housing in substandard condition,
- (4) address the vacancy deficiency (demand) in the Community,
- (5) determination of the local “pent-up” housing demand for existing residents, and
- (6) determination of local “housing development capacity” of the Community, during the next 10 years.

### ***Population & New Households.***

Currently (2022), the **population for Benkelman** is an estimated **815**. The **population** is projected to remain stable but experience a slight decrease, by 2032, to **784**. The **potential exists for the Community to experience a maximum population growth of 2.4 percent, or 20 persons to 835, as part of a “Community Growth Initiative (CGI)” scenario that includes the creation of 35 to 50 full-time employment opportunities in Benkelman and/or provide housing to persons and families not employed in the City, but within the Benkelman area.**

**Households** are also projected to remain stable from the current estimate of **398 to 390**, by 2032. The **“CGI” scenario projects an estimated 403 households in Benkelman by 2032.** New and innovative housing development programs will need to be implemented to support projected population growth and ensure safe, decent and affordable housing is provided for both current and new residents.

### ***“Cost Burdened” Households Experiencing Housing Problems.***

Owner or renter households experiencing cost burden are paying more than 30 percent of their income on housing costs, including maintenance and mortgage payments. According to HUD standards, a housing unit is considered to have housing problems if it is overcrowded (more than one person per room) and/or lacks complete plumbing.

Currently, an estimated **16.3 percent, or 65 of the total 398 households in Benkelman are cost burdened and/or experiencing housing problems.** This equals an estimated 41 owner and 24 renter households. By 2032, the number of cost burdened owner households is projected to decrease to an estimated 30, with cost-burdened renter households decreasing to an estimated 16.

### ***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 Censuses, the analysis of building and property conditions maintained by the Dundy County Assessor’s Office produced data identifying substandard housing units and housing units having overcrowded conditions.

- A total of 473 housing structures in Benkelman were reviewed. Of these units, 96, or 20.2 percent were identified to be in a “Fair” or “Low” condition. These 96 structures are generally in need of either substantial rehabilitation, including foundation repairs or issues with bowing/sagging walls and roofs, or are not cost effective for rehabilitation and should be demolished.

*Section 3*  
*Housing unit Needs Analysis & Target Demand.*

- An additional 233 housing units were considered to be in an “Average” condition, where moderate rehabilitation, including cosmetic non-structural improvements is a cost effective measure to preserve the unit.
- A total of **245 housing structures were identified as being constructed of “fair” or “low” quality materials and workmanship.**
- As per the 2015-2019 American Community Survey, **no housing units in Benkelman** are currently experiencing *overcrowded conditions*, while there are **two units lacking complete plumbing.**

***Housing Unit Vacancy Deficiency (Demand).***

**Housing vacancy deficiency component** is defined as the number of vacant units lacking in a Community or County, whereby the total percentage of vacant, available, code acceptable housing units is less than six to seven percent. **A vacancy rate of seven percent is the minimum rate recommended for Benkelman to have sufficient housing available for both new and existing residents.**

An **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant year-round housing units that are available for rent or purchase, meeting current housing code and having modern amenities. The **AHVR** does not consider vacant units typically classified as ‘other vacant’. Common reasons a unit may be classified as ‘other vacant’ include:

- Housing unit is neither for sale or rent.
- Housing unit is being used for storage.
- The owner/previous occupant of the housing unit is currently living in a nursing home/assisted living facility and the unit is being held until the individual can return to their home.
- Housing unit is being held for settlement of an estate.
- Housing unit is in process of being repaired or renovated.

Currently, **Benkelman** maintains an estimated, overall **AHVR of 3.3 percent, which includes an estimated AHVR for owner housing of 2 percent and 6.5 percent for rental housing. This concludes that both an owner and rental “vacancy deficiency” exists in Benkelman.**

### ***“Pent-Up” Housing Demand.***

The “Pent-Up” housing demand component is defined as those current residents of Benkelman, needing and/or wanting to secure a different and/or affordable owner or rental housing type during the next 10 years, or persons living outside the Community with a desire to relocate to Benkelman. This would include persons from all household types and income sectors, 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 demand is created by renter households wanting to become a homeowner, or vice versa.

**“Pent-Up” housing demand for Benkelman, by 2032, should include building for an estimated 2.5 percent of the existing household population.**

### ***Local Housing Development Capacity.***

An estimated **local Housing Development Capacity** is applied to the total compilation of the previously discussed **Housing Demand Components** to determine the projected, estimated **Housing Unit Target Demand** for the Community.

**Housing Development Capacity** is determined by reviewing pertinent housing implementation criteria, including the Community’s ability to organize for housing development, land availability, an existing comprehensive plan, zoning regulations and housing codes, accessibility to general contractors and other building trades and building supply/materials, as well, most importantly, recent housing development history.

**The Housing Development Capacity range for Benkelman was estimated at 52 percent of the total compilation of the Housing Demand Components.**

## HOUSING UNIT TARGET DEMAND.

Table 3.1 identifies the **Estimated Housing Unit Target Demand** for **Benkelman and associated Effective Market Area (EMA)**, by **2032**. Community leadership and local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing in Benkelman.

Based on the 2032 medium population projection of 784, the total **Estimated Housing Unit Target Demand** in Benkelman, by 2032, is **22 housing units, including 12 owner and 10 rental units**, at an estimated development cost of **\$5.3 Million**. An estimated six acres of land should be designated for residential land uses. Additionally, a minimum of **eight owner and five rental housing units** should be built to support the local workforce.

The 2032 projected “CGI” population of 835 would require the development of **38 housing units, including 18 owner and 20 rental housing units** with an estimated required budget of **\$8.7 Million**.

**TABLE 3.1  
ESTIMATED HOUSING UNIT TARGET DEMAND  
BENKELMAN, NEBRASKA  
2032**

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
<b>Medium (Pop. Proj.):</b>	12	10	22^#	\$5.3
<b>CGI:</b>	18	20	38^#	\$8.7

\*Based upon the general estimate of **new population/households**, providing affordable housing for **20% of cost burdened households, replacement of 20% of occupied housing stock** in “Deteriorated” to “Dilapidated” condition and for experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound, year-round housing units, build for **4% (existing households) “pent-up” demand**, based upon local capacity and availability of land and financial resources, with a **development capacity percentage of 52%**. **Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 20% to 30% of the Total Housing Target Demand).**

^Includes an estimated (minimum) eight Owner and five Rental Workforce Housing Units.

#Estimated designated Residential Land Use requirement = 5.7 to 9.4 Acres.

Source: Hanna:Keelan Associates, P.C., 2022.

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

**Tables 3.2, Page 3.7**, identifies the current **Area Median Income (AMI)**, per household size for **Dundy County**. AMI is determined by finding the “100 percent” median income of households in a given geographic area, ranging in household size from one- to eight persons.

The “median” amount of income is considered to be “100 percent” for a geographic area for each household size category. For example, in the **Table** below, a four-person family in Dundy County, with an annual household income of \$71,600 is considered to be making “100 percent of the local AMI”. This information allows for the determination of “**affordability**” and associated **housing price points (products)** for various household sizes.

**Table 3.3, Page 3.7**, identifies the **projected Year-Round Housing Target Demand for the City of Benkelman, by 2032, by Income Sector**. Approximately 22 housing units, consisting of 12 owner and 10 rental units, should be targeted by 2032. Owner housing unit demand should focus on households of moderate to upper income (61%+ AMI). Development of housing units for this income range will support workforce families and promote Community tax base expansion. Additionally, rental housing should target persons and families with income between 31 and 80 percent AMI. Available Low- to moderate income rental housing options are lacking in Benkelman, with the two existing rental housing facilities maintaining occupancy rates of 95+ percent.

**The addition of new housing units for families at or below 60 percent AMI will need to be involved in either a purchase-rehab-resale/re-rent or subsidized housing development program.**

*Section 3  
Housing unit Needs Analysis & Target Demand.*

**TABLE 3.2  
AREA HOUSEHOLD INCOME (AMI) - ADJUSTED  
DUNDY COUNTY, NEBRASKA  
2022**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
<b>30% AMI</b>	\$15,050	\$17,200	\$19,350	\$21,500	\$23,250	\$24,950	\$26,700	\$28,400
<b>50% AMI</b>	\$25,100	\$28,650	\$32,250	\$35,800	\$38,700	\$41,150	\$44,400	\$47,300
<b>60% AMI</b>	\$30,120	\$34,380	\$38,700	\$42,960	\$46,440	\$49,860	\$53,280	\$56,760
<b>80% AMI</b>	\$40,150	\$45,850	\$51,600	\$57,300	\$61,900	\$66,500	\$71,100	\$75,650
<b>100%AMI</b>	\$50,200	\$57,300	\$64,500	\$71,600	\$77,400	\$82,300	\$88,800	\$94,600
<b>125%AMI</b>	\$62,750	\$71,625	\$80,625	\$89,500	\$96,750	\$102,875	\$111,000	\$118,250

Source: United States Department of Agriculture-Rural Development, 2022

**TABLE 3.3  
ESTIMATED YEAR-ROUND HOUSING UNIT TARGET DEMAND BY  
INCOME SECTOR (MEDIUM POPULATION)  
BENKELMAN, NEBRASKA  
2032**

	<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>	
<b>Owner</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>6</b>	<b>12</b>
<b>Rental</b>	<b>0</b>	<b>6</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>10</b>

Source: Hanna:Keelan Associates, P.C., 2022

## **HOUSING UNIT TARGET DEMAND BY POPULATION SECTORS & PRICE POINTS (PRODUCTS).**

The **Housing Target Demand, by income sector**, for **Benkelman** and each **Community** is further specified by **targeted Population Sectors**, including elderly, family and special needs, and **Price Point (Product)**, the estimated purchase price or rent cost. The housing types in **Benkelman** include both owner and rental units of varied bedroom types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the appropriate population sector. A majority of the housing units should be built for family populations, including those in the local workforce.

**Table 3.4, Page 3.9**, identifies the **Housing Unit Target Demand in Benkelman, for Population Sectors**, by 2032. In **Benkelman**, **22 housing units** should be constructed, during the next 10 years, consisting of **12 owner and 10 rental units**. This includes an estimated eight total units for elderly (55+ years) households, 13 units for families and one rental unit for special populations, or those persons or families with a person(s) with a cognitive and/or physical disability(ies).

**An estimated 13 housing units, consisting of eight owner and five rental units should be targeted for the workforce population in the Community.**

**Table 3.5, Page 3.10**, identifies **proposed Housing Unit Target Demand by Housing Type and Price Point (Product) Range**, by given AMI for **Benkelman**. The owner housing type most needed will be units with two or three bedrooms, for persons or households between 81 and 125 percent AMI with an average affordable purchase price ranging from \$265,765 to \$410,150. Two or three-bedroom+ rental units, with an AMI between 31 and 60 percent and an average affordable monthly rent between \$420 and \$810, present the greatest demand in the Community.

**Three-bedroom owner units at a purchase price of \$200,000+ and three+ bedroom rental units with a monthly rent between 420 and \$825 are the most needed housing types for the workforce population in Benkelman, during the next 10 years.**

*Section 3  
Housing unit Needs Analysis & Target Demand.*

**TABLE 3.4  
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS  
BENKELMAN, NEBRASKA  
2032**

<b>OWNER UNITS</b>	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>					<b>Totals</b>	<b>Workforce Sector</b>
	<b>0%-30%</b>	<b>31%-60%</b>	<b>61%-80%</b>	<b>81%-125%</b>	<b>126%+</b>		
<b>Elderly (55+)</b>	0	0	0	4	2	<b>6</b>	<b>2</b>
<b>Family</b>	0	0	2	9	6	<b>17</b>	<b>15</b>
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>13</b>	<b>8</b>	<b>25</b>	<b>17</b>
<b>RENTAL UNITS*</b>							
<b>Elderly (55+)</b>	0	2	2	2	0	<b>6</b>	<b>0</b>
<b>Family</b>	0	6	8	6	0	<b>20</b>	<b>20</b>
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>10</b>	<b>10</b>	<b>8</b>	<b>0</b>	<b>28</b>	<b>20</b>
<b>Totals</b>	<b>0</b>	<b>10</b>	<b>14</b>	<b>21</b>	<b>8</b>	<b>53</b>	<b>40</b>

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

\* Includes lease- or credit-to-own units.

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

Source: Hanna:Keelan Associates, P.C., 2022.

*Section 3  
Housing unit Needs Analysis & Target Demand.*

**TABLE 3.5  
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE  
BENKELMAN, NEBRASKA  
2032**

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

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>Totals</b>	<b>Work Force</b>
<b>OWNER UNITS*</b>	<b>\$0- \$98,450*</b>	<b>\$101,700- \$196,860*</b>	<b>\$200,145- \$262,480*</b>	<b>\$265,765- \$410,150*</b>	<b>\$445,000**+</b>		<b>\$200,000+*</b>
2 Bedroom	0	0	0	2	2	4	0
<u>3+ Bedroom</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>4</u>	<u>8</u>	<u>8</u>
<b>Totals</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>6</b>	<b>12</b>	<b>8</b>

**PRICE – RENT COST RANGE (Area Median Income)**

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>Totals</b>	<b>Work Force</b>
<b>RENTAL UNITS**</b>	<b>\$0- \$405**</b>	<b>\$420- \$810**</b>	<b>\$825- \$1,050**</b>	<b>\$1,065- \$1,640**</b>	<b>\$1,655***+</b>		<b>\$420- \$825**</b>
2 Bedroom	0	3	2	0	0	5	0
<u>3+ Bedroom</u>	<u>0</u>	<u>3</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>5</u>	<u>5</u>
<b>Totals</b>	<b>0</b>	<b>6</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>5</b>

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

\*Average Affordable Purchase Price **Range**, 4.0 PPHH (25% Income/90% Debt Coverage, 25 years @ 3.5%).

\*\*Average Affordable Monthly Rent **Range**, 3.0 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2022.

## ***HOUSING UNIT TARGET REHABILITATION & DEMOLITION DEMAND***

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**Table 3.6** identifies the **rehabilitation and demolition demand** for **Benkelman**, by **2032**. The data presented is based upon both field inspections and information obtained from the Dundy County Assessor’s Office. Approximately **75 housing units** could be targeted for **moderate rehabilitation** and **37 housing units** could be targeted for **substantial rehabilitation** in Benkelman, by 2032. Housing units needing moderate rehabilitation will require an estimated budget of \$2 Million, while units needing substantial rehabilitation will require an estimated budget of \$1.6 Million.

Additionally, up to **12 housing units** could be considered not cost effective for rehabilitation and could potentially be demolished and replaced. The estimated cost of demolition will range between \$296,000 and \$1.2 Million, depending on acquisition of the housing unit.

*The critical priority for housing rehabilitation and replacement in Benkelman should focus on addressing housing units occupied by persons and families of low- to moderate income.*

Land being occupied by “**bad and unsafe**” housing located in Communities could be secured in a “**Land Bank Program**”, to be reserved for future housing development. This could be accomplished at either the Community level, or in partnership with a County or regional entity.

<b>TABLE 3.6</b>	
<b>HOUSING UNIT TARGET REHABILITATION &amp; DEMOLITION DEMAND &amp; BUDGET</b>	
<b>BENKELMAN, NEBRASKA</b>	
<b>2032</b>	
- Moderate Rehabilitation	75 / \$2,012,000
- Substantial Rehabilitation	37 / \$1,596,000*
- Demolition	12 / \$296,000**
	<b>\$1,208,000***</b>
*Pending Appraisal Qualification.	
**Estimated Cost without Acquisition.	
***Estimated Cost with Acquisition.	
Source: Hanna:Keelan Associates, P.C., 2022.	

# SECTION 4.



**COMMUNITY HOUSING  
GOALS & ACTION STEPS.**

**BENKELMAN, NEBRASKA**

## **SECTION 4:** **COMMUNITY HOUSING GOALS & ACTION STEPS.**

### **INTRODUCTION.**

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**Community Housing Goals and Action Steps** will be the benchmark of the **Benkelman, Nebraska Community Housing Study**. **Goals** represent broad statements for defining and addressing the general housing issues, opportunities and needs of **Benkelman**, with **Action Steps** defining the recommended housing activities for development. To meet these **Goals** and the, eventual, production of specific housing development/preservation programs, as described in the **10-Year Housing Action Plan**, must be implemented. **In essence, Housing Goals and Action Steps address the important components of housing project implementation.**



The following **Housing Goals and Action Steps** are the product of both **qualitative and quantitative research activities** performed on the local **Benkelman** level. **Qualitative research activities** included the collection of invaluable housing information from the Benkelman citizenry, via the results of a locally-distributed “**Citizen Survey**” and meetings with members of the **Benkelman Planning Commission** and **City Council**.

**Quantitative research activities** included the analysis and projection of pertinent population, economic and housing data, all in an effort to understand the past, present and future housing needs and target demand for the individuals and families of the **City of Benkelman**. **Four** primary, important **housing categories** contain priority **Community Housing Goals and Action Steps**:

1. **Community Housing Collaboration & Housing Education.**
2. **Community Housing Development, Rehabilitation & Preservation.**
  - **General Housing Development.**
  - **Workforce Housing.**
  - **Senior/Elderly & Special Needs Housing.**
  - **Housing Redevelopment, Rehabilitation & Preservation.**
3. **Financing Activities for Housing Development.**
4. **Housing Study Availability & Review.**

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

### **1: Community Housing Collaboration & Housing Education.**

**Goal 1:1** – Establish a process of creating a grassroots-based **Housing Advisory Board (HAB)** in **Benkelman**, consisting of both local public and private sector entities, to actively monitor the progress of priority housing programs and assist in meeting the housing needs and demands of all income and family sector types in the **City of Benkelman**.

**Collaboration efforts by a HAB, City leadership and appropriate housing-based “partnerships” will maximize the opportunity to safely house all individuals and families in necessary and affordable owner and rental housing types, secure funding for selected housing development and preservation programs and be actively involved with the implementation of such housing programs in the City of Benkelman.**

- **Action Step 1.** The City should extend an offer to local and State housing partners/funders to receive help and aid in meeting the City’s housing needs. These groups/organizations could include, but not limited to the local Community Foundations, Southwest Nebraska Community Betterment Corporation, West Central Nebraska Development District, Community Action Partnership of Mid-Nebraska, Southwest Nebraska Public Health, Nebraska Investment Finance Authority, Nebraska Department of Economic Development, USDA Rural Development, Midwest Equity Group/Midwest Housing Development Fund, as well as local major employers, homebuilders/remodelers, realtors, local banks, credit unions, insurance companies and other regional foundations.
- **Action Step 2.** A **HAB** could serve as the main operation in implementing housing programs of greatest need in the **Community of Benkelman**, as identified in the **10-Year Action Plan**. This would include meeting the housing needs and demands of the following priority *household sectors/types*:
  - *Owner and rental housing for specific income ranges and all family types.*
  - *Both new and owner and rental housing and housing rehabilitation programs for elderly households, 55+ years of age, primarily independent housing types.*
  - *Owner and rental housing development for the local workforce employees.*
  - *Housing redevelopment, rehabilitation and preservation for all household types.*

*Section 4:  
Community Housing Goals & Action Steps.*

In addition, promote and enhance the “**housing intelligence**” of local elected leadership by providing the appropriate learning systems for learning the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs in the City.

- **Action Step 3:** A **HAB** would need to secure **housing funding sources** to ensure that affordable housing development and rehabilitation goals are met in **Benkelman**. For-profit, non-profit and philanthropic organizations, as well as funding from State and Federal Housing Agencies/Departments and financial commitments from major employers and local and regional Foundations should be pursued.
- **Action Step 4:** A **HAB** should collaborate with the **Benkelman Community Redevelopment Authority (BCRA)**, in creating a local **Land Trust/Land Bank Program**. The Land Trust/Land Bank program would be in the position to acquire developed or developable properties, via foreclosure or donation, to be repurposed and/or reutilized for new housing developments in **Benkelman**.

The **BCRA** has experience in acquiring and developing properties for residential purposes in **Benkelman**. Most recently, **BCRA** purchased a tract of land along “**A**” Street, north of East 11<sup>th</sup> Avenue and constructed a single family home. The home is currently for sale. More housing for the future is being planned.

**2: Community Housing Development, Rehabilitation & Preservation.**

**Goal 2.1: - General Housing Development.** Address the overall housing development needs of both owner and renter households, of all ages, specific income sectors and varied price points/products. The **Housing Unit Target Demand** for the **City of Benkelman**, by **2032**, is an estimated **22 housing units**, consisting of **12 owner** and **10 rental units with an estimated required budget of \$5.3 Million.**

A **Community Growth Initiative** of up to **35 to 50 additional Full-Time Employment Positions** in **Benkelman**, during the next 10 years, would increase the housing demand to **35 units**, by 2032. This includes **18 owner** and **20 rental housing units.**

- **Action Step 1:** Create “**incentive plans**” for local developers, contractors and buyers to utilize in the development of both owner and rental housing in **Benkelman**. This could include incentives such as down payment assistance, gap financing, reduced lot costs, materials purchase assistance, etc.
- **Action Step 2:** New housing development projects in the **City of Benkelman** should utilize **place-based development components**, whereby development supports the Community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.

*Section 4:  
Community Housing Goals & Action Steps.*

- **Action Step 3:** Identify an estimated six to 10 acres of developable land to accommodate future housing development activities in **Benkelman**. This is in addition to the proposed **Collinsville Residential Subdivision** in the northern portion of the Community.

Residential growth areas for the City of Benkelman are identified on the Future Land Use Maps in the Benkelman Comprehensive Plan. The main focus should be on developing existing lots within the Community's Corporate Limits, where an estimated 66 acres of developable vacant land exists that could support residential development. Growth areas within the one-mile planning jurisdiction are identified north of the Highway 34 Corridor, in conjunction with commercial growth areas.



- **Action Step 4:** A total of 16 housing units, including 12 owner and four rental units, for persons of moderate income (61 and 125 percent AMI) should be the main focus of future housing construction in **Benkelman**. This income bracket represents much of the housing development product in the highest demand among young professionals and workforce populations, but also in the smallest supply due to a lack of supportive funding availability, land and development costs, etc. **Housing development costs for persons within this income category would include new owner housing at \$200,000 to \$350,000 and rental housing at \$420 to \$825 a month.**
- **Action Step 5:** Develop a partnership with major employers in the Dundy County area to implement a **Workforce Housing Initiative** in the **Benkelman** area. The **HAB, BCRA and City leadership** should strive to promote **Benkelman** to major employers as a Community to live, work and raise a family. A HAB and major employers could become directly involved with assisting employees in securing appropriate and affordable housing, with the eventual goal of becoming a homeowner in **Benkelman**.
- **Action Step 6:** Develop up to **four units of rental housing for elderly persons and two rental housing units for persons with special needs**. This would include duplex or tri-plex buildings, built with all current, modern amenities, including grade level entry and handicapped accessible rooms. Units should be developed for those with incomes between 31 and 80 percent AMI.

*Section 4:  
Community Housing Goals & Action Steps.*

- **Action Step 7:** Implement and promote housing rehabilitation and preservation programs for **Benkelman**, including the demolition and replacement of dilapidated housing units. An estimated 112 housing units in the City could receive some level of moderate- to substantial rehabilitation, with an additional 10 to 15 units needing to be demolished due to the condition of the units being beyond repair.

*A **HAB** would need to target housing units that are in greatest need of **both moderate-and substantial rehabilitation in Benkelman**, with moderate rehabilitation including homes in need of “cosmetic” and minor “structural” improvements such as new siding, windows, paint, roof surface, doors, etc. and substantial rehabilitation including housing units in need of the improvements previously identified, but also repairs to structural and infrastructure elements of the house, such as foundation, bowing walls and roof lines/ structural repairs and plumbing/electrical upgrades. **Housing that is not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.***



- **Action Step 8:** Consider and encourage the development of unique and creative housing models as a means of enhancing the visual aesthetics of the local housing stock and providing “**choice**” of housing in the Community. This could include container housing units, accessory dwelling units, row housing or the renovation of upper floors in existing buildings in the Downtown (as per recommendations in the **Benkelman Downtown Revitalization Plan**).

### **3: Financing Activities for Housing Development.**

**Goal 3.1: - Housing Funding Source Identification.** To accomplish meeting the goal of the estimated Housing Unit Target Demand in **Benkelman**, the City will need to secure both public and private funding sources when constructing new housing stock.

- **Action Step 1:** Housing developers should be encouraged to secure any and all available tools of financing assistance for both the development and preservation of housing in Benkelman. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Midwest Housing Equity Group/Midwest Housing Development Fund, USDA Rural Development, Federal Home Loan Bank, the Department of Housing and Urban Development and Federal Emergency Management Agency, in the form of grants, tax credits and mortgage insurance programs.

**Participants of the Benkelman Community Housing Survey expressed “high” support for the Community to utilize State and/or Federal grant funds to implement housing rehabilitation, purchase/rehab/resale, demolition/replacement and down payment assistance programs.**

- **Action Step 2:** Continue the use of **Tax Increment Financing (TIF)**, via the **BCRA** to assist developers in financing new housing developments, specifically for land purchase and preparation and needed public facility and utility requirements.

**The City of Benkelman has a designated “Redevelopment Area” where TIF monies can be generated and reinvested into existing neighborhoods. This Area generally includes the Community’s most distressed neighborhoods in the eastern portions of the City, as well as the Downtown. The Area also includes land along the Highway 34 Corridor in the western and norther portions of Benkelman for the development of new residential, commercial and industrial opportunities.**

- **Action Step 3:** Secure monies from the **Rural Workforce Housing Fund** that would allow a non-profit developer(s) to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations.

***The State of Nebraska has also received \$10.8 Billion for distress relief caused by the COVID-19 Pandemic. Approximately \$85 Million will be utilized by the Community CARES program administered through the Department of Health and Human Services to provide food security, housing and behavioral health care.***

#### **4: Housing Study Availability & Review.**

**Goal 4.1: Maintain and regularly review the Community Housing Study, in an effort to continue efficient, sustainable housing development.**

- **Action Step 1:** The **Community Housing Study** should be made available, via several media outlets, to allow for public and private sector review and input.
- **Action Step 2:** A **Benkelman Housing Advisory Board**, along with other Community leadership should **establish a schedule of reviewing the Community Housing Study, annually**, to ensure housing programs of greatest need are being implemented in the **City**. The **Housing Action Plan**, contained in the Study, should be modified, as needed, as priority housing needs change during the next 10-year period.
- **Action Step 3:** The annual review of the **Community Housing Study** review should coincide with an annual review of the **City's Comprehensive Plan, Zoning and Subdivision Regulations** and any ongoing community planning and economic development initiatives/master plans that are imperative to future development and qualities of life offered in the **City of Benkelman**.



# SECTION 5.



**10-YEAR  
HOUSING ACTION PLAN.**

**BENKELMAN, NEBRASKA**

## **SECTION 5:** **10-YEAR HOUSING ACTION PLAN.**

### **INTRODUCTION.**

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The greatest challenge for the City of Benkelman, during the next 10 years, will be to develop housing units for workforce persons and families, elderly households and special populations. Overall, Benkelman should target up to **22 new housing units; 12 owner and 10 rental units, by 2032. The target demand for workforce housing is 14 units; eight owner and six rental units.** A “Community Growth Initiative” would involve **35 to 50 additional Full-Time Employment Positions** in Benkelman, during the next 10 years, would increase the housing demand to **38 units, by 2032.** This includes **18 owner and 20 rental housing units.**

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

Important to the cause for future housing activities in Benkelman will be the continuation of collaborative efforts with local available housing partners, the Benkelman Community Redevelopment Authority and local elected leadership. ***“The bigger the circle of Partners, the better the delivery of housing and provided financial assistance.”***



## **PLACE-BASED DEVELOPMENT COMPONENTS.**

Each housing program identified in the **Housing Action Plan** should incorporate “**Place-Based**” development components, whereby development supports the Community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements. The four general concepts of place-based development include the following:

### **ACCESS AND LINKAGES:**

- Does the housing program have adequate accessibility and walkability to other neighborhoods and centers in the Community?
- What is the program’s proximity to local services and amenities?
- Can people utilize a variety of transportation modes, such as sidewalks, streets, automobiles, bicycles and public transit, to travel to and from the housing program?
- Is the housing program visible from other neighborhoods or parts of the City?
- Is public parking available for visitors to the housing program?

### **COMFORT AND IMAGE:**

- Is the proposed housing program located in a safe neighborhood?
- Are there historic attributes to consider for the proposed housing program?
- Is the neighborhood of the proposed housing program clean and safe for all residents?
- Are there any environmental impacts that could hinder the development of a housing program?

### **USES AND ACTIVITIES:**

- How will the proposed housing program be used? By young families and local workforce? By elderly or special needs populations?
- Are there amenities proposed, or existing and nearby to the housing program that will keep local residents active, including parks and recreation opportunities?
- Does the housing program include a central gathering space for program residents, as well as Community residents?

### **SOCIABILITY:**

- Will the housing program be developed in a way that will allow residents to socialize and interact with one another?
- Will people take pride in living at the proposed housing program?
- Are diverse populations encouraged to reside at the housing program?
- Does the housing program present a welcoming environment for both current and prospective residents?

## **HOUSING DEVELOPMENT PROGRAMS.**

The **Housing Action Plan** presents a recommended list of **Housing Programs** proposed for the City of Benkelman during the next 10 years. These **Programs** include activities associated with the organizational or operational requirements to ensure housing development exists as an ongoing community and economic process, providing ~~housing units~~ for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. Each **Program** defines a purpose and estimated cost and, where relevant, the estimated cost subsidy.

The creation of **Housing Development Partnerships via a locally-organized Housing Advisory Board (HAB)** will be key to the successful implementation of the **Housing Action Plan** and the following **Housing Development Programs**. A **HAB** would need to be active in the production of Partnerships to maximize the potential for both building new and preserving existing housing stock in Benkelman.

**Creating Partnerships will maximize the opportunity to produce safe, decent and affordable, both owner and rental housing, of all required price points, for persons and households of all income levels.**

Partnerships should, first and foremost, be comprised of existing Benkelman area organizations, including, but not limited to (the guidance and direction of) a **HAB**, along with the **BCRA** and selected private and public sector entities. These entities should include, but are not limited to the Benkelman Housing Authority, Southwest Nebraska Community Betterment Corporation, West Central Nebraska Development District, Community Action Partnership of Mid-Nebraska and Southwest Nebraska Area Agency on Aging, as well as local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.

## **ORGANIZATIONAL/OPERATIONAL PROGRAMS.**

### **1. Establish Housing Development Partnerships (PARTNERSHIPS) Program.**

**Purpose:**

A **Housing Advisory Board (HAB)** and the **Benkelman Community Redevelopment Authority (BCRA)**, with **City leadership** continue to assemble and organize all active and potential, project-specific **Housing Development Partnerships** to guide and implement affordable housing development programs, pertaining to both funding and construction. Maintain the input and involvement of existing local, regional, State and Federal housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services. Additional staff may be necessary to oversee the coordination of partnership organization, grant administration and housing development oversight.

Included in the creation of **Housing Development Partnerships** would be the establishment of an associated **Housing Inventory Index** to evaluate and monitor housing outcomes in Benkelman. Such an Index could include local housing indices and others associated with housing, including, but not limited to health, education and recreation.

**Estimated Cost (annual): \$20,000.**

### **2. Land Bank Program.**

**Purpose:**

A **HAB** and the **BCRA** should create a locally-based, or obtain membership in a County-Wide or Regional land bank program and secure land for both future housing development and redevelopment activities throughout Benkelman.

**Estimated Cost: \$250,000.**

### **3. Maintain Local Housing Investment Funding Program.**

**Purpose:**

A **HAB** and the **BCRA** along with appropriate **partnerships** will need to organize and maintain local funding events and contributions to create a “pool” or “bank” of funds to invest in needed gap financing for local housing developments. Continue to encourage the involvement of **major employers** with assisting employees in obtaining affordable housing through first-time homebuyer and down payment assistance programs. Financial support to local developers constructing workforce housing is a needed option.

**Estimated Cost (annual): \$50,000.**

*Section 5:  
10-Year Housing Action Plan.*

4. Continuum of (Housing) Residential Care Program for residents 65+ years of age.

**Purpose:**

Continue to monitor and address, as needed, all facets of elderly housing needs and associated support services in Benkelman, including advocating and financially assisting with the development of senior, elderly and frail-elderly housing, with emphasis on both appropriately designed new construction and home rehabilitation and modification initiatives. In addition, include resources for assisting seniors in locating legal aid resources, referrals, educational resources, etc.

**Estimated Cost (annual):** \$20,000.

5. Plan and implement an annual “Benkelman Housing Summit” Program.

**Purpose:**

A **HAB** and the **BCRA**, along with appropriate **partnerships** and the assistance of **City leadership** and local funders, should conduct an annual presentation of housing accomplishments, opportunities and proposed housing development/redevelopment and rehabilitation programs in Benkelman. Encourage participation from local, State and National housing developers, grantors and funders to participate and share new, innovative programs and grant opportunities to supplement housing development activities in the Community.

**Estimated Cost (annual):** \$3,000.

6. Continue and maintain Comprehensive and Redevelopment Planning Activities.

**Purpose:**

A **HAB**, the **BCRA** and **City Leadership** should continue to advocate participation in an annual review process of the **Benkelman Comprehensive Plan** and local **Zoning and Subdivision Regulations**. Important components of the **Plan** would be the **Land Use Plan** and the implementation of **Zoning Regulations** that are a “fit” for the Community’s needs for land for housing, including the need for “**missing middle**” housing.

**Estimated Cost (annual):** \$2,500.

7. Create a local Workforce Employer Housing Assistance Programs.

**Purpose:**

A **HAB** and the **BCRA**, along with appropriate **partnerships** and local **major employers**, create a **Workforce Employer Housing Assistance Programs**, as a component of a local “**Workforce Housing Development Initiative**,” encouraging major employers to become directly involved with assisting their employees in obtaining affordable housing, including funding assistance for down payment and/or first month rent and/or deposit.

**Estimated Cost (annual):** \$90,000.

## HOUSING REHABILITATION/PRESERVATION PROGRAMS.

### 8. Establish a Benkelman Housing Disaster/Pandemic Recovery Program.

**Purpose:**

A **HAB** and the **BCRA**, along with appropriate **partnerships** should create a locally-funded program designed to assist persons and families living in housing affected by natural disaster and/or COVID-19. In combination with State and Federal disaster grant programs, funding for this Program should include funding via local foundations, financial lending institutions and private donations. **This should include a review of any natural disaster mitigation plans enacted by local emergency management agencies.**

**Estimated Cost (annual):** \$75,000.

### 9. Create and implement a Housing Code Inspection Licensing Program.

**Purpose:**

The City of Benkelman should create a pre-occupancy, on-going housing inspection enforcement and licensing program, to support a safe owner and rental housing stock and avoid unsanitary, life-threatening conditions.

**Estimated Cost (annual):** \$35,000.

### 10. Owner/Rental Housing Rehabilitation/Preservation Program.

**Purpose:**

A **HAB** and the **BCRA**, along with appropriate **partnerships**, personal investors, housing property owners/developers and the assistance of **City Leadership**, should set a 2032 goal of **25 to 35 housing units** receiving moderate- to substantial rehabilitation. Identify block areas with excessive deterioration and dilapidation of housing units. Implementing a **purchase/rehab/re-sale or re-rent program**, providing housing for low- to moderate-income family households (31% to 80% AMI).

**Estimate Property Purchase:** \$55,000-\$65,000 per property.

**Estimated Moderate Rehabilitation Cost:** \$24,000 to \$30,000 per unit.

**Estimated Substantial Rehabilitation Cost:** \$28,000 to \$45,000 per unit.

**Estimated Cost Subsidy:** 60% to 80% per unit.

### 11. Owner/Rental Housing Demolition/Replacement Program.

**Purpose:**

A **HAB** and the **BCRA**, along with appropriate **partnerships**, personal investors, housing property owners/developers and the assistance of **City Leadership**, should set a 2032 goal of **10 to 15 housing units** to be purchased/donated, demolished and replaced with new, innovative housing types, for families/elderly.

**Estimated Purchase/Demolition/Construction Cost:** \$215,000-\$265,000 per unit.

**Estimated Cost Subsidy:** 35% to 50% per unit.

## HOUSING FOR ELDERLY/SENIOR POPULATIONS.

### 12. Affordable Elderly (55+ Years) Rental Housing Program.

**Purpose:**

A **HAB** and the **BCRA**, along with appropriate **partnerships**, personal investors, housing property owners/developers and the assistance of **City Leadership**, develop one- or two-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of elderly households (31% to 80% AMI). Program should include **four to six units**.

**Total Estimated Cost:** \$990,000.  
**Estimated Cost Subsidy:** 65% or \$645,000.

### 13. Moderate-Income Elderly (55+ Years) Owner Housing Initiative.

**Purpose:**

A **HAB** and the **BCRA**, along with appropriate **partnerships**, personal investors, housing property owners/developers and the assistance of **City Leadership**, develop scattered site, two+-bedroom single family units, standard amenities, to meet the needs of low-income elderly households (81%+ AMI). Program should include **four to six units**.

**Total Estimated Cost:** \$1,990,000.  
**Estimated Cost Subsidy:** 30% or \$600,000.

## HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

### 14. Moderate- to Upper-Income Homeownership Initiative.

**Purpose:**

Scattered Site, single family units, 2+ bedroom units, via new construction with standard amenities, to meet the affordable housing needs of moderate- to upper income family households (61%+ AMI). Ownership program should include **eight to 12 units**. Program should be combined with a **Workforce Employer Housing Assistance Program, utilizing Tax Increment Financing**.

**Estimated Cost:** \$4,100,000.  
**Estimated Cost Subsidy:** 20% or \$820,000.

### 15. Special Needs Population Affordable Housing Program.

**Purpose:**

A **HAB** and the **BCRA**, along with appropriate **partnerships**, personal investors, housing property owners/developers and the assistance of **City Leadership** and professional service providers, plan and implement a Program of up to **four units** of owner and rental housing for Benkelman residents with special needs.

**Estimated Cost:** \$770,000.  
**Estimated Cost Subsidy:** 70% or \$540,000.

# APPENDIX I.



**HOUSING FUNDING  
PROGRAMS & PARTNERS.**

**BENKELMAN, NEBRASKA**

## ***HOUSING FUNDING PROGRAMS & PARTNERS.***

To produce new and upgrade existing renter and owner occupied housing in a Nebraska County or Community, a public/private partnership must often 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 County and/or 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.***

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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).

**The Community of Benkelman has a “Redevelopment Area,” monitored for potential development activity by the Benkelman Community Redevelopment Authority. The Community would benefit greatly from being actively involved in providing TIF for new housing development projects.**

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.

*Appendix I:  
Housing Funding Programs & Partners.*

TIF may be used for infrastructure improvements, public façade improvements in the Downtown, to purchase land for commercial or industrial development and for the development of workforce housing. **The recent passing of “Nebraska Legislative Bill 496” will allow for the development of workforce housing utilizing local TIF funds.**

***Other Local Options.***

**Local Housing Authority/Agency** – 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 City of Benkelman has a local Housing Authority. A total of 40 one- and two-bedroom apartment units for elderly persons and families are maintained at two locations in the Community. Overall, the Benkelman Housing Authority rental units are 100 percent occupied. Currently, a wait list of six prospective tenants exists with the Housing Authority**

**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 and regional lending institutions serving a particular Community or County should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs. **The previously described local funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of County-wide housing programs.**

## **STATE PROGRAMS.**

State programs available to assist in funding a community housing initiative include resources available from the **Department of Economic Development (NDED)**, **Nebraska Investment Finance Authority (NIFA)**, **Nebraska Department of Environment and Energy (NDEE)** 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 **2020 Annual Action Plan**, prepared and administered by NDED, has the following, approximate allocations of State and Federal funds available for housing activities. Each of the following programs are described below.

- \$24.5 Million – Community Development Block Grant
- \$7.4 Million – HOME Investment Partnership Fund
- \$608,401 – Housing Opportunities for Persons with AIDS
- \$1.0 Million – Emergency Solutions Grant Program
- \$8.1 Million – Federal Housing Trust Fund
- \$10.3 Million – Nebraska Affordable Housing Trust Fund
- \$1.1 Million – Nebraska Homeless Shelter Assistance Trust Funds

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

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

*Appendix I:  
Housing Funding Programs & Partners.*

NDED is allocating **CDBG Disaster Recovery (CDBG-DR)** funds to support Nebraska's disaster relief, long-term recovery and restoration efforts as a result of the 2019 flooding disaster. HUD has allocated \$108.9 million to the fund, which Nebraska local government will be able to apply for. NDED's CDBG-DR webpage will be continually updated to serve as an informational resource in the coming months for potential grantees.

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

The primary goals of the **Housing Opportunities for Persons with AIDS (HOPWA) Program** is to help provide activities that serve persons with HIV/AIDS throughout the State of Nebraska. Activities of **HOPWA** include short-term rent/mortgage assistance, permanent housing replacement and supportive services.

The **Emergency Solutions Grant Program (ESG)** resources are allocated to non-profit agencies throughout Nebraska to provide ESG-eligible homeless and at-risk of homelessness services for the Nebraska Balance of State Continuum of Care (CoC) system.

**Federal Housing Trust Fund (HTF)** resources are primarily used for rental development and acquisition, rental rehabilitation and operating assistance and operating reserves for extremely low income persons at or below 30% AMI. As identified within the *AP-30: Methods of Distribution and the HTF Allocation Plan*, funds are distributed to projects through the following set-asides: LIHTC 9%, Targeted Needs and Permanent Housing.

The **Nebraska Affordable Housing Trust Fund (NAHTF)** is available to assist in funding affordable housing programs. The Trust Fund is administered by **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. **A total of \$3 Million is currently being made available from NAHTF for "Disaster Recovery Housing" projects.**

Primary uses of the **Nebraska Homeless Shelter Assistance Trust Fund (HSATF)** include overnight shelter, permanent housing in facilities, permanent housing placement, rapid re-housing, rental assistance services, short term or transitional housing facilities, supportive services and transitional housing services. **HSATF** resources may be utilized to supplement **ESG** activities and provide matching funds.

Benkelman, as well as Dundy County, are members of the West Central Nebraska Development District (WCNDD), which provides local planning coordination and development activities. WCNDD provides assistance to members on a variety of issues of regional significance, including transportation planning, strategic planning and needs assessments, grant assistance for economic development and planning efforts for environmental issues.

Dundy County and the City of Benkelman are also served by the Southwest Nebraska Community Betterment Corporation (SWNCBC). Operating as a 501c3 program, SWNCBC provides funding opportunities for housing throughout its service area, including down payment/closing cost assistance and owner-occupied housing rehabilitation.

### ***Opportunity Zones.***

The **Tax Cuts and Jobs Act of 2017** allowed for all state Governors to designate Census Tracts as “Opportunity Zones” to promote investment and economic development activities in areas deemed “low income and/or economically disadvantaged.” Opportunity Zones, based on qualifying population, income and overall economic data, are declared such by the Governor, to drive economic growth in low-income and/or economically disadvantaged communities. The Act encourages private sector to investment in certain types of community and economic development projects, such as business and housing, in exchange for various, preferential tax treatments, including, but not limited to those associated with capital gains and /or tax deferral.

As per the Nebraska Department of Economic Development website, a Census Tract qualifies as an opportunity zone if it meets the following criteria:

- a) The tract poverty rate was at least 20%, or:
- b) If located in a metropolitan area, the tract’s median family income did not exceed 80% of the greater of (i) the median family income in the metropolitan area or (ii) the statewide median family income, or;
- c) If located in a non-metropolitan area, the median family income for such tract did not exceed 80% of the statewide median family income.

### ***Rural Workforce Housing Fund (RWHF).***

In 2017, the “**Rural Workforce Housing Investment Act**” (Legislative Bill 518) was adopted to allow non-profit housing developers to allocate funds from the NAHTF into a **Rural Workforce Housing Investment Fund (RWHF)**. This Fund is also administered by NDED. The Fund allows the non-profit developer to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations. Projects must be within municipalities in Counties with populations less than 100,000. An amount of up to \$1 Million can be applied for by rural Communities throughout Nebraska. Grants must document a “one-to-one” match fund.

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

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

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

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

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

**Basic provisions of the NHTC:**

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

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

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

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

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

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

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

**LB 884-Affordable Housing Tax Credit (AHTC)** is another source of funding for affordable housing administered by NIFA in a process similar to that of the LIHTC program.

A popular **LIHTC Program is 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 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.

*Appendix I:  
Housing Funding Programs & Partners.*

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

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

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

**NIFA** is also a funding participant in the **Rural Workforce Housing Investment Act**.

**NIFA** provides funding for the **Housing Study Grant Program** to assist in financing community, county and regional housing studies and related planning projects.

On its website, **NIFA** provides a list of LIHTC properties providing emergency housing to displaced individuals due to severe winter storms, straight-line winds and flooding disasters.

***Community Housing Development Corporation (CHDO)/Community Action Partnership/Economic Development District.***

**Community Action Partnership of Mid-Nebraska (CAPMN)** serves as the Community Action Partnership organization for the City of Benkelman, providing housing and weatherization programs, community social services, emergency services, family development and nutrition programs.

**The Nebraska Housing Developers Association** is a State-wide organization providing important housing capacity building and support for local housing development corporations.

**Community, economic and housing development grant writing administration** is available with WCNDD.

### ***Blueprint Nebraska.***

Blueprint Nebraska, a collaboration of State-wide business, industry and civic leaders, released a **2019 ‘Blueprint’ report** to propel sustained economic prosperity for all Nebraskans. The Blueprint includes the creation of a **Nebraska Housing Partnership**, with five “Concurrent Tracks to Build Nebraska.” These five tracks include:

1. **Developing Model Codes/Practices** for building and zoning administration, taxation, infrastructure development, etc.;
2. Reviewing and Revising **State-Administered Programs**;
3. Establishing a **Housing Health Index**, to measure the housing stock in each community, for example;
4. Reviewing/Revising **Regional and Local Programs**; and
5. Formalizing curriculum for community leaders to elevate the **Housing Intelligence** of a community.

### ***Nebraska Department of Environment & Energy.***

**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 & Human Services.***

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.

### ***Nebraska Realtors Association’s Homebuyer’s Assistance Foundation.***

The **Home Buyer’s Assistance Foundation** is a nonprofit organization dedicated to supporting first-time homebuyers in Nebraska, with an emphasis on low and moderate income individuals and communities. The Foundation also works to offer housing relief in times of natural disaster. Following the 2019 flooding disaster, the Foundation, in partnership with the National Association of Realtors, assisted families and individuals with mortgage payments and rental costs due to home displacement in Nebraska up to \$1,000.

### ***Nebraska Disaster Behavioral Health Project.***

The goal of the **Disaster Behavioral Health Project** is to develop human infrastructure in Nebraska to effectively mitigate or respond to the psycho-social consequences of terrorism and disaster. The project aims to enhance state-level capacity for a coordinated response to mental health and substance abuse service needs in the event of an emergency or disaster. Behavioral health training and educational opportunities are available to local emergency managers, volunteers and community leaders via conferences, webinars and online training materials.

### ***Nebraska Department of Veterans’ Affairs – Nebraska Veterans Aid (NVA).***

**Nebraska Veterans Aid (NVA)** was established in 1921 to assist veterans and their dependents who experience a financial hardship, including those related to natural disasters. Following the 2019 flooding disaster, qualifying individuals were eligible to receive assistance with food, clothing, emergency housing and other eligible flood-related expenses.

### ***Housing.ne.gov – Housing Listing and Locator Service Partnership.***

Housing.NE.gov is a service created via collaboration and partnership between Assistive Technology Partnership (ATP), NDED, NIFA, NDHHS, Nebraska Rentwise, Region V Systems, HUD, USDA-RD, the Nebraska Chapter of the National Association of Housing and Redevelopment Officials (NAHRO), Omaha and Lincoln Housing Authorities and the Hotline for Disability Services, which allows Nebraskans to locate available housing that best fits their needs either through the website or via a toll-free number. Individuals can easily search for housing utilizing different criteria and access helpful websites. Tools for renters include an affordability calculator, a rental checklist and renter rights and responsibilities information.

Property owners and managers, including Housing Authorities, can use this service to manage their property listing free of charge. The organizing agencies involved in this partnership are encouraging all owners and onsite managers of rental housing to register and begin listing their properties on [www.Housing.NE.Gov](http://www.Housing.NE.Gov).

## **REGIONAL PROGRAMS.**

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### ***Federal Home Loan Bank.***

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

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

**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** also 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.

### ***Midwest Housing Development Fund (MHDF).***

Founded in 2000, **MHDF** is a non-profit community development financial institution whose main goal is to provide “nontraditional financing needs” for affordable rental housing development, redevelopment and rehabilitation. As per the **MHDF** website, “The primary financing product of **MHDF** is predevelopment loans that are provided to borrowers prior to them having access to traditional construction and permanent financing.” Types of loans available through **MHDF** include predevelopment, construction, gap financing, land/infrastructure and permanent (post construction) loans.

### **FEDERAL PROGRAMS.**

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 & Urban Development***

- **Section 8 Moderate Rehabilitation SRO’s** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.
- **HUD 203(b)** provides mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank or savings and loan association and the mortgage is insured by HUD.

*Appendix I:  
Housing Funding Programs & Partners.*

- **Section 203(k) Rehab Mortgage Insurance** enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.
- **Section 811 Supportive Housing for Persons with Disabilities Program** – Through the Section 811 program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.
- **Section 202 Multifamily Health Care Program** – Helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.
- **Single Family Homeownership/Housing Counseling Agencies** – HUD provides free assistance through local housing counseling agencies where consumers can access information and counseling in regards to buying a home, refinancing a mortgage, saving a home from foreclosure and more.

***USDA Rural Development (USDA-RD)***

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

*Appendix I:  
Housing Funding Programs & Partners.*

- 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.

***Federal Emergency Management Agency (FEMA).***

The State of Nebraska is part of FEMA’s “Region VII” coverage area, which also includes the States of Iowa, Kansas and Missouri. FEMA Region VII works with local, State and Tribal emergency management officials and private sector entities to respond to natural disasters and project human life and property from any and all natural disasters and hazards. After a federal disaster declaration is made, information is delivered via website to those in the affected area. Region VII consists of five divisions:

- a) **Response** – Established at a regional “watch center,” awareness and analysis and the coordination and implementation of federal responses to major disaster areas is key. Preparation of an Incident Management Assistance Team to plan necessary operations and logistics to a disaster area ensures prompt response to help those in need.
- b) **Recovery** – Provides federal assistance to individuals, households and public facilities located within a declared disaster area.
- c) **Mitigation** – Reduces property loss due to flooding via outreach provision, including affordable flood insurance and other programs that encourage safe community development and reduction of loss of life and property due to natural disaster.
- d) **National Preparedness** – Coordinates and develops tools necessary to prepare for hazards and natural disasters among all levels of government, as well as private non-governmental agencies and Communities.

- e) **Mission Support** – Ensures functional efficiency among critical business operations, including functions with key partners and customer service to persons and families affected by natural disaster.
- f) **Grants** – Oversees that disaster and non-disaster grants are in compliance with public law.

### ***Federal Covid-19 Supplemental Appropriations-CARES Act.***

The State of Nebraska received approximately \$10.8 Billion of assistance for combatting economic distressed caused by the Coronavirus Pandemic. In June, 2020, a plan for the expenditure of these funds was announced, including the following:

- Community CARES program administered through the Department of Health and Human Services to provide food security, housing, and behavioral health care: \$85 million.
- Reimbursements to state and local government for coronavirus-related expenses: \$180 million.
- Agriculture & businesses: \$392 million.
- Small business stabilization: \$230 million
- Livestock producers stabilization: \$100 million
- Rural broadband remote access grant program: \$40 million
- Workforce retraining initiative: \$16 million
- Admin support to all business programs: \$5 million
- Gallup business stabilization and growth training: \$1 million
- Unemployment Trust Fund and potential General Fund Budget Flexibility: \$427 million

### ***Other Federal Funding.***

Other funding products that may serve to be useful in the development of affordable housing include the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the (Historic) Rehabilitation Tax Credit, available via the Historic Preservation Act.

# APPENDIX II.



**BENKELMAN  
TABLE PROFILE.**

**BENKELMAN, NEBRASKA**

*Appendix II:  
Benkelman Table Profile.*

**TABLE 1  
POPULATION TRENDS & PROJECTIONS  
BENKELMAN, NEBRASKA  
2000-2032**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	1,006	--	--	--	--
	2010	953	-53	-5.2%	-5.3	-0.5%
	2020	821	-132	-13.8%	-13.2	-1.4%
	<b>2022</b>	<b>815</b>	<b>-6</b>	<b>-0.7%</b>	<b>-6</b>	<b>-0.7%</b>
<b>Low</b>	<b>2032</b>	<b>736</b>	<b>-79</b>	<b>-9.6%</b>	<b>-7.9</b>	<b>-1.0%</b>
<b>Medium</b>	<b>2032</b>	<b>784</b>	<b>-31</b>	<b>-3.8%</b>	<b>-3.1</b>	<b>-0.4%</b>
<b>High</b>	<b>2032</b>	<b>820</b>	<b>+5</b>	<b>+0.6%</b>	<b>+0.5</b>	<b>+0.1%</b>
<b>CGI*</b>	<b>2032</b>	<b>835</b>	<b>+20</b>	<b>+2.4%</b>	<b>+2.0</b>	<b>+0.2%</b>

\*Potential estimated population increase associated with a planned “**Community Growth Initiative.**” This **Initiative** would include an estimated increase in Full-Time Employment (FTE) positions during the next 10 years. Population increases would include 35 to 50 additional FTE positions created in Benkelman.

Source: 2000, 2010 & 2020 Census.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 2  
POPULATION ESTIMATES  
STATE OF NEBRASKA / CITY OF BENKELMAN, NEBRASKA  
2010-2019**

	<u>Nebraska</u>	<u>% Change Since 2010</u>	<u>Benkelman</u>	<u>% Change Since 2010</u>
<b>2010 Census</b>	<b>1,826,341</b>	<b>--</b>	<b>953</b>	<b>--</b>
July 2011 Est.	1,840,538	+0.8%	936	-1.8%
July 2012 Est.	1,853,323	+1.5%	932	-0.4%
July 2013 Est.	1,865,414	+2.1%	918	-1.5%
July 2014 Est.	1,879,522	+2.9%	876	-4.6%
July 2015 Est.	1,891,507	+3.6%	826	-5.7%
July 2016 Est.	1,905,924	+4.4%	846	+2.4%
July 2017 Est.	1,917,575	+5.0%	831	-1.8%
July 2018 Est.	1,929,268	+5.6%	822	-1.1%
July 2019 Est.	1,934,408	+0.2%	790	-3.9%

Source: 2010 Census, 2011-2019 Census Population Estimates.  
Hanna:Keelan Associates, P.C., 2022.

*Appendix II:  
Benkelman Table Profile.*

**TABLE 3  
POPULATION AGE DISTRIBUTION – TRENDS & PROJECTIONS  
BENKELMAN, NEBRASKA  
2000-2032**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010</u>		<u>2022-2032</u>	
			<u>Change</u>	<u>2022</u>	<u>2032</u>	<u>Change</u>
19 and Under	226	225	-1	221	202	-19
20-34	117	95	-22	76	53	-23
35-54	285	245	-40	221	199	-22
55-64	79	146	+67	169	194	+25
65-74	108	89	-19	81	86	+5
75-84	133	91	-42	83	90	+7
85+	58	62	+4	64	70	+6
<b>Totals</b>	<b>1,006</b>	<b>953</b>	<b>-53</b>	<b>915</b>	<b>894</b>	<b>-21</b>
<b>Median Age</b>	<b>47.2</b>	<b>48.5</b>	<b>+1.3</b>	<b>49.7</b>	<b>52.1</b>	<b>+2.4</b>

Source: 2000, 2010 Census.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 4  
SPECIFIC HOUSEHOLD CHARACTERISTICS  
BENKELMAN, NEBRASKA  
2000-2032**

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	1,006	56	950	458	2.07
2010	953	32	921	445	2.07
<b>2022</b>	<b>815</b>	<b>29</b>	<b>786</b>	<b>398</b>	<b>1.97</b>
<b>2032</b>	<b>784</b>	<b>21</b>	<b>763</b>	<b>390</b>	<b>1.96</b>
<b>2032*</b>	<b>835</b>	<b>21</b>	<b>814</b>	<b>403</b>	<b>2.00</b>

\*CGI.  
Source: 2000, 2010 Census.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 5  
TENURE BY HOUSEHOLD  
BENKELMAN, NEBRASKA  
2000-2032**

<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
2000	458	347	75.7%	111	24.3%
2010	445	337	75.7%	108	24.3%
<b>2022</b>	<b>398</b>	<b>299</b>	<b>75.2%</b>	<b>99</b>	<b>24.8%</b>
<b>2032</b>	<b>390</b>	<b>291</b>	<b>74.7%</b>	<b>99</b>	<b>25.3%</b>
<b>2032*</b>	<b>403</b>	<b>302</b>	<b>75.0%</b>	<b>101</b>	<b>25.0%</b>

\*CGI.  
Source: 2000, 2010 Census.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 6  
RACE AND HISPANIC ORIGIN  
BENKELMAN, NEBRASKA  
2000-2019**

<u>Race</u>	<u>2000</u>		<u>2010</u>		<u>2019 Est.*</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	981	97.5%	914	95.9%	976	99.8%
Black or African American	0	0.0%	4	0.4%	2	0.2%
Am. Indian and Alaska Native	8	0.8%	8	0.8%	0	0.0%
Asian	6	0.6%	2	0.2%	0	0.0%
Native Hawaiian/Pacific Islander	1	0.1%	0	0.0%	0	0.0%
<u>Other Race/Two or More Races</u>	<u>10</u>	<u>1.0%</u>	<u>25</u>	<u>2.7%</u>	<u>0</u>	<u>0.0%</u>
<b>Totals</b>	<b>1,006</b>	<b>100.0%</b>	<b>953</b>	<b>100.0%</b>	<b>978</b>	<b>100.0%</b>
<b>Hispanic Origin</b>	<b>3</b>	<b>0.3%</b>	<b>42</b>	<b>4.4%</b>	<b>12</b>	<b>1.2%</b>

\*Subject to Margin of Error.  
Source: 2000, 2010 Census. 2015-2019 American Community Survey Estimate.  
Hanna:Keelan Associates, P.C., 2022.

*Appendix II:  
Benkelman Table Profile.*

**TABLE 7  
HOUSEHOLD INCOME TRENDS & PROJECTIONS  
BENKELMAN, NEBRASKA  
2010-2032**

<b>Income Group</b>	<b>2010 Est.*</b>	<b>2019 Est.*</b>	<b>2022</b>	<b>2032</b>	<b>2032* CGI</b>	<b>% Change 2022-2032</b>
<b>All Households</b>						
Less than \$10,000	53	21	10	6	6	-40.0%
\$10,000-\$19,999	103	98	74	65	65	-12.2%
\$20,000-\$34,999	120	65	47	34	34	-27.7%
\$35,000-\$49,999	90	87	82	77	78	-6.1%
\$50,000-\$74,999	45	109	102	108	112	+5.9%
\$75,000-\$99,999	47	16	20	24	28	+20.0%
\$100,000 or More	26	66	63	76	80	+20.6%
<b>Totals</b>	<b>484</b>	<b>462</b>	<b>398</b>	<b>390</b>	<b>403</b>	<b>-2.0%</b>
<b>Median Income</b>	<b>\$33,068</b>	<b>\$41,667</b>	<b>\$43,043</b>	<b>\$51,796</b>	<b>\$52,130</b>	<b>+20.3%</b>
<b>Renter Households</b>						
Less than \$10,000	16	13	6	3	3	-50.0%
\$10,000-\$19,999	20	40	32	28	28	-12.5%
\$20,000-\$34,999	50	20	13	12	12	-7.7%
\$35,000-\$49,999	34	35	33	37	38	+12.1%
\$50,000-\$74,999	0	12	10	11	12	+10.0%
\$75,000-\$99,999	3	0	2	3	3	+50.0%
\$100,000 or More	0	3	3	5	5	+66.7%
<b>Totals</b>	<b>123</b>	<b>123</b>	<b>99</b>	<b>99</b>	<b>101</b>	<b>+0.0%</b>
<b>Median Income</b>	<b>\$27,649</b>	<b>\$26,347</b>	<b>\$27,848</b>	<b>\$31,551</b>	<b>\$32,307</b>	<b>+13.3%</b>
<b>65+ Households</b>						
Less than \$10,000	23	12	9	4	4	-55.6%
\$10,000-\$19,999	56	40	37	28	28	-24.3%
\$20,000-\$34,999	34	47	48	48	48	+0.0%
\$35,000-\$49,999	20	44	46	52	54	+13.0%
\$50,000-\$74,999	9	25	28	32	33	+14.3%
\$75,000-\$99,999	4	16	19	25	27	+31.6%
\$100,000 or More	4	12	16	20	20	+25.0%
<b>Totals</b>	<b>150</b>	<b>196</b>	<b>203</b>	<b>209</b>	<b>214</b>	<b>+3.0%</b>
<b>Median Income</b>	<b>\$19,284</b>	<b>\$34,679</b>	<b>\$36,990</b>	<b>\$40,457</b>	<b>\$42,312</b>	<b>+9.4%</b>

\* Specified Data Used. 2010 & 2018 Estimate subject to Margin of Error.  
Source: 2006-2010 & 2015-2019 American Community Survey.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 8  
PER CAPITA INCOME  
TRENDS AND PROJECTIONS  
DUNDY COUNTY / STATE OF NEBRASKA  
2010-2032**

<u>Year</u>	<u>Dundy County</u>		<u>State of Nebraska</u>	
	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
2010	\$53,883	--	\$40,920	--
2011	\$65,734	+22.0%	\$45,429	+11.0%
2012	\$62,105	-5.5%	\$46,562	+2.5%
2013	\$72,118	+16.1%	\$46,592	+0.1%
2014	\$74,836	+3.8%	\$48,948	+5.1%
2015	\$79,695	+6.5%	\$50,588	+3.4%
2016	\$70,797	-11.2%	\$49,703	-1.8%
2017	\$61,404	-13.3%	\$50,663	+1.9%
2018	\$68,093	+10.9%	\$53,263	+5.1%
2019	\$74,921	+10.0%	\$54,515	+2.3%
<b>2022</b>	<b>\$76,660</b>	<b>+2.3%</b>	<b>\$56,450</b>	<b>+3.5%</b>
<b>2010-2022</b>	<b>\$53,883-\$76,660</b>	<b>+42.3%</b>	<b>\$40,920-\$56,450</b>	<b>+37.9%</b>
<b>2022-2032</b>	<b>\$76,660-\$81,326</b>	<b>+6.1%</b>	<b>\$56,450-\$67,482</b>	<b>+19.5%</b>

Source: Nebraska Department of Economic Development, 2022.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 9**  
**ESTIMATED OWNER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**BENKELMAN, NEBRASKA**  
**2000-2032**

	<b>2000</b>	<b>2017*</b>	<b>2022</b>	<b>2032</b>
<b><u>Income Range</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0%-30% AMI	35 / 16	40 / 20	27 / 16	11 / 8
31%-50% AMI	57 / 16	30 / 15	20 / 12	15 / 9
51%-80% AMI	66 / 8	75 / 10	65 / 13	72 / 13
81%+ AMI	221 / 12	180 / 0	187 / 0	193 / 0
<b>Totals</b>	<b>379 / 52</b>	<b>325 / 45</b>	<b>299 / 41</b>	<b>291 / 30</b>

\*Specified Data Used; 2017 estimate subject to margin of error.  
# = Total Households. #CB-HP = Households with Cost Burden – Housing Problems.  
Source: 2000 CHAS Tables, Huduser.org.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 10**  
**ESTIMATED RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**BENKELMAN, NEBRASKA**  
**2000-2032**

	<b>2000</b>	<b>2017*</b>	<b>2022</b>	<b>2032</b>
<b><u>Income Range</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0%-30% AMI	28 / 20	30 / 15	20 / 12	8 / 7
31%-50% AMI	36 / 16	20 / 0	10 / 0	7 / 0
51%-80% AMI	35 / 0	40 / 15	25 / 12	32 / 9
81%+ AMI	32 / 4	50 / 0	44 / 0	52 / 0
<b>Totals</b>	<b>131 / 40</b>	<b>140 / 30</b>	<b>99 / 24</b>	<b>99 / 16</b>

\*Specified Data Used; 2017 estimate subject to margin of error.  
# = Total Households. #CB-HP = Households with Cost Burden – Housing Problems.  
Source: 2000 CHAS Tables, Huduser.org.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 11  
LABOR FORCE STATISTICS  
DUNDY COUNTY, NEBRASKA  
2010-2032**

<u>Year</u>	<u>Labor Force</u>	<u>Employment</u>	<u>Unemployment</u>	<u>Unemployment Rate</u>
2010	1,216	1,178	38	3.1%
2011	1,275	1,238	37	2.9%
2012	1,282	1,244	38	3.0%
2013	1,304	1,268	36	2.8%
2014	1,275	1,246	29	2.3%
2015	1,196	1,171	25	2.1%
2016	1,194	1,168	26	2.2%
2017	1,179	1,151	28	2.4%
2018	1,150	1,124	26	2.3%
2019	1,171	1,141	30	2.6%
<b>2022*</b>	<b>1,146</b>	<b>1,121</b>	<b>25</b>	<b>2.2%</b>
<b>2032</b>	<b>1,128</b>	<b>1,095</b>	<b>33</b>	<b>2.1%</b>

NOTE: Statistics based on annual average.

\*Data as of July, 2021.

Source: Nebraska Department of Labor, Labor Market Information, 2022.

Hanna:Keelan Associates, P.C., 2022.

<b>TABLE 12</b>	
<b>WORKFORCE EMPLOYMENT BY TYPE</b>	
<b>DUNDY COUNTY, NEBRASKA</b>	
<b>JULY, 2021</b>	
<u><b>Workforce</b></u>	
<b>Non-Farm Employment</b>	
<b>(Wage and Salary)</b>	<b>555</b>
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	0
Utilities.	*
Construction.	16
Manufacturing.	21
Wholesale Trade.	39
Retail Trade.	47
Transportation & Warehousing.	14
Information.	*
Finance & Insurance.	*
Real Estate & Rental/Leasing.	0
Professional, Scientific & Technical Services.	*
Management of Companies & Enterprises.	0
Administrative/Support/Waste.	0
Educational Services.	28
Health Care & Social Assistance.	*
Arts, Entertainment & Recreation.	*
Accommodation & Food Service.	26
Other Services (except Public Administration).	22
Federal Government.	12
State Government.	10
Local Government.	214
*Data not available because of disclosure suppression.	
Source: Nebraska Department of Labor, Labor Market Information, 2022.	

**TABLE 13  
HOUSING STOCK PROFILE  
DEFINING SUBSTANDARD HOUSING – HUD  
BENKELMAN, NEBRASKA  
2010 & 2019 ESTIMATES**

	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>
<b>2010 Est.*</b>	484	484	100.0%	0	0.0%	0	0.0%
<b>2019 Est.*</b>	462	460	99.6%	2	0.4%	0	0.0%

\*Subject to margin of error.

Source: 2000 Census.

2006-2010 & 2015-2019 American Community Survey Estimates.

**TABLE 14  
ESTIMATED YEAR HOUSING UNITS BUILT\*  
BENKELMAN, NEBRASKA  
2022**

<u>Year</u>	<u>Housing Units</u>
2014 to Present**	3
2010 to 2013	0
2000 to 2009	6
1990 to 1999	22
1980 to 1989	39
1970 to 1979	89
1960 to 1969	71
1950 to 1959	76
1940 to 1949	94
<u>1939 or Before</u>	<u>184</u>
<b>Subtotal</b>	<b>584</b>
<u>Units Lost (2014 to Present)</u>	<u>(15)</u>
<b>Total Est. Units – 2022</b>	<b>569</b>
% 1939 or Before	29.7%
% 1959 or Before	59.6%

\*Specified Data Used; subject to margin of error.

\*\*Source: City of Benkelman.

Source: 2015-2019 American Community Survey.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 15  
HOUSING STOCK OCCUPANCY / VACANCY STATUS  
BENKELMAN, NEBRASKA  
2000-2022**

	<u>2000</u>	<u>2010</u>	<u>2022</u>
<b>a) Housing Stock</b>	<b>576</b> (O=413; R=163)	<b>556</b> (O=397; R=159)	<b>569</b> (O=402; R=167)
<b>b) Vacant Housing Stock</b>	<b>118</b>	<b>111</b>	<b>171</b>
<b>c) Occupied Housing Stock</b>	<b>458</b>	<b>445</b>	<b>398</b>
Owner Occupied	347	337	299
Renter Occupied	111	108	99
<b>d) Housing Vacancy Rate</b>	<b>20.5% (118)</b>	<b>20.0% (111)</b>	<b>30.0% (171)</b>
Owner Vacancy	16.0% (66)	15.1% (60)	25.6% (103)
Rental Vacancy	31.9% (52)	32.0% (51)	40.7% (68)
<b>e) Adjusted Vacancy Rate*</b>	<b>6.1% (35)</b>	<b>4.8% (27)</b>	<b>3.3% (19)</b>
Owner Adjusted Vacancy*	6.0% (25)	3.8% (15)	2.0% (8)
Rental Adjusted Vacancy*	6.1% (10)	7.5% (12)	6.5% (11)

\* 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 Benkelman, 2022.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 16  
SURVEY OF RENTAL PROPERTIES  
DUNDY COUNTY, NEBRASKA  
2002-2022**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	1	32	31.3	5.5
2003	1	16	62.5	3
2004	0	0	0.0	0
2005	0	0	0.0	0
2006	1	16	75.0	273.8
2007	0	0	0.0	0
2008	1	39	2.6	0
2009	0	0	0.0	0
2010	1	40	0.0	180
2011	1	40	0.0	7
2012	1	40	0.0	14
2013	1	40	12.0	15
2014	2	100	8.0	45
2015	2	112	5.4	30
2016	1	40	2.5	0
2017	1	40	0.0	0
2018	2	80	2.5	5
2019	1	40	0.0	7
2020	2	79	5.1	7

Source: Nebraska Investment Finance Authority, 2022.

**TABLE 17  
VACANCY RATES BY UNIT TYPE  
DUNDY COUNTY, NEBRASKA  
2020**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate</u>
Single Family Units	0	0	0.0
Apartments	79	4	1.3
Mobile Homes	0	0	0.0
<u>Not Sure of Type/Other</u>	<u>0</u>	<u>0</u>	<u>0.0</u>
<b>Total</b>	<b>79</b>	<b>4</b>	<b>3.3</b>

Source: Nebraska Investment Finance Authority, 2022.

**TABLE 18  
OWNER OCCUPIED HOUSING VALUE  
BENKELMAN, NEBRASKA  
2010-2032**

	<b>Less than \$50,000</b>	<b>\$50,000 to \$99,999</b>	<b>\$100,000 to \$149,999</b>	<b>\$150,000 to \$199,999</b>	<b>\$200,000 or More</b>	<b>Totals</b>
<b>2010 Est*</b>	164	144	30	10	13	<b>361</b>
<b>2019 Est*</b>	132	121	32	35	15	<b>339</b>
<b><u>Median Value</u></b>						
<b>2010 Est*</b>	<b>\$53,200</b>					
<b>2019 Est*</b>	<b>\$64,600</b>					
<b>2022</b>	<b>\$65,900</b>					
<b>2032</b>	<b>\$78,300</b>					

\*Specified Data Used.

Source: 2006-2010 & 2015-2019 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 19  
GROSS RENT  
BENKELMAN, NEBRASKA  
2010-2032**

	<b>Less than \$300</b>	<b>\$300 to \$499</b>	<b>\$500 to \$699</b>	<b>\$700 to \$999</b>	<b>\$1,000 or More</b>	<b>Totals</b>
<b>2010 Est*</b>	84	36	3	0	0	<b>123</b>
<b>2019 Est*</b>	43	54	26	0	0	<b>123</b>
<b><u>Median Rent</u></b>						
<b>2010 Est*</b>	<b>\$262</b>					
<b>2019 Est*</b>	<b>\$463</b>					
<b>2022</b>	<b>\$480</b>					
<b>2032</b>	<b>\$536</b>					

\*Specified Data Used.

Source: 2006-2010 & 2015-2019 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 20  
ESTIMATED HOUSING UNIT TARGET DEMAND  
BENKELMAN, NEBRASKA  
2032**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
<b>Medium (Pop. Proj.):</b>	12	10	22 <sup>^</sup> #	\$5.3
<b>CGI:</b>	18	20	38 <sup>^</sup> #	\$8.7

\*Based upon the general estimate of **new population/households**, providing affordable housing for **20% of cost burdened households**, replacement of **20% of occupied housing stock** in “Deteriorated” to “Dilapidated” condition and for experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound, year-round housing units, build for **4% (existing households) “pent-up” demand**, based upon local capacity and availability of land and financial resources, with a **development capacity percentage of 52%**. **Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 20% to 30% of the Total Housing Target Demand).**

<sup>^</sup>Includes an estimated (minimum) eight Owner and five Rental Workforce Housing Units.

<sup>#</sup>Estimated designated Residential Land Use requirement = 5.7 to 9.4 Acres.

Source: Hanna:Keelan Associates, P.C., 2022.

*Appendix II:  
Benkelman Table Profile.*

**TABLE 21  
HOUSEHOLD AREA MEDIAN INCOME (AMI)  
DUNDY COUNTY, NEBRASKA  
2019**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
<b>30% AMI</b>	\$15,050	\$17,200	\$19,350	\$21,500	\$23,250	\$24,950	\$26,700	\$28,400
<b>50% AMI</b>	\$25,100	\$28,650	\$32,250	\$35,800	\$38,700	\$41,150	\$44,400	\$47,300
<b>60% AMI</b>	\$30,120	\$34,380	\$38,700	\$42,960	\$46,440	\$49,860	\$53,280	\$56,760
<b>80% AMI</b>	\$40,150	\$45,850	\$51,600	\$57,300	\$61,900	\$66,500	\$71,100	\$75,650
<b>100%AMI</b>	\$50,200	\$57,300	\$64,500	\$71,600	\$77,400	\$82,300	\$88,800	\$94,600
<b>125%AMI</b>	\$62,750	\$71,625	\$80,625	\$89,500	\$96,750	\$102,875	\$111,000	\$118,250

Source: U.S. Department of Housing and Urban Development 2022.

**TABLE 22  
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR  
(MEDIUM POPULATION PROJECTION)  
BENKELMAN, NEBRASKA  
2032**

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
<b>Owner:</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>6</b>	<b>12</b>
<b>Rental:</b>	<b>0</b>	<b>6</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>10</b>

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 23  
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS  
BENKELMAN, NEBRASKA  
2032**

<b>OWNER UNITS</b>	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>					<b>Totals</b>	<b>Workforce Sector</b>
	<b>0%-30%</b>	<b>31%-60%</b>	<b>61%-80%</b>	<b>81%-125%</b>	<b>126%+</b>		
<b>Elderly (55+)</b>	0	0	0	2	2	4	<b>0</b>
<b>Family</b>	0	0	2	2	4	8	<b>8</b>
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>6</b>	<b>12</b>	<b>8</b>
<b>RENTAL</b>							
<b>UNITS*</b>							
<b>Elderly (55+)</b>	0	2	2	0	0	4	<b>0</b>
<b>Family</b>	0	3	2	0	0	5	<b>5</b>
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>6</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>5</b>
<b>Totals</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>4</b>	<b>6</b>	<b>22</b>	<b>13</b>

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

\* Includes lease- or credit-to-own units.

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

Source: Hanna:Keelan Associates, P.C., 2022.

*Appendix II:  
Benkelman Table Profile.*

**TABLE 24  
HOUSING DEMAND POTENTIAL – UNIT TYPE /  
PRICE POINT (PRODUCT) RANGE BY AMI  
BENKELMAN, NEBRASKA  
2032**

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

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
<b>OWNER</b>	<b>\$0-</b>	<b>\$101,700-</b>	<b>\$200,145-</b>	<b>\$265,765-</b>			
<b>UNITS*</b>	<b>\$98,450*</b>	<b>\$196,860*</b>	<b>\$262,480*</b>	<b>\$410,150*</b>	<b>\$445,000*+</b>	<b>Totals</b>	<b>\$200,000+*</b>
2 Bedroom	0	0	0	2	2	4	0
3+ Bedroom	0	0	2	2	4	8	8
<b>Totals</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>6</b>	<b>12</b>	<b>8</b>

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

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
<b>RENTAL</b>	<b>\$0-</b>	<b>\$420-</b>	<b>\$825-</b>	<b>\$1,065-</b>			
<b>UNITS**</b>	<b>\$405**</b>	<b>\$810**</b>	<b>\$1,050**</b>	<b>\$1,640**</b>	<b>\$1,655**+</b>	<b>Totals</b>	<b>\$420- \$825**</b>
2 Bedroom	0	3	2	0	0	5	0
3+ Bedroom	0	3	2	0	0	5	5
<b>Totals</b>	<b>0</b>	<b>6</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>5</b>

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

\*Average Affordable Purchase Price **Range**, 4.0 PPHH (25% Income/90% Debt Coverage, 25 years @ 3.5%).

\*\*Average Affordable Monthly Rent **Range**, 3.0 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 25  
TARGET REHABILITATION &  
DEMOLITION DEMAND & ESTIMATED COSTS  
BENKELMAN, NEBRASKA  
2032**

	<u># Units / Est. Costs</u>
- Moderate Rehabilitation	75 / \$2,012,000
- Substantial Rehabilitation	37 / \$1,596,000*
- Demolition	12 / \$296,000**
	<b>\$1,208,000***</b>

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

Source: Hanna:Keelan Associates, P.C., 2022.

# APPENDIX III.



**BENKELMAN  
SURVEY RESULTS.**

**BENKELMAN, NEBRASKA**

## Constant Contact Survey Results

**Survey Name:** Benkelman Citizen Survey

**Response Status:** Partial & Completed

**Filter:** None

4/13/2021 9:32 AM CDT

**TextBlock:**

The City of Benkelman Planning Commission and Benkelman Community Redevelopment Authority (BCRA) are currently conducting a Comprehensive Planning Program, to determine both the present and future needs of the Community for the next 10 years. The Program is funded by the Nebraska Investment Finance Authority-Housing Study Grant Program, with matching funds from the City and BCRA. An important activity of this Planning Program is to ask you about the needs and wants of the Community. Please take a few minutes to complete the following Citizen Survey. SURVEYS MUST BE COMPLETED BY FRIDAY, FEBRUARY 26th, 2021.

**TextBlock:**

POPULATION CHARACTERISTICS

### How long have you lived in Benkelman?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less Than 1 Year			2	2.7 %
1 to 5 Years			14	18.9 %
6 to 10 Years			13	17.5 %
11 to 20 Years			8	10.8 %
21+ Years			28	37.8 %
I do not live in Benkelman			3	4.0 %
No Response(s)			6	8.1 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

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

Answer	0%	100%	Number of Response(s)	Response Ratio
One			7	9.4 %
Two			27	36.4 %
Three			13	17.5 %
Four			10	13.5 %
Five			7	9.4 %
Six or More			4	5.4 %
No Response(s)			6	8.1 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

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

1 = 1, 2 = 2, 3 = 3, 4 = 4, 5 = 5+

Answer	1	2	3	4	5	Number of Response(s)	Rating Score*
Less Than 18 Years						27	2.2
18 to 24 Years						18	1.5
25 to 34 Years						16	1.6
35 to 44 Years						17	1.6
45 to 54 Years						17	1.3
55 to 64 Years						25	1.5
65 to 74 Years						7	1.1
75 to 81 Years						3	1.7
82+ Years						1	1.0

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

**TextBlock:**

EDUCATION

Check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
I am a graduate of Dundy County-Stratton Public Schools.			25	56.8 %
I have children attending Dundy County-Stratton Public Schools.			19	43.1 %
Public Schools were a factor in my decision to locate in Benkelman.			8	18.1 %
<b>Totals</b>			<b>44</b>	<b>100%</b>

Are there sufficient and safe routes to School for children?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			46	62.1 %
No			15	20.2 %
No Response(s)			13	17.5 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

If No to Question #5, what could be done to improve the safety of children commuting to and from school?

16 Response(s)

Would you recommend Dundy County-Stratton Public Schools to parents?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			51	68.9 %
No			13	17.5 %
No Response(s)			10	13.5 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

**TextBlock:**

PUBLIC FACILITIES & COMMUNITY & ECONOMIC DEVELOPMENT

What new public recreational opportunities should be considered for Benkelman?

31 Response(s)

What three new businesses would you like to see in Benkelman?

35 Response(s)

What three public services would you like to see offered in the City of Benkelman that are currently not available?

17 Response(s)

Please rate the quality of the following Community Services and Public Facilities in or around your Town.  
1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Churches					47	1.8
Grocery Store					49	2.8
Pharmacy					49	1.6
Fire Protection					49	1.4
City Hall & Offices					50	1.9
Parks/Recreation					49	2.5
Wellness/Fitness Center					50	1.7
Garbage Collection					50	2.0
Local Government					48	2.6
Cable TV					44	2.5

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the quality of the following Community Services and Public Facilities in or around your Town.

1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Public Transit					47	2.8
Discount/Variety Store					45	3.5
Downtown Businesses					48	2.8
Senior Center					48	2.2
Post Office					50	2.0
Restaurants/Cafes					50	2.5
Convenience Stores					48	2.5
Streets/Sidewalks					50	3.2
Utilities					49	2.4
Retail Goods/Services					49	2.8

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the quality of the following Community Services and Public Facilities in or around your Town.

1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Employment Opportunities					49	3.2
Recycling/Garbage Service					50	2.7
Repair Services					50	2.5
Entertainment/Theater					50	2.2
Library					50	1.8

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the quality of the following Community Services and Public Facilities in or around your Town.

1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Medical Clinic					49	2.3
Police Protection					49	2.1
Banks					50	1.8
Schools					50	2.1
Child Care opportunities					45	3.0
Internet/ Telecommunications					49	2.1
Other (Please Identify)					1	1.0

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

Please select the top three (3) most important business/industry sectors to the City of Benkelman.

Answer	0%	100%	Number of Response(s)	Response Ratio
Farming/Agriculture			36	72.0 %
Food Processing			3	6.0 %
Utilities			7	14.0 %
Information			0	0.0 %
Health			21	42.0 %
Leisure/Hospitality/ Tourism			3	6.0 %
Government			3	6.0 %
Medical/Emergency			17	34.0 %
Automotive			1	2.0 %
Retail			3	6.0 %
Entertainment			0	0.0 %
Financial Activities			1	2.0 %
Professional & Business			5	10.0 %
Education			24	48.0 %
Home-Based Businesses			0	0.0 %
Law Enforcement/ Protection			10	20.0 %
Fire Protection			14	28.0 %
Other			1	2.0 %
<b>Totals</b>			<b>50</b>	<b>100%</b>

**TextBlock:**

TRANSPORTATION

Which transportation items need to be addressed in Benkelman?

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed

Answer	1	2	3	Number of Response(s)	Rating Score*
Traffic Safety Improvements				42	2.4
Railroad Crossing Improvements				42	2.3
Pedestrian/Trails Connections				43	1.7
School Traffic Circulation				41	2.1
Improved Traffic Control				40	2.6
Improved Truck Routes				42	2.1

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

**CONTINUED: Which transportation items need to be addressed in Benkelman?**

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed

Answer	1	2	3	Number of Response(s)	Rating Score*
Highway Corridor Enhancements				42	2.3
Access Management/ Frontage Roads				41	2.5
More Parking				41	2.5
Congestion Reduction				40	2.7
Public Transit				41	1.9

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

**TextBlock:**

COMMUNITY GROWTH, LAND USE & ZONING

**The Appearance of the City of Benkelman can be improved with...**

1 = Strongly Agree, 2 = Agree, 3 = No Opinion, 4 = Disagree, 5 = Strongly Disagree

Answer	1	2	3	4	5	Number of Response(s)	Rating Score*
Street & Pedestrian Lighting						42	2.5
Special Sales, Events and Welcome Banners						42	2.5
Crosswalk Enhancements						40	2.6
Street Trees, Benches and Landscaping						40	2.0
Pedestrian Seating Areas and Sidewalk Cafes						42	2.2
Vehicular Traffic Safety						41	3.1
Coordinated Traffic Control Lighting.						41	3.5

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

**CONTINUED: The Appearance of the City of Benkelman can be improved with...**

1 = Strongly Agree, 2 = Agree, 3 = No Opinion, 4 = Disagree, 5 = Strongly Disagree

Answer	1	2	3	4	5	Number of Response(s)	Rating Score*
Directional Signage						40	2.7
Restoration/Preservation of Historic Buildings/Housing						42	2.1
Gateway Entrance Signage and Advertising						41	2.7
Design Guidelines for Facades, Awnings, etc.						41	2.8
Nuisance Enforcement/Property Clean-Up						42	2.0
Housing Development/ Rehabilitation						43	1.7
Other (Specify):						5	2.2

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

**The Sustainability of the City of Benkelman can be improved with...**

1 = Strongly Agree, 2 = Agree, 3 = No Opinion, 4 = Disagree, 5 = Strongly Disagree

Answer	1	2	3	4	5	Number of Response(s)	Rating Score*
Water, Sewer & Utility Replacement						41	2.2
Improved Streets, Sidewalks & Alleys						41	1.5
Additional Pedestrian Safety Measures						41	2.6
Additional Parking for Businesses/ in Downtown						41	3.0
Burying Overhead Utility Lines						41	2.7
Business Retention, Recruitment & Expansion						42	1.7
Marketing of Sales & Festivals						42	2.1

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

**CONTINUED: The sustainability of the City of Benkelman can be improved with...**

1 = Strongly Agree, 2 = Agree, 3 = No Opinion, 4 = Disagree, 5 = Strongly Disagree

Answer	1	2	3	4	5	Number of Response(s)	Rating Score*
Coordinated Business Hours						41	2.0
Designation of a "Historic District"						41	2.7
Increased Marketing of Vacant Buildings						43	2.0
Development of an Incubator Business Program						42	2.4
Reducing Utility Costs with Alternative Energy Sources						41	2.4
New/Improved Parks/Rec/Trails						43	1.8
Nuisance Enforcement/Property clean-up						43	2.1
Update of City Equipment and Vehicles						41	3.0
Infrastructure Improvements (Hydrants, Water Meters, Water Wells, Sewer Scoping, Street Replacement, etc.)						42	1.9
Other (Specify):						4	2.5

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

**Where should future residential growth in Benkelman take place? Check all that apply.**

Answer	0%	100%	Number of Response(s)	Response Ratio
North			22	62.8 %
South			12	34.2 %
East			19	54.2 %
West			18	51.4 %
<b>Totals</b>			<b>35</b>	<b>100%</b>

**Should the Community of Benkelman expand to include new commercial and entertainment facilities?**

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			31	41.8 %
No			9	12.1 %
No Response(s)			34	45.9 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

If Yes, where should future commercial and entertainment facilities be developed?

18 Response(s)

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			31	41.8 %
No			11	14.8 %
No Response(s)			32	43.2 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

**TextBlock:**

HOUSING & RESIDENTIAL DEVELOPMENT

Do you rent or own your place of residence?

Answer	0%	100%	Number of Response(s)	Response Ratio
Own			37	50.0 %
Rent			4	5.4 %
No Response(s)			33	44.5 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

Describe the type of housing you currently reside in.

Answer	0%	100%	Number of Response(s)	Response Ratio
House			38	51.3 %
Mobile Home			0	0.0 %
Apartment			1	1.3 %
Town Home/Duplex			1	1.3 %
No Response(s)			34	45.9 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

Are you satisfied with your current place of residence? If No, why not?

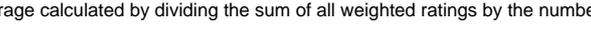
Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			36	48.6 %
No			6	8.1 %
No Response(s)			32	43.2 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

How would you rate the condition of your home or place of residence? If minor or major repair is needed to your home, please describe the type of repair needed.

Answer	0%	100%	Number of Response(s)	Response Ratio
Excellent			9	12.1 %
Good			20	27.0 %
Fair - Needs Minor Rehabilitation			10	13.5 %
Poor - Needs Major Rehabilitation			3	4.0 %
No Response(s)			32	43.2 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

Which of the following housing types are needed in Benkelman?\*Family Income: 2.5 persons per household income.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed

Answer	1	2	3	Number of Response(s)	Rating Score*
Housing for Low-Income Families 0%-60% Area Median Income (\$0-\$31,950)*				34	1.5
Housing for Middle-Income Families 61%-100% Area Median Income (\$32,000-\$53,250)*				38	1.3
Housing for Upper-Income Families 101%+ Area Median Income (\$53,251+)*				34	2.0
Housing for Single Parent Families				33	1.4
Housing for Existing/New Employees				37	1.2
Single Family Housing				37	1.4
General Rental Housing				39	1.2
Manufactured Homes				33	2.2
Mobile Homes				33	2.6
Condominiums and/or Townhomes				35	2.2

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

**CONTINUED: Which of the following housing types are needed in Benkelman?**

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed

Answer	1	2	3	Number of Response(s)	Rating Score*
Duplex Housing				37	2.0
Apartment Complex (3 to 12 Units)				35	2.1
Rehabilitation of Owner-Occupied Housing				37	1.4
Rehabilitation of Renter-Occupied Housing				35	1.7
Housing Choices for First-Time Homebuyers				39	1.3
Short-Term Single Family Rent-To-Own (3 to 5 Years)				37	1.8
Long-Term Single Family Rent-To-Own (6 to 15 Years)				37	1.8
Short-Term Duplex/Townhouse Rent-To-Own (3 to 5 Years)				36	2.1
Long-Term Duplex/Townhouse Rent-To-Own (6 to 15 Years)				37	2.2

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

**CONTINUED: Which of the following housing types are needed in Benkelman?**

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed

Answer	1	2	3	Number of Response(s)	Rating Score*
One Bedroom Apartment or House				32	1.9
Two Bedroom Apartment or House				37	1.6
Three Bedroom Apartment or House				36	1.2
Independent Living Housing for persons with a Mental/Physical Disability				36	1.9
Group Home Housing for persons with a Mental/Physical Disability				37	2.1
Retirement Housing (Rental)				38	1.7
Retirement Housing (Owner)				36	1.7

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

**CONTINUED: Which of the following housing types are needed in Benkelman?**

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed

Answer	1	2	3	Number of Response(s)	Rating Score*
Retirement Housing for Low-Income Elderly Persons				34	1.5
Retirement Housing for Middle-Income Elderly Persons				36	1.6
Retirement Housing for Upper-Income Elderly Persons				34	1.9
Licensed Assisted Living Facility with Specialized Services				35	1.7
Single Room Occupancy Housing (Boarding Homes)				34	2.3
Short-Term Emergency Shelters (30 Days or Less)				34	2.4
Long-Term Shelters (30-90 Days)				33	2.6
Transitional/ Temporary Housing				35	2.5
Other (Specify):				5	2.6

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

**Would you support the City of Benkelman using State or Federal grant funds to conduct an Owner Housing Rehabilitation Program?**

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			37	50.0 %
No			2	2.7 %
No Response(s)			35	47.2 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

**Would you support the City of Benkelman using State or Federal grant funds to conduct a Renter Housing Rehabilitation Program?**

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			31	41.8 %
No			8	10.8 %
No Response(s)			35	47.2 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

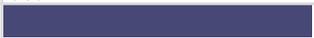
Would you support the City of Benkelman establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			33	44.5 %
No			6	8.1 %
No Response(s)			35	47.2 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

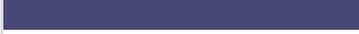
Would you support the City of Benkelman using grant dollars to purchase, rehabilitate and resell vacant housing in the Community?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			32	43.2 %
No			7	9.4 %
No Response(s)			35	47.2 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

Would you support the City of Benkelman using State or Federal grant dollars to provide down payment assistance to first-time home buyers?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			33	44.5 %
No			6	8.1 %
No Response(s)			35	47.2 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

As a Benkelman resident, would you be willing to contribute or donate money to support a local Community, Economic or Housing development activity?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			21	28.3 %
No			15	20.2 %
No Response(s)			38	51.3 %
<b>Totals</b>			<b>74</b>	<b>100%</b>

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Please provide any additional comments regarding the future of Benkelman, Nebraska.

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15 Response(s)

## Constant Contact Survey Results

**Survey Name:** Benkelman Workforce Housing Needs Survey

**Response Status:** Partial & Completed

**Filter:** None

4/13/2021 9:38 AM CDT

### TextBlock:

The City of Benkelman Planning Commission and Benkelman Community Redevelopment Authority (BCRA) are preparing a Community Comprehensive Plan and Housing Study to determine both present and future workforce housing needs in Benkelman, during the next 10 years. The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from the City of Benkelman and BCRA. We would appreciate you completing the following Survey by FRIDAY, FEBRUARY 26th, 2021.

### Place of Employment.

38 Response(s)

### Where do you currently reside? If "Other," where and why?

Answer	0%	100%	Number of Response(s)	Response Ratio
City of Benkelman			29	50.8 %
One Mile or Less from Benkelman			2	3.5 %
Rural/Unincorporated Dundy County			13	22.8 %
Outside of Dundy County/Other (Identify)			3	5.2 %
No Response(s)			10	17.5 %
<b>Totals</b>			<b>57</b>	<b>100%</b>

### If outside of Benkelman, would you be interested in moving to the Community?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			6	10.5 %
No			14	24.5 %
No Response(s)			37	64.9 %
<b>Totals</b>			<b>57</b>	<b>100%</b>

Do you commute to Benkelman for work?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			15	26.3 %
No			22	38.5 %
No Response(s)			20	35.0 %
<b>Totals</b>			<b>57</b>	<b>100%</b>

If Yes to Question #4, how far is your commute?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than 10 Minutes			5	8.7 %
10-20 Minutes			3	5.2 %
21-30 Minuets			7	12.2 %
31-40 Minutes			0	0.0 %
41-50 Minutes			1	1.7 %
51-60 Minutes			0	0.0 %
61+ Minutes			0	0.0 %
No Response(s)			41	71.9 %
<b>Totals</b>			<b>57</b>	<b>100%</b>

Number of persons in your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
1			3	5.2 %
2			21	36.8 %
3			8	14.0 %
4			10	17.5 %
5 or More			5	8.7 %
No Response(s)			10	17.5 %
<b>Totals</b>			<b>57</b>	<b>100%</b>

Do you rent, or are you a homeowner?

Answer	0%	100%	Number of Response(s)	Response Ratio
Rent			6	10.5 %
Own			40	70.1 %
No Response(s)			11	19.2 %
<b>Totals</b>			<b>57</b>	<b>100%</b>

How much is your monthly rent or mortgage payment?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less Than \$500			13	22.8 %
\$500-\$649			7	12.2 %
\$650-\$799			7	12.2 %
\$800-\$949			0	0.0 %
\$950-\$1,099			3	5.2 %
\$1,100-\$1,249			1	1.7 %
\$1,250+			1	1.7 %
Mortgage is paid off/living rent free			12	21.0 %
No Response(s)			13	22.8 %
<b>Totals</b>			<b>57</b>	<b>100%</b>

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			37	64.9 %
No			10	17.5 %
No Response(s)			10	17.5 %
<b>Totals</b>			<b>57</b>	<b>100%</b>

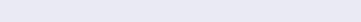
Please indicate your total household income range.

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$35,000			8	14.0 %
\$36,000-\$50,000			7	12.2 %
\$51,000-\$75,000			11	19.2 %
\$76,000-\$99,000			7	12.2 %
\$100,000+			12	21.0 %
No Response(s)			12	21.0 %
<b>Totals</b>			<b>57</b>	<b>100%</b>

If you are a renter, what are the issues or barriers you experience with obtaining affordable, suitable housing for your household? If you are a homeowner, please skip to Question #12.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			1	12.5 %
Lack of adequate public transportation			1	12.5 %
Lack of knowledge of fair housing rights			0	0.0 %
Cost of rent			7	87.5 %
Restrictive zoning/building codes			0	0.0 %
Job status			1	12.5 %
Attitudes of landlords & neighbors			4	50.0 %
Lack of availability of decent rental units in your price range			8	100.0 %
Use of background checks			0	0.0 %
Excessive application fees and/or rental deposits			0	0.0 %
Cost of utilities			2	25.0 %
Lack of educational resources about tenant responsibilities			0	0.0 %
Age of existing rental housing			2	25.0 %
Condition of existing rental housing			3	37.5 %
Other			3	37.5 %
<b>Totals</b>			<b>8</b>	<b>100%</b>

If you are a homeowner, what are the issues or barriers you experience with obtaining affordable, suitable housing for your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			1	3.0 %
Lack of adequate public transportation			1	3.0 %
Lack of knowledge of fair housing rights			2	6.0 %
Housing prices			12	36.3 %
Restrictive zoning/building codes			1	3.0 %
Job status			6	18.1 %
Attitudes of immediate neighbors			4	12.1 %
Mortgage lending application requirements			1	3.0 %
Excessive down payment/closing costs			4	12.1 %
Cost of utilities			13	39.3 %
Lack of educational resources about homeowner responsibilities			1	3.0 %
Cost of homeowners insurance			5	15.1 %
Lack of sufficient homes for sale			15	45.4 %
Cost of Real Estate Taxes			10	30.3 %
Age of existing housing			12	36.3 %
Condition of existing housing			17	51.5 %
Other			2	6.0 %
<b>Totals</b>			<b>33</b>	<b>100%</b>

**TextBlock:**

If you are currently a homeowner or renter and would like to upgrade or change housing in the next 10 years, please complete the following questions. If not, please scroll to the end to finish.

Where would you like to purchase or rent a home? Check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
City of Benkelman			13	48.1 %
One Mile or Less From Benkelman			10	37.0 %
Rural/Unincorporated Dundy County			11	40.7 %
Outside of Dundy County/Other (Identify)			5	18.5 %
<b>Totals</b>			<b>27</b>	<b>100%</b>

Which one of the following housing types would you most like to purchase or rent?

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			15	26.3 %
Attached Townhouse or Duplex/Triplex Unit			1	1.7 %
Residential Acreage			4	7.0 %
Mobile Home			0	0.0 %
Patio Home (slab home)			0	0.0 %
I plan to remain where I am			9	15.7 %
No Response(s)			28	49.1 %
<b>Totals</b>			<b>57</b>	<b>100%</b>

How many bedrooms will your family need?

Answer	0%	100%	Number of Response(s)	Response Ratio
One			1	1.7 %
Two			4	7.0 %
Three			11	19.2 %
Four or More			12	21.0 %
No Response(s)			29	50.8 %
<b>Totals</b>			<b>57</b>	<b>100%</b>

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$100K			15	26.3 %
\$100K to \$175K			5	8.7 %
\$176K to \$250K			4	7.0 %
\$251K+			3	5.2 %
No Response(s)			30	52.6 %
<b>Totals</b>			<b>57</b>	<b>100%</b>

What is the most your family could afford for monthly rent, which doesn't include monthly utilities?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			7	12.2 %
\$400 to \$600			10	17.5 %
\$601 to \$800			4	7.0 %
\$801 to \$950			0	0.0 %
\$951 to \$1,100			2	3.5 %
\$1,101+			3	5.2 %
No Response(s)			31	54.3 %
<b>Totals</b>			<b>57</b>	<b>100%</b>