

FORT CALHOUN

HOUSING ASSESSMENT



04.28.10



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Fort Calhoun, Nebraska

Housing Assessment

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I. Introduction

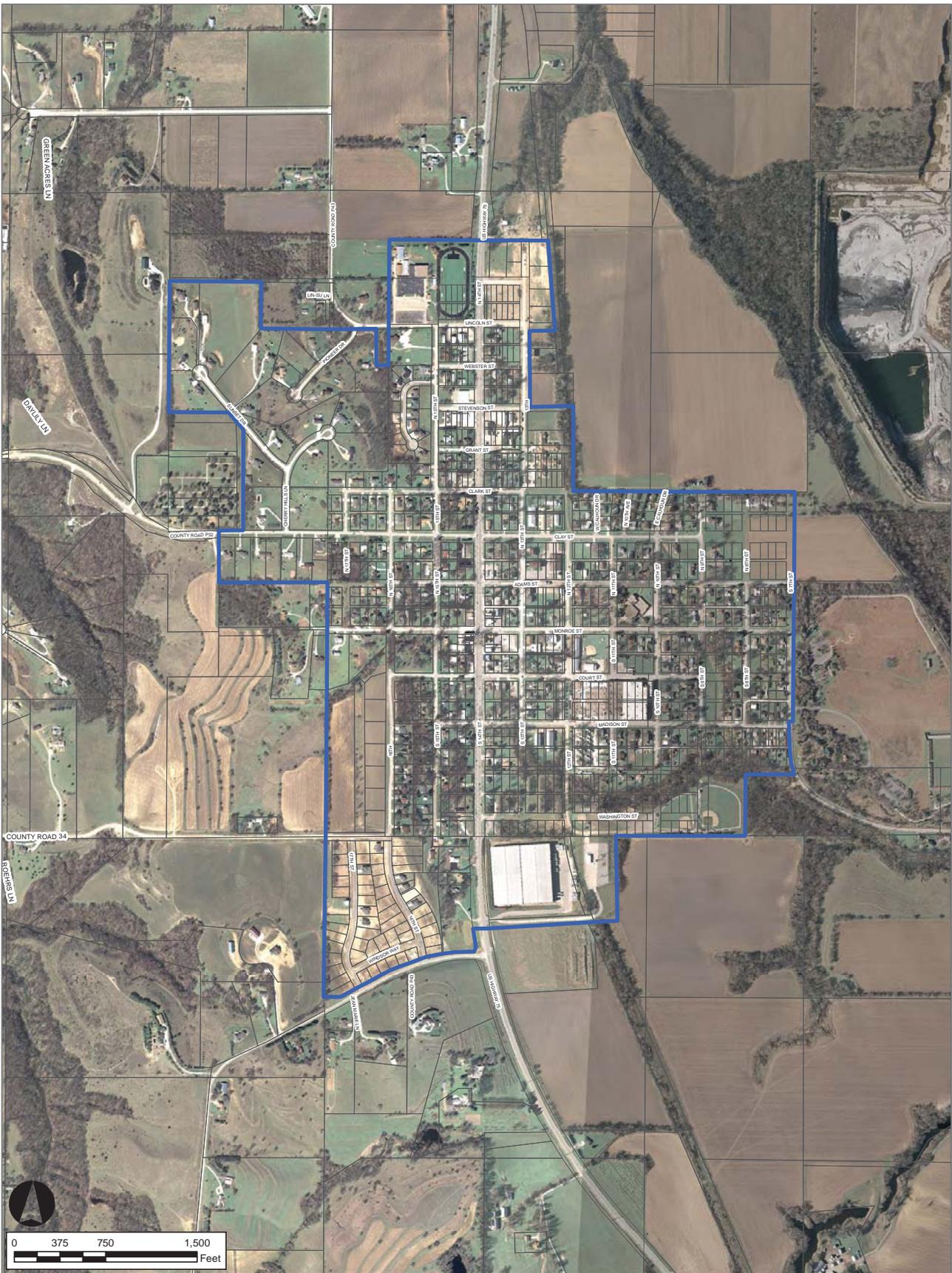
The Fort Calhoun Housing Assessment was commissioned by the City of Fort Calhoun. This study was funded by Fort Calhoun Lottery Community Betterment Funds as a community improvement project. The City, with the assistance of Schemmer Associates, developed the study to address the housing needs of Fort Calhoun. The assessment was conducted from November 2009 through February 2010.

The study outlines a plan for housing development, focusing on affordable housing, providing strategies for housing improvement activities. The bulk of the background data used in the assessment was downloaded from the U.S. Census Bureau's website. Other data sources were the City of Fort Calhoun and Washington County.

With every housing assessment, the provision of affordable housing is an important factor to consider. Historically, the term "affordable housing" has been associated with housing for low-income households. It is apparent that many moderate-income families are finding it more and more difficult to afford rising housing costs as increases in household income have not matched these rising housing costs. Many moderate-income families are hard pressed to find affordable housing that allows them to stay within an ever tightening budget.

Cities must take into account the need for safe, decent, efficient, and affordable low income housing. Providing housing for the current workforce is important to the overall economic and social vitality of the city. However, housing prices are increasingly becoming out of reach for low-income households. Fort Calhoun needs to work continuously to make affordable housing available as the housing market changes and adjusts.





Map 1-1: Study Area

Legend

City Limits 2008

Fort Calhoun Housing Assessment

March 22, 2010
TSA Project: 05242.003
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II. Public Participation in the Development of the Housing Assessment

Numerous businesses and individuals provided valuable information in the completion of this study. The public participation process provided insight through surveys, key person interviews and Planning Commission meetings.

Housing Survey

Surveys were developed to gather information from the housing-related stakeholders regarding the state of housing in Fort Calhoun. City officials, realtors, developers, banks, and major businesses in the community were involved in the focused survey process.

The results of the survey are included in Appendix A.

Meetings

Planning Commission

The Planning Commission reviewed the draft Fort Calhoun Housing Assessment on April 5th, 2010 and provided input on the completion of the study.



III. Fort Calhoun Profile

This section will profile various aspects that have an effect on the housing stock of Fort Calhoun. It is necessary to understand these aspects and their effect on the housing market to ascertain current and projected housing needs. As part of this profile, Fort Calhoun will be compared to three Nebraska cities of similar size and demographic composition – Yutan, Arlington, and Springfield.

Population Characteristics

Historically, Fort Calhoun has seen steady population growth since 1990, with the most significant growth taking place from 1990 to 2000. Overall, Fort Calhoun has had a much better population growth rate by percentage over the past twenty years than the State of Nebraska. Its growth from 1990 to 2004 has outpaced the comparative communities of Yutan, Arlington and Springfield.

Table 3-1: Historic Population

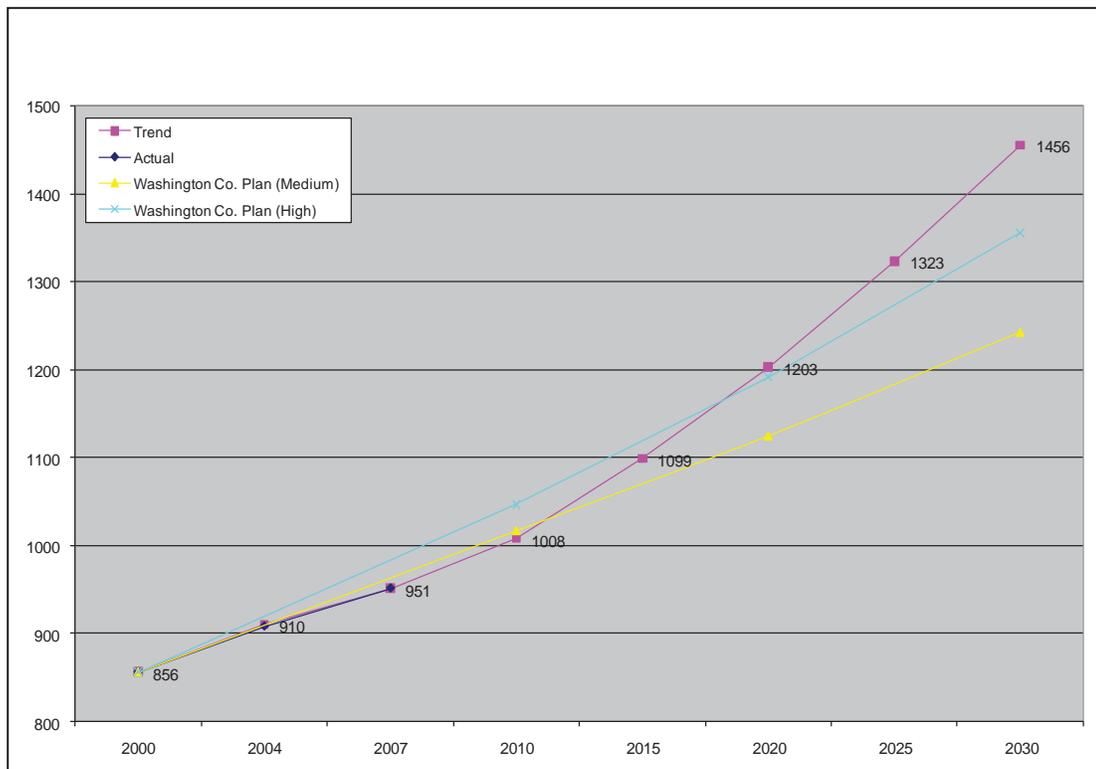
	1960	1970	1980	1990	2000	2004	Change 1990-2004
Washington County	12,103	13,310	15,508	16,607	18,780	19,605	2,998
Fort Calhoun	458	642	641	648	856	908	260
Yutan	335	507	631	1,064	1,216	1,217	153
Arlington	740	910	1,117	1,178	1,197	1,202	24
Springfield	506	795	782	1,426	1,450	1,494	68

Source: U.S. Bureau of Census

Projections

By comparing an outside source’s population projection to other population projection methods, additional support for the validity of the projections can be produced. **Figure 3-1** below projects Fort Calhoun’s population through a typical linear trend line analysis. This style of analysis projected the City’s population in the year 2010 to be 1008 persons, somewhat smaller than the projection provided by the Greater Omaha Chamber of Commerce for 2009. This is due mainly to the recent major downturn in the housing market.

Figure 3-1: Population Projections



Source: City of Fort Calhoun, Fort Calhoun Comprehensive Plan 2004, US Census Bureau

Also included in **Figure 3-1** are the Medium Series and the High Series population projections for Fort Calhoun as provided by the 2005 Washington County Comprehensive Plan.

The City’s population projection continues through the year 2030. Through this analysis, it is conceived that Fort Calhoun will experience a population growth of **600** persons from 2000 to 2030, a **70.1%** growth from 2000.

An increase in population of 70.1% over 30 years can have either positive or negative effects on a community. Fort Calhoun is already witnessing some “growing pains” that a city of this size can have when adjusting to growth. The City will need to look into various proactive steps to mitigate these growing pains whenever possible.

Population Age

The age characteristics of a city play a significant role in the development of a comprehensive plan. Larger populations of youth and young families show an increased need for concentration on the education and recreational development aspects of the city, while increasing numbers amongst the older population depict a possible need for more assisted living facilities or services for that age group. **Table 3-2** breaks down the age groups on a 5-year incremental basis.

Table 3-2: Population By Age

Age Group	1990	Percent of Total	2000	Percent of Total
Under 5 Years	44	6.8%	60	7.0%
5 to 9 Years	51	7.9%	68	7.9%
10 to 14 Years	60	9.3%	73	8.5%
15 to 19 Years	56	8.6%	62	7.2%
20 to 24 Years	26	4.0%	41	4.8%
25 to 29 Years	44	6.8%	54	6.3%
30 to 34 Years	51	7.9%	47	5.5%
35 to 39 Years	55	8.5%	71	8.3%
40 to 44 Years	50	7.7%	62	7.2%
45 to 49 Years	33	5.1%	63	7.4%
50 to 54 Years	31	4.8%	63	7.4%
55 to 59 Years	35	5.4%	34	4.0%
60 to 64 Years	30	4.6%	34	4.0%
65 to 69 Years	27	4.2%	23	2.7%
70 to 74 Years	13	2.0%	30	3.5%
75 to 79 Years	23	3.5%	34	4.0%
80 to 84 Years	11	1.7%	20	2.3%
85 Years and Over	8	1.2%	17	2.0%
TOTALS	648		856	

Source: U. S. Bureau of Census

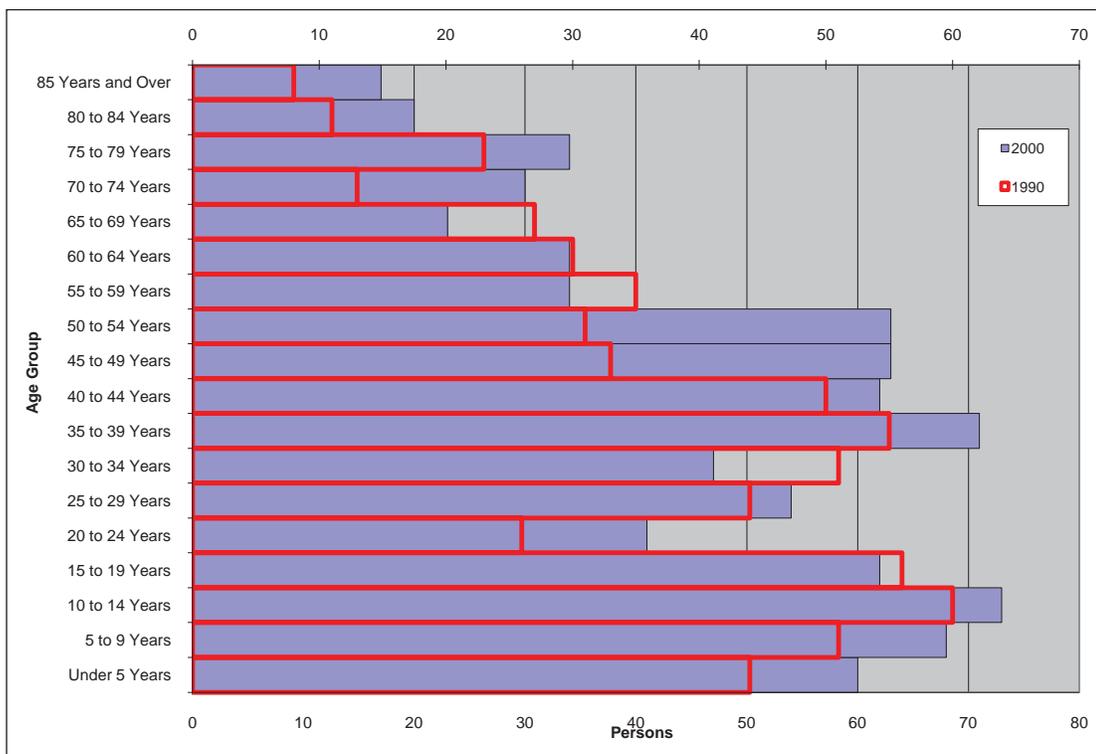
As **Figure 3-2** shows more visually the various age-related traits of Fort Calhoun. Overall, there is growth in all age groups except for; 30-34 years, 55 to 59 years, and 65 to 69 years. The largest change is noticeable in the 45 to 54 year old grouping. Although it is mainly a transfer of the 35 to 44 year old group from 1990, it shows that Fort Calhoun has been able to retain the population from this age group. This group is also the group that typically takes a step up from the first time home buyer houses to the mid-to-higher end housing units, a significant bracket of Fort Calhoun’s housing stock.

A good sign of growth is shown through the 25 to 34 year old bracket. By adding ten years to this group and comparing the 2000 population to 1990's, it is noticeable that this bracket grew by 38 persons over the past decade. The 35 to 44 year old group's population is now 133.

Another indicator of growth is the marginal increases in the 20 to 29 year old grouping which are typical of new or future family development. Growth in this bracket may be an indicator of an increasing number of available jobs in Fort Calhoun or an increased desire to commute to the Omaha Metro Area for work while retaining the more rural amenities of Fort Calhoun.

Also of note is the increase in children less than 14 years of age. This youth bracket grew by over 46 children since 1990.

Figure 3-2: Age Group Comparison 1990-2000



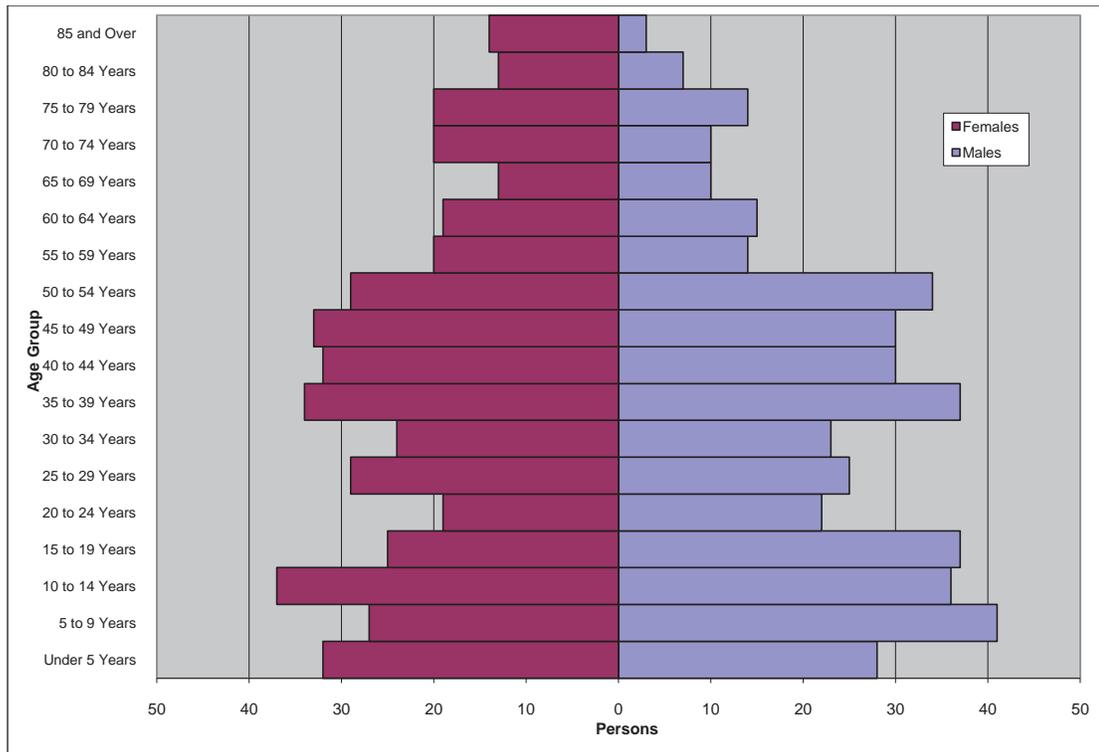
Source: U.S. Bureau of Census

Figure 3-3 breaks down the age groups by sex. Through this breakdown it is proven that females usually outlive their male counterparts in Fort Calhoun by a large part as they typically do in the rest of the nation. The female population in Fort Calhoun outnumbers

the males by 24 persons in 2000. However this difference is mainly noticeable in the senior age groups. Females outnumbered males by 40 persons amongst the 60+ population segment.

Throughout the age groups the population differences of the sexes are relatively close, with the mild exceptions of the 5 to 9 and the 15 to 19 year old age groups that have differences of 14 and 12 respectively of more boys than girls.

Figure 3-3: Population by Sex, 2000



Source: U.S. Bureau of Census

Fort Calhoun’s age groups are relatively level with a gradual expected decline as age increases through the senior years. Yet the ages of 20 to 34 years are much smaller in population than the other groups in the 0 to 54 year old range, mainly due to the lack of higher educational and employment opportunities available to that age group. This age group should be the target of many of the efforts to draw new citizens to the City, as they are more likely to stay within the City after their family has started.

Household Size

The average household size of owner occupied units in Fort Calhoun is higher than that of the State of Nebraska, but lower than Yutan and Springfield. The average household size of renter-occupied units is smaller than the State of Nebraska as well as the comparable cities.

Table 3-3: Average Household Size

	Fort Calhoun	State of Nebraska	Yutan	Arlington	Springfield
Per Occupied Housing Unit	2.50	2.49	3.00	2.52	2.74
Per Owner-Occupied Housing Unit	2.73	2.63	3.06	2.69	2.95
Per Renter-Occupied Housing Unit	1.92	2.20	2.31	2.00	1.94

Source: U.S. Survey of Housing

The higher average household size of owner-occupied units is an interesting point to consider when comparing the housing stock of Fort Calhoun to the State of Nebraska. However, the difference isn't significant enough to merit a major change in the housing stock. It may be a sign that housing affordability is good in Fort Calhoun. A lack of multi-bedroom rental units, as extrapolated from the 1.92 persons per rental household average, could be forcing families into home-ownership for adequate space.

Employment and Economics

Income

Per-capita income is one of the more important indicators of a city's or county's economy. When directly related to cost of living for an area, it can be feasibly conceived what the disposable income of the area will be. This helps current and prospective retail, wholesale, and service businesses gauge the potential, or lack thereof, for business development within their market.

Fort Calhoun improved in per-capita income from 1990-2000. Although the City's per-capita income was higher than all the control cities in 1990, it was still less than the state figure. This aspect has changed since 1990 as the City's per-capita income grew by nearly 10% more than the state's to a figure of \$20,799. Springfield outpaced Fort Calhoun during this time period as it became increasingly popular to commuters. It is expected that Fort Calhoun will continue to follow closely behind Springfield in percentage increase in per-capita income.

Table 3-4: Per-Capita Income, 1990-2000

Area Name	1990	2000	Change 1990-2000
Nebraska	\$ 12,452	\$ 19,613	57.5%
Washington County	\$ 13,132	\$ 21,055	60.3%
Fort Calhoun	\$ 12,377	\$ 20,779	67.9%
Yutan	\$ 11,312	\$ 16,665	47.3%
Arlington	\$ 12,003	\$ 19,453	62.1%
Springfield	\$ 10,633	\$ 19,573	84.1%

Source: U.S. Bureau of Census

As shown in **Table 3-4** above, Fort Calhoun’s per-capita income in 1990 was the highest in relation to comparable cities. While the City’s income was higher than the control cities in 1990, it lagged behind the state. This changed by 2000 thanks to a growth rate of over 10% more than the state’s 57.5%. Although Fort Calhoun’s per-capita income in 2000 was higher than all of the control cities, it’s growth rate (see ‘Change 1990-2000’) was significantly less than Springfield’s.

Table 3-5: Household Income, 1989-1999

Area Name	1989	1999	Change 1989-1999
Nebraska	\$ 26,016	\$ 39,250	50.9%
Washington County	\$ 29,805	\$ 48,500	62.7%
Fort Calhoun	\$ 30,804	\$ 41,500	34.7%
Yutan	\$ 29,250	\$ 44,844	53.3%
Arlington	\$ 25,750	\$ 45,365	76.2%
Springfield	\$ 30,156	\$ 48,083	59.4%

Source: U.S. Bureau of Census

Source: U.S. Bureau of Census

Although there has been good growth of per-capita income since 1990, median household income (**Table 3-5**) is growing at a rate much slower than the other control cities (see ‘Change 1989-1999’). From 1989 to 1999 the median household income rose by 34.7% to \$41,500 in Fort Calhoun, 16.2% slower than the state and 28.3% slower than the average of the other cities in the control group. The results of this slower growth moved Fort Calhoun from the highest household income in the study group to the one of the lowest. Although the percentage growth in household income is a concern, Fort Calhoun is still above the median for the state.

The sizeable differences between the per-capita income increases for the City in relation to the household income increases help to form some conclusions on the state of the economy. First, although the household income increased less than the other cities in the control group by percentage, the per-capita income increased by a good percentage. This is an indicator that more households are becoming two or more income households in the other cities while Fort Calhoun lagged behind in this evolving trend. Secondly, the figures assist in the belief that the average household in the City is economically stable, even without the addition of a second income.

Occupation

Table 3-6 below depicts the industry of employment of employed residents of Fort Calhoun, compared to the county where the City is located, Washington County.

Table 3-6: Employment by Industry, 2000

Industry	Fort Calhoun		Washington County	
	Employed	%	Employed	%
Agriculture, mining	5	1.19%	452	4.45%
Construction	44	10.45%	958	9.44%
Manufacturing	48	11.40%	1056	10.41%
Wholesale Trade	10	2.38%	238	2.35%
Retail Trade	28	6.65%	1214	11.97%
Trans., Warehouse, Utility	54	12.83%	745	7.34%
Information	3	0.71%	484	4.77%
Finance, Insurance, Real Estate	59	14.01%	730	7.19%
Professional	29	6.89%	949	9.35%
Education, Health, Soc. Service	91	21.62%	1862	18.35%
Arts, Entertainment, Food	20	4.75%	661	6.51%
Public Administration	14	3.33%	294	2.90%
Other	16	3.80%	503	4.96%
Total	421		10,146	

Source: U.S. Bureau of Census

As shown in the table, the Education/Health/Social Service sector is the main employment industry type. Unsurprisingly, Construction, Manufacturing, Transportation/Warehouse/Utility, and Fire/Insurance/Real Estate (F.I.R.E.) are the other prominent industries in the City.

Table 3-7 shows the industry of employment for Fort Calhoun in 1990 and 2000.

Table 3-7: Change in Employment by Industry

Industry	1990		2000	
	Employed	%	Employed	%
Agriculture, mining	12	3.55%	5	1.19%
Construction	39	11.54%	44	10.45%
Manufacturing	48	14.20%	48	11.40%
Wholesale Trade	18	5.33%	10	2.38%
Retail Trade	58	17.16%	28	6.65%
Trans, Warehouse, Utility	39	11.54%	54	12.83%
Information	0	0.00%	3	0.71%
Finance, Insurance, Real Estate	24	7.10%	59	14.01%
Professional	28	8.28%	29	6.89%
Education, Health Social Service	49	14.50%	91	21.62%
Arts, Entertainment, Food	0	0.00%	20	4.75%
Public Administration	12	3.55%	14	3.33%
Other	11	3.25%	16	3.80%
Totals	338		421	

Source: U.S. Bureau of Census

The two largest gains happened in the F.I.R.E. and Education/Health/Social Service sectors. Of the overall employment growth in the decade of 83 jobs by residents of Fort Calhoun, 77 were from these two sectors.

The Arts/Entertainment/Food sector also witnessed a marginal growth of 20 jobs mainly due to the reclassification of the Agriculture sector by the U.S. Bureau of Census. The next largest growth for the decade was in the Transportation/Warehouse/Utility sector with 15 employees.

Nearly every sector experienced growth with the exception of the Agriculture/Mining sector and the trade sectors. The drop in the Agricultural sector can be attributed to the reclassification of the sector and the gradual urbanization of the City.

The drops in the Wholesale Trade and Retail Trade sectors are more alarming. The two sectors lost a combined 38 jobs over the decade with Retail trade taking the largest decline with a loss of 30 positions. Although one business, the City’s hardware store, closed its doors over this decade, most of this loss is presumed to be associated with those who commute to the Omaha/Council Bluffs Metro Area for work that may have undergone a shift in type of employment through a job change.

Even with the losses in the trade sectors, the economy seems to be developing well for a city of its size over the past decade, improving the overall economic stability of the City. This helps the City, to some extent, keep from being largely dependent on the Omaha/Council Bluffs Metro Area as a bedroom community in regards to economic prosperity. As the economy becomes more stable, retail trade is expected to return to 1990 levels or above as the business market becomes more reliable.

Table 3-8: Employment by Occupation, 2000

Occupation	Fort Calhoun		Washington County	
	Employed	%	Employed	%
Employment	421		10146	
Management and Professional	113	26.84%	3308	32.60%
Service Occupations	66	15.68%	1316	12.97%
Sales and Service	126	29.93%	2919	28.77%
Farming, Fishing, and Forestry	0	0.00%	76	0.75%
Construction, Extraction, and Maintenance	58	13.78%	1313	12.94%
Production, Transportation, and Material Moving	58	13.78%	1214	11.97%

Source: U.S. Bureau of Census, 2000

Table 3-8 compares the types of jobs held by Fort Calhoun residents with those of Washington County. The figures are similar in distribution except for the Management and Professional occupations where the County as a whole is higher than the City by 5.76%.

The need for affordable housing is usually more pronounced for those employed in the retail and service occupations. Wages in these sectors often do not increase as quickly as housing costs, creating a need for additional affordable housing. These sectors represent 45.6% of the entire workforce.



Fort Calhoun Profile Summary

- Fort Calhoun has a population growth rate percentage that is higher than the State of Nebraska, a trend that is expected to continue into the next decade.
- Fort Calhoun is expected to experience a population growth of 600 persons from 2000 to 2030, a 70.1% growth from 2000.
- Many indicators exist when considering the age groups of the current population that signal positive future population growth.
- A lack of multi-bedroom rental units could be forcing families into home-ownership for adequate space.
- It is expected that Fort Calhoun will continue to follow closely behind Springfield in percentage increase in per-capita income. Yet will likely increase faster than the other cities in the control group.
- Although Fort Calhoun's per-capita income in 2000 was higher than most of the other cities it was compared to, the city's growth rate was significantly less than Springfield.
- Although the percentage growth in household income is a concern, Fort Calhoun is still above the median for the state.
- Government, retail, and service occupations represent 45.6% of the overall occupational employment. Providing affordable housing for additional employees in these sectors of the workforce will become critical.

Fort Calhoun is exceeding a population of 1,000, an increase of over 150 persons since 2000. A positive growth rate can provide additional opportunities for a city and increase tax revenues. However, the City will have to address issues related to the quality and quantity of the housing stock to accommodate this population growth. This is especially important when considering that the city has higher percentages of lower income households than the state.

IV. Existing Housing Supply

Within this section, data regarding the existing housing stock of Fort Calhoun. The composition of existing housing is described first, followed by a housing conditions analysis. Details regarding occupancy, and an in depth look at various housing costs for Fort Calhoun residents, are also reviewed. As with Chapter 3, Fort Calhoun will be compared to the cities of Yutan, Arlington, and Springfield. Fort Calhoun will also be compared to the state itself, especially when reviewing economic-related data, in order to get a better picture of how Fort Calhoun stacks up to other cities.

Housing Characteristics

Housing Composition

Of the 343 total housing units in Fort Calhoun, 68.8% of the units were single family detached units and 0.9% were single-family attached units. The 2000 Census indicates that 257 occupied housing units, or 74.9% were owner-occupied and 86 units, or 25.1% percent were renter-occupied.

Table 4-1: Housing Composition

		Fort Calhoun		Yutan		Arlington		Springfield	
			%		%		%		%
Single	Detached	236	68.8%	377	92.9%	387	82.2%	430	81.3%
Family	Attached	3	0.9%	4	1.0%	3	0.6%	-	0.0%
Multi-	2	5	1.5%	7	1.7%	12	2.5%	10	1.9%
Family	3 to 4	20	5.8%	18	4.4%	18	3.8%	23	4.3%
Units	5 or more	50	14.6%	-	0.0%	31	6.6%	36	6.8%
	Mobile Homes	29	8.5%	-	0.0%	20	4.2%	30	5.7%
	Other	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Total		343		406		471		529	

Source: US Bureau of Census, 2000

The percentage of single family detached units is notably lower than that of the other cities studied. This is partially skewed by the higher number of ‘5 or more’ unit multi-family structures in the city. Although Fort Calhoun has over 60 fewer total housing units than the closest city (Yutan) it not only has a higher percentage of these types of multi-family units amongst all the cities reviewed, but it has a numerically larger amount in these categories.

The high number of units in specific multi-family unit classes does not completely compensate for the lack of detached single-family units. Fort Calhoun has a ratio of .279 single-family units

per person, where as Yutan has .313 units of this type per person, Arlington has .326 and Springfield has .297. **Growth of affordable single-family detached units should be a targeted priority to increase this ratio in relation to the other cities of comparison.**

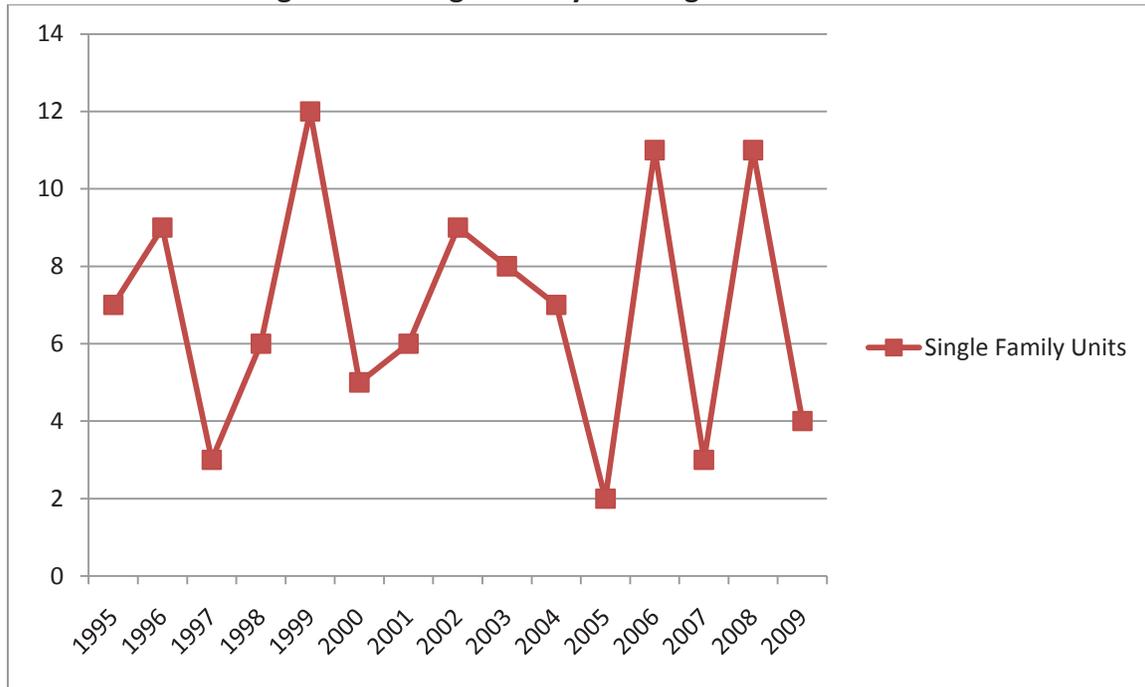
Permits Issued for Single Family and Multi-Family Units

Over the past 15 years the number of single-family residential permits issued has shown significant fluctuation, especially in recent years (see Figure 4-1). After dropping to a low of two in 2005, the number of permits issued shot up to 11 in 2006 before dropping down to three in 2007. This fluctuation would continue as the number of permits issued would increase back to 11 in 2008, before dropping again in 2009. The Southern Heights addition in southwestern Fort Calhoun has increased the demand for new housing within the city, but the spike in gas costs and the recent economic downturn has also impacted the rate of permits issued, preventing a sustained growth of single-family housing in the double digits each year.

As with many communities of Fort Calhoun's size, multi-family unit permit growth is unstable. Aside from the assisted living facility in 1997, the only high-density multi-family units that received permits during the span reviewed were a three-building, 20-unit complex in 1996.



Figure 4-1: Single-Family Housing Permits Issued

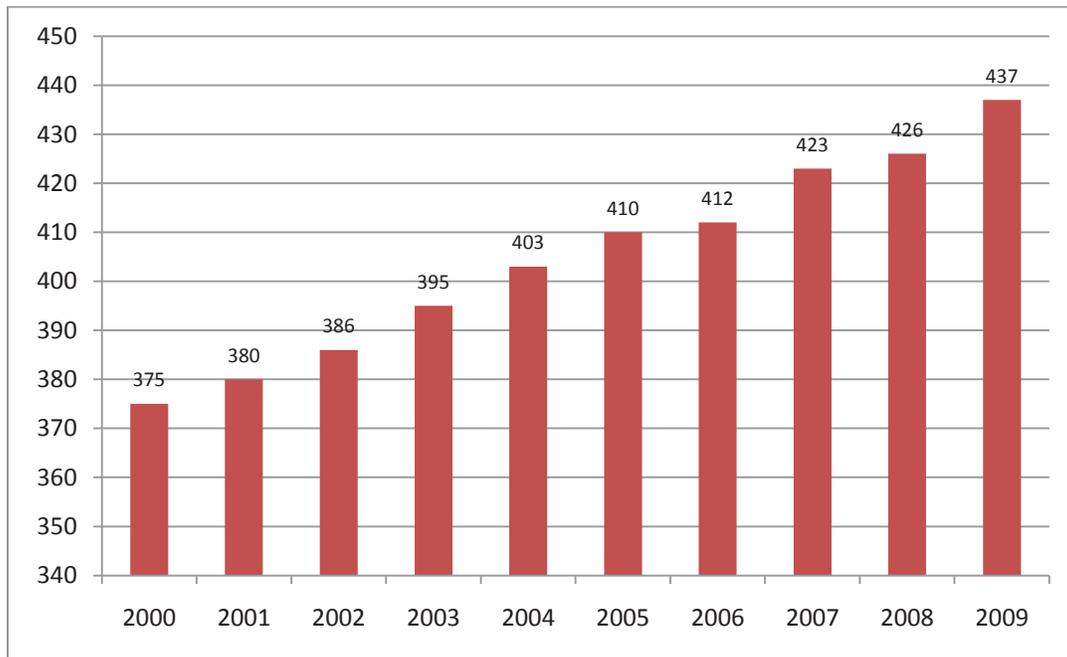


Source: City of Fort Calhoun, 2009

Dwelling Unit Growth

As Figure 4-2 depicts, Fort Calhoun has seen a steady growth in dwelling units over the past nine years. Over that time, the City has grown by 62 dwelling units, an average of approximately 6.9 units per year. However, the percent growth in units per year (1.84%) is less than the estimated average population growth of (1.97%). As a community’s housing stock continues to age, a number of homes typically fall into dilapidated status over time, reducing the number of livable units available. Between under-production and dilapidation, Fort Calhoun’s livable housing stock has not kept up with the need.

Figure 4-2: Dwelling Units 2000-2009



Source: City of Fort Calhoun, 2009

Housing Age

According to the 2000 U.S. Census, 52.9% of the City’s owner-occupied housing stock was built prior to 1970. As shown in Table 4-2, only 24% the rental stock was constructed prior to 1970.

The central core of the community is populated with houses built in 1939 or earlier. This age range represents 23.7% of the city’s housing stock. To put this into perspective, the houses constructed during this period used “knob and tube” wiring, drywall was not used in the construction, and many of the very basic construction materials and practices that now improve energy efficiency were not yet available. **It is also important to note that many of the units within these areas have been on their existing foundations for over 80 years.**

Table 4-2: Housing Age

	Number	Percent
Owner-occupied housing units	257	
Built 1999 to March 2000	4	1.6%
Built 1995 to 1998	32	12.5%
Built 1990 to 1994	25	9.7%
Built 1980 to 1989	19	7.4%
Built 1970 to 1979	41	16.0%
Built 1960 to 1969	42	16.3%
Built 1950 to 1959	22	8.6%
Built 1940 to 1949	11	4.3%
Built 1939 or earlier	61	23.7%
Median	1968	
Renter-occupied housing units	86	
Built 1999 to March 2000	4	4.7%
Built 1995 to 1998	25	29.1%
Built 1990 to 1994	14	16.3%
Built 1980 to 1989	6	7.0%
Built 1970 to 1979	13	15.1%
Built 1960 to 1969	8	9.3%
Built 1950 to 1959	2	2.3%
Built 1940 to 1949	5	5.8%
Built 1939 or earlier	9	10.5%
Median	1990	

Source: U.S. Survey of Housing 2000

Although age is just one factor to consider when determining the condition of a structure, this indicates that Fort Calhoun may soon have an increased need for redevelopment of some of its aging housing stock, especially the owner-occupied units. **It is important that an increased emphasis on rehabilitation be placed on the older sections of the City.** Beyond general deterioration over the years, the energy efficiency of these units has declined so much that their affordability has been greatly damaged due to the rapidly rising utility costs associated with them. Having an active housing rehabilitation program is an essential element to not only keeping the existing housing stock from falling into serious deterioration and even dilapidation, but to improve the affordability for lower income residents.

Substandard Housing Conditions

To further breakdown substandard housing conditions, it is important to review the U.S. Census Bureau’s data on the number of units that did not have adequate plumbing or kitchen facilities, telephone service, or heating fuel.

Table 4-3: Substandard Housing Conditions

Selected Characteristics	Owner-Occupied Units	Renter-Occupied Units	All Occupied Housing Units
Lacking Full Plumbing Facilities	0	0	0 (0.0%)
Lacking Full Kitchen Facilities	2	13	15 (4.4%)
No Telephone Services	2	0	2 (0.6%)
No Heating Fuel			0 (0.0%)

Source: US Bureau of Census, 2000

The lack of full kitchen facilities in renter occupied units may be an issue that needs further review. Of the total occupied housing stock, 4.4% of the units do not have kitchen facilities, 3.0% higher than the state as a whole. Although the percentages show that there is a small portion of housing stock without adequate plumbing, kitchen, or heating facilities, it is still a concern that should not be overlooked. Typically, these units are also units with high deterioration, needing major improvements to remain viable, safe, sanitary and decent housing options.



Housing Occupancy, Vacancy Rates and Tenure

Occupancy

As Table 4-4 shows, Fort Calhoun is the lowest among comparable cities in regards to the number of owner-occupied housing, over 10% lower than the second-lowest city. It is however, just 1.8% lower than the state.

Table 4-4: Selected Housing Characteristics (Comparable Cities)

Geographic Area	Total Units	Owner Occupied	%	Renter Occupied	%	Average Household Size
Fort Calhoun	375	246	65.6%	96	25.6%	2.50
Yutan	423	349	82.5%	57	13.5%	2.37
Arlington	492	360	73.2%	115	23.4%	2.36
Springfield	544	418	76.8%	111	20.4%	2.50
Nebraska	666,184	449,317	67.4%	216,867	32.6%	2.49

Source: US Bureau of Census, 2000

Number of Rooms and Bedrooms

Another housing assessment reviews the number of occupants per room and number of bedrooms per unit.

Owner-Occupied Housing

Of owner-occupied housing, 26.5 percent of housing units have two or less bedrooms. This is an affordable, entry-level size for many single homeowners and couples. According to the census, 73.5 percent of all owner-occupied housing units are three or more bedrooms. This is especially important as it relates to the amount of the housing stock that fits with the typical desires of young, growing families.

Table 4-5: Bedrooms per Owner-Occupied Unit

	Fort Calhoun		Yutan		Arlington		Springfield	
	Owner	% of Total	Owner	% of Total	Owner	% of of Total	Owner	% of of Total
No bedroom	-	0.0%	-	0.0%	1	0.3%	-	0.0%
1 bedroom	2	0.8%	11	3.2%	6	1.7%	13	3.1%
2 bedrooms	66	25.7%	70	20.2%	103	28.5%	53	12.5%
3 bedrooms	139	54.1%	186	53.8%	174	48.2%	251	59.2%
4 bedrooms	36	14.0%	59	17.1%	63	17.5%	91	21.5%
5 or more bedrooms	14	5.4%	20	5.8%	14	3.9%	16	3.8%
Total	257		346		361		424	

Source: US Bureau of Census, 2000

Comparatively, 76.7% Yutan’s housing stock is comprised of this type of dwelling. Whereas Arlington is at 69.6% and Springfield is at 84.5%. This places Fort Calhoun fourth overall. **The City should promote the development of more of the larger, 4-bedroom owner-occupied units.**

Renter-Occupied Housing

The Census figures for rental housing state that 95.4 percent of the units had one or two bedrooms, 4.7 percent had three bedrooms or more.

Table 4-6: Bedrooms per Renter-Occupied Unit

	Fort Calhoun		Yutan		Arlington		Springfield	
	Rental	% of Total	Rental	% of Total	Rental	% of of Total	Rental	% of of Total
No bedroom	-	0.0%	-	0.0%	-	0.0%	-	0.0%
1 bedroom	35	40.7%	10	16.7%	16	14.5%	29	27.6%
2 bedrooms	47	54.7%	31	51.7%	62	56.4%	59	56.2%
3 bedrooms	4	4.7%	12	20.0%	23	20.9%	10	9.5%
4 bedrooms	-	0.0%	4	6.7%	5	4.5%	7	6.7%
5 or more bedrooms	-	0.0%	3	5.0%	4	3.6%	-	0.0%
Total	86		60		110		105	

Source: US Bureau of Census, 2000

The city’s rental stock is notably different from the housing stock of the comparable cities in this study. Units with one bedroom or less constitute 40.7% of the rental stock, a significantly higher percentage than any of the other cities. Although Fort Calhoun is comparable to the other communities in the percentage of 2 bedroom units, there is another notable discrepancy when comparing rental units of larger size. Fort Calhoun’s percentage of units with 3 bedrooms or more is 4.7%, dwarfed by the 31.7% of Yutan, 29% of Arlington, and the 16.2% of Springfield. **Fort Calhoun should promote the development of rental units of three bedrooms or larger.**

Vacancy Rates

In 2000 Fort Calhoun had a high vacancy rate in its housing unit stock. It was glaringly large in one and three bedroom units during the census year:

Table 4-7: Bedrooms per Vacant Unit

	Fort Calhoun		Yutan		Arlington		Springfield	
	Vacant	% of Total	Vacant	% of Total	Vacant	% of Total	Vacant	% of Total
No bedroom	2	4.4%	-	0.0%	-	0.0%	-	0.0%
1 bedroom	22	48.9%	-	0.0%	4	22.2%	6	35.3%
2 bedrooms	4	8.9%	14	73.7%	7	38.9%	6	35.3%
3 bedrooms	17	37.8%	5	26.3%	7	38.9%	5	29.4%
4 bedrooms	-	0.0%	-	0.0%	-	0.0%	-	0.0%
5 or more bedrooms	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Total	45		19		18		17	

Source: US Bureau of Census, 2000

With 45 of the community’s 375 units vacant, Fort Calhoun would have an abnormally high 12.0% vacancy rate. Yet a flaw in the statistics show elsewhere in the 2000 Census that Fort Calhoun had 33 vacant units, producing a high, but more palatable vacancy rate of 8.8%. Both figures are much higher than the vacancy rate in 1990 of 3.6%. Vacancy rates for communities the size of Fort Calhoun can fluctuate significantly though. Staying within a few percentage points of a 7% vacancy rate should be the City’s goal.

Also of note, 15 of the city’s vacant units in 2000, accounting for 33.3% of the total vacant units, were built prior to 1939. Nearly half (46.6%) of the vacant units were built before 1970. The age of these units, may indicate that a notable portion of these units are vacant due to deteriorated or dilapidated condition.



Tenure

The statistics in Table 4-8 below show a high turnover rate of renters in Fort Calhoun from 1995 to 1998 as compared to the state. Renters who lack safe, decent, affordable housing choices may move to more desirable units when they come available, increasing turnover rates. However, the amount of movement when compared to the state from 1999 to 2000 shows that the relatively newer rental housing stock has had an impact on the tenure of rental households in Fort Calhoun.

Table 4-8: Housing Units by Tenure

Moved In	Fort Calhoun				Nebraska			
	Owner	% of Total	Rental	% of Total	Owner	% of Total	Rental	% of Total
1999 to March 2000	21	8.2%	36	41.9%	41,370	9.2%	92,336	42.6%
1995 to 1998	58	22.6%	39	45.3%	105,137	23.4%	76,610	35.3%
1990 to 1994	44	17.1%	8	9.3%	81,037	18.0%	23,642	10.9%
1980 to 1989	49	19.1%	2	2.3%	87,261	19.4%	15,312	7.1%
1970 to 1979	48	18.7%	1	1.2%	67,989	15.1%	4,882	2.3%
1969 or earlier	37	14.4%	0	0.0%	66,512	14.8%	4,096	1.9%
Total	257		86		449,306		216,878	
Median	1989		1998		1990		1998	

Source: US Bureau of Census, 2000

The tenure rates of owner-occupied housing are similar to the state as a whole. This is an aspect that points towards the relative affordability of the housing stock in the city.



Housing Costs by Unit Type

Rental Housing

The affordability of Fort Calhoun rental housing stock is relatively comparable to the rest of the state. As shown in Table 4-9 below, 41.8% of Fort Calhoun’s housing units cost less than \$500 per month to rent. Nebraska, on the other hand, has 48.7% of its rental stock available at under \$500. The City’s median gross rent of \$518 is \$27 higher than the state’s median of \$491 per month. However, the number of units with a gross rent of \$1,500 or more is rather sizeable for a community the size of Fort Calhoun, exactly half of the total units in that category for the entire county. This skews the median gross rent for the community significantly. If the number of these units was reduced to the state average of 1%, the resulting median gross rent would be much closer to the state average.

Table 4-9: Gross Rent

	Fort Calhoun		Washington Co.		Nebraska	
Rental Units	86		1374		207,216	
Less than \$200	15	17.4%	168	12.2%	12,512	6.0%
\$200 to \$299	2	2.3%	111	8.1%	16,814	8.1%
\$300 to \$499	19	22.1%	553	40.2%	71,777	34.6%
\$500 to \$749	37	43.0%	328	23.9%	68,270	32.9%
\$750 to \$999	2	2.3%	34	2.5%	17,168	8.3%
\$1,000 to \$1,499	0	0.0%	0	0.0%	5,879	2.8%
\$1,500 or more	9	10.5%	18	1.3%	2,082	1.0%
No cash rent	2	2.3%	162	11.8%	12,714	6.1%
Median (dollars)	\$ 518		\$ 429			

Source: US Bureau of Census, 2000

Fort Calhoun rent cost is relatively affordable when compared to that of other comparable communities in eastern Nebraska as shown in Table 4-10. There are 41.8% of rental units with a gross rent under \$500 in Fort Calhoun, which is higher than Yutan (25.7%), yet lower than Arlington (42.7%) and Springfield (50.5%). The median gross rent of \$518 is much lower in Fort Calhoun than Yutan and comparable to Arlington, but nearly \$100 higher than Springfield. The city is notably ahead of the other cities in the Less than \$200 rent range, meeting the needs of low-income households better than its peer communities.

Table 4-10: Gross Rent (Regional Cities)

	Fort Calhoun		Yutan		Arlington		Springfield	
Rental Units	86		70		110		103	
Less than \$200	15	17.4%	0	0.0%	4	3.6%	8	7.8%
\$200 to \$299	2	2.3%	0	0.0%	10	9.1%	21	20.4%
\$300 to \$499	19	22.1%	18	25.7%	33	30.0%	23	22.3%
\$500 to \$749	37	43.0%	33	47.1%	55	50.0%	29	28.2%
\$750 to \$999	2	2.3%	12	17.1%	2	1.8%	10	9.7%
\$1,000 to \$1,499	0	0.0%	5	7.1%	0	0.0%	4	3.9%
\$1,500 or more	9	10.5%	0	0.0%	0	0.0%	0	0.0%
No cash rent	2	2.3%	2	2.9%	6	5.5%	8	7.8%
Median (dollars)	\$ 518		\$ 678		\$ 521		\$ 421	

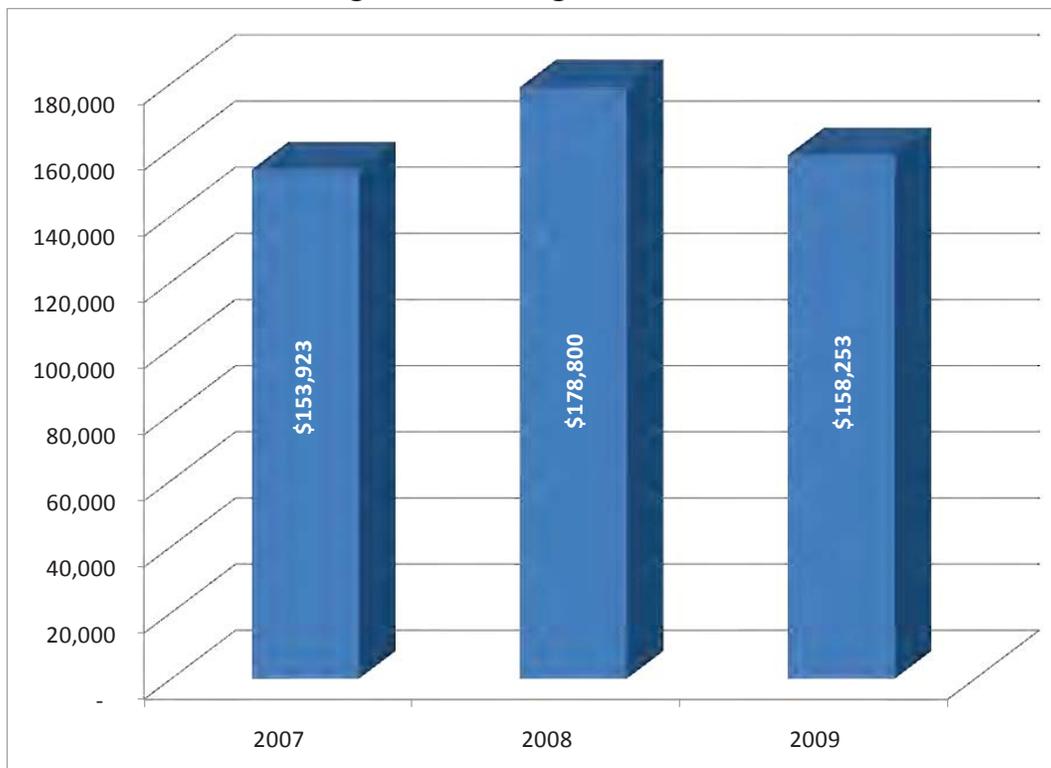
Source: US Bureau of Census, 2000



Home Sales

The median home sale price in Fort Calhoun has been relatively unstable over the past three years. After a significant 16.16% jump in the median sale price from 2007 to 2008 increasing to \$178,800, the average sale price dropped fast, -11.49% from 2008 to 2009. This decline in the inflation rate of housing sales prices is a good sign for affordability, but it will not be sustainable as the housing market rebounds and the new housing development in Fort Calhoun escalates once again. Housing sale prices are expected to rebound slower than the jump that was witnessed from 2007 to 2008, climbing into the \$160,000s in the near future.

Figure 4-3: Average Sales Prices



Source: Zwillow.com

Table 4-11: Housing Sales Data

	2007	2008	2009
Average Sale Price	\$ 153,923	\$ 178,800	\$ 158,253
Percent Growth		16.16%	-11.49%
Average Bedrooms	2.8	2.9	2.9
Average Square Footage	1,551	1,864	1,858

Source: Zwillow.com

It is also important to note the character of the houses sold over the last three years. Although the average number of bedrooms per unit rose by only 0.1 bedrooms from 2007 to 2009, the average square footage increased by approximately 300 square feet. Many of the houses sold during this time span were new construction units from the Southern Heights development in the southwestern section of the city. Many of these houses were higher-end units with increased square footage and amenities, that did not increase the number of bedrooms per unit. While providing a wider range of housing opportunities to Fort Calhoun, these units do not assist in increasing the affordable housing stock for the city. Due to the cost of new housing starts, Fort Calhoun should concentrate on the maintenance of the older housing stock to maintain affordability.

Mortgage Costs

There can be a few outside factors that affect the mortgage cost statistics of a city that provide useful insight into the cost burden on homeowners. When compared to the other cities noted in this study (see Table 4-12), Fort Calhoun has the highest median mortgage costs. The city’s median mortgage cost is nearly \$100 more than the other cities. This is due, in part, by the percentage of units with mortgage costs of \$1,000 or more (60.3%), whereas Yutan (31.8%), Arlington (34.7%) and Springfield (31.6%) all had significantly lower portions of their housing stock in the upper mortgage cost levels. Fort Calhoun had a glaring difference in the number and percentage of units in the \$500-\$999 mortgage cost range. This is, of course, a major aspect when considering the affordability of the housing stock in the city.

Table 4-12: Mortgage Costs (Regional Cities)

	Fort Calhoun		Yutan		Arlington		Springfield	
With a Mortgage	146		258		216		304	
Less than \$300	-	0.0%	-	0.0%	-	0.0%	-	0.0%
\$300 to \$499	4	2.7%	13	5.0%	13	6.0%	8	2.6%
\$500 to \$699	18	12.3%	61	23.6%	33	15.3%	63	20.7%
\$700 to \$999	36	24.7%	102	39.5%	95	44.0%	137	45.1%
\$1,000 to \$1,499	76	52.1%	75	29.1%	60	27.8%	79	26.0%
\$1,500 to \$1,999	6	4.1%	7	2.7%	13	6.0%	8	2.6%
\$2,000 or more	6	4.1%	-	0.0%	2	0.9%	9	3.0%
Median (dollars)	\$ 1,083		\$ 855		\$ 893			
Median (dollars)	\$ 313							

Source: US Bureau of Census, 2000

Housing Cost Burden

As Table 4-13 shows, the median percentage of income spent on mortgages in Fort Calhoun (21.1%) is roughly in the “middle of the pack” when displayed alongside the comparable cities and Nebraska as a whole. The city is amongst the lowest in percentage of households spending more than 30% of their incomes on mortgage. This means that although Fort Calhoun has the highest median mortgage cost of the cities reviewed, households in the city are not as burdened as much as Table 4-12 would lead one to believe.

Table 4-13: Percent of Income Spent on Mortgage (Regional Cities)

	Fort Calhoun		Yutan		Arlington		Springfield		Nebraska	
Median Income	41,500		44,844		45,365		48,083		39,250	
With a Mortgage	144		258		216		304		239,298	
Less than 20 percent	64	44.4%	113	43.8%	109	50.5%	160	52.6%	123,037	51.4%
20 to 24 percent	36	25.0%	52	20.2%	34	15.7%	63	20.7%	43,061	18.0%
25 to 29 percent	18	12.5%	24	9.3%	38	17.6%	12	3.9%	26,333	11.0%
30 to 34 percent	11	7.6%	35	13.6%	22	10.2%	14	4.6%	15,737	6.6%
35 percent or more	15	10.4%	34	13.2%	13	6.0%	55	18.1%	31,130	13.0%
Median	21.1%		21.5%		19.9%		19.5%		19.7%	

Source: US Bureau of Census, 2000

The burden of the high percent of income spent on mortgages has become a nation-wide issue, as of late, especially in other states. Although Fort Calhoun has a decent percentage of households paying less than 30% of income on mortgage, the city should concentrate on improving the number of households playing less than 20% on mortgage. Financial assistance to first-time homebuyers is often used as a tool to reduce mortgage costs and decrease the percent of income spent on mortgages. Ongoing homebuyer education is vital and should continue to be included in financial assistance requirements.

Rental Housing in Study Area

For a community of its size, Fort Calhoun has a decent mix of rental housing structure types for its residents, from multi-unit complexes to single family homes. Table 4-14 breaks down each rental complex by name, address, and number of units in the complex. This table doesn't include the estimated five single-family housing units that are rented out in the community.

Table 4-14: Rental Unit Composition

Name	Address	Units
Atkinson Place Apartments	310 South 10th Street	20 units
Autumn Pointe Assisted Living	501 North 13th Street	34 units
Burchell Duplexes	1411, 1413, 1415 & 1417 Webster Street	4 units
Dawson Apartments	1202 Court Street	6 units
Dugan Apartments	101 South 13th Street	4 units
KMH Apartments	605 North 15th Street	6 units
Royster Apartments	421 South 14th Street	3 units
Smith Duplex	606 & 608 North 15th Street	2 units
Swanson Apartments	113 South 14th Street	3 units
Twin Arrows Apartments	6295 County Road P 43	5 units
Washington Heights Apartments	1200 Clay Street	20 units

Source: City of Fort Calhoun, 2010

Through a comparison of this table to Table 4-6, it can easily be seen that there has been a sizeable increase in the number of units since the 2000 census. Considering the estimated number of single-family houses that are being rented, a total of 112 rental units now exist.

In spite of having the highest number of one bedroom units amongst the four cities compared in this study, Fort Calhoun's stock is in need of further development. As shown in Table 4-6, the city's stock lacks in the number of larger units, from 3 bedrooms to 5 bedrooms. Additional single family houses will need to be converted to fill the gap that exists in the 3+ bedroom range.

Study Area Housing Conditions Analysis

The following analysis indicates the various housing conditions as a general assessment, using a drive-by visual assessment. There is no interior or detailed assessment of any unit. The survey results and map should be used for general reference only and not for legal or formal decision-making purposes as related to a particular unit. Apartments in upper story downtown buildings were neither surveyed nor placed on the map.

Both sides of a sample block within the study area were analyzed separately. Each side, or 'block face' typically has 4-8 houses that collectively give a perception on the general condition of the immediate neighborhood. The rating given to the block face is based on the average rating of houses within the block face. This helps to analyze neighborhood corridors for improvement rather than just singling out specific housing units for improvement.

The following rating system contains six categories ranging from "near perfect" homes to "dilapidated and abandoned" homes. The rating system is based on the estimated costs to make the home in "near perfect" condition for that structure. "Near perfect" condition does not necessarily mean "like new"; rather, it means "no notable repairs would be needed". The general visual inspection of the exterior is extrapolated to assume similar condition of the interior.

1. **Good to excellent:** Very minimal and mostly cosmetic or efficiency improvements
2. **Fair to good:** Older roof, siding, and related but with no imminent need for replacement/repair; older mechanical systems, not high-efficient; some older windows likely; some lead paint likely; minor cracks in foundations, but no shifting; minor cosmetic issues.
3. **Deteriorated to fair:** Old or deteriorated roof, siding, windows, and other exterior components with need for replacement in near future of one or more components; mechanical items aged and not efficient; likely extensive lead; foundation cracks but no major shifting.
4. **Severely deteriorated:** Roof, siding, windows, and other exterior elements are in need of imminent replacement; mechanical systems are a hazard; very old electrical; sagging in roof and foundation; lead paint common throughout the home; interior is likely worn; cosmetically very unappealing.

5. **Dilapidated – occupied:** Home has deteriorated to the point that it appears to be beyond repair. Very little can be salvaged and home appears to be nearly ready to collapse. Home is only occupied because of the very basic maintenance and should be abandoned.
6. **Dilapidated – abandoned:** Home has deteriorated to the point that it appears to be beyond repair. Very little can be salvaged and home appears to be ready to collapse. Home is simply not feasible to live in even with very basic maintenance.

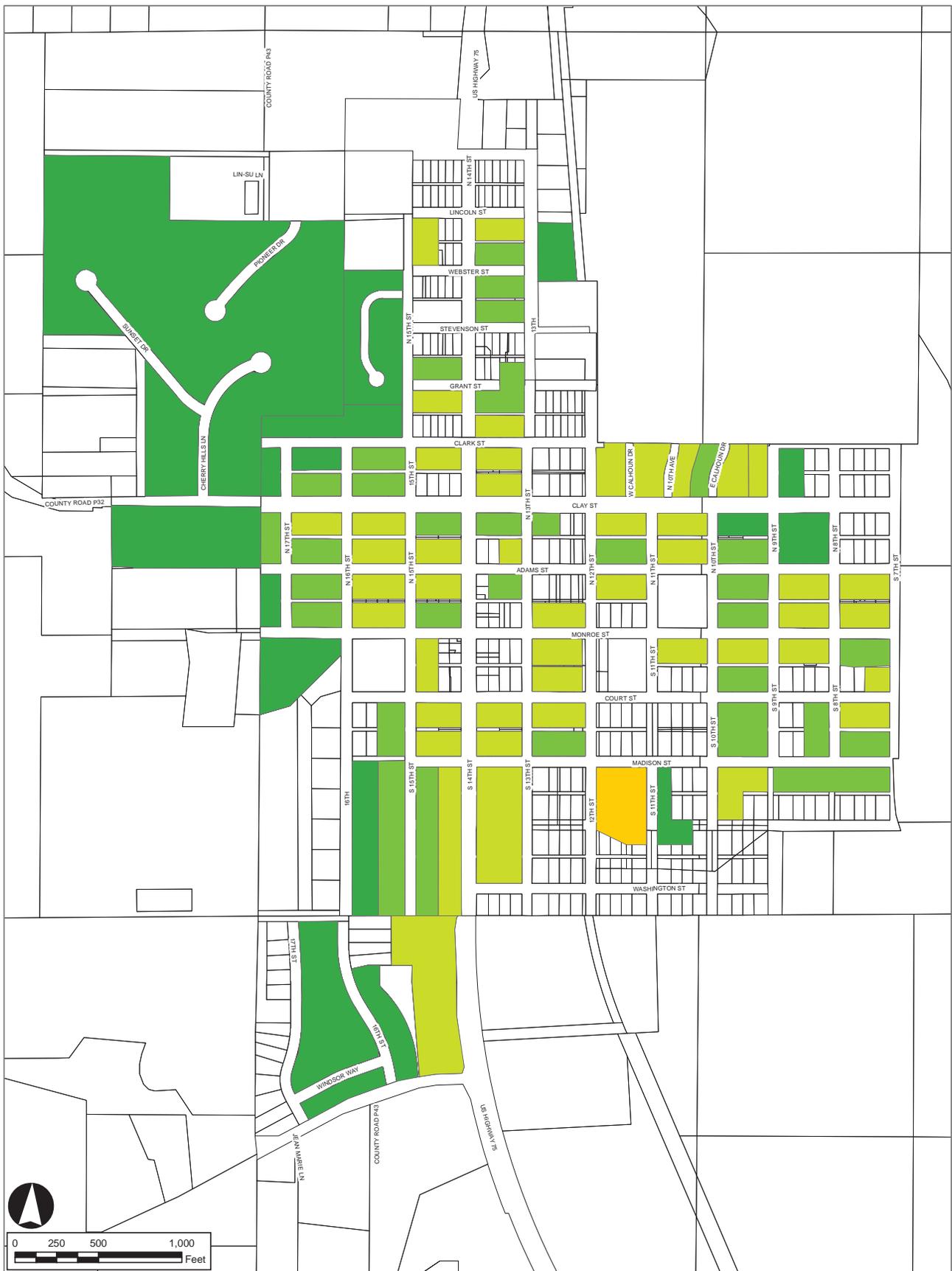
The housing located within the study area includes a wide mix of housing types and styles, from older bungalows to new higher end residences. There is a good mix for residents.

Housing conditions are best along the western edge of the community where relatively recent developments like Cherry Hills and Southern Heights have strengthened the scoring results. Out of the 27 areas that were reviewed west of 15th Street, 12 received the Good to Excellent rating. The northeastern corner of the city also scored high as well.

Overall, the housing conditions in Fort Calhoun are good. Although there are a few severely deteriorated to dilapidated homes throughout the community, the good conditions of the surrounding units improved the average score of each block face. Only one area scored as severely deteriorated or lower, the trailer park near the south-central end of the city.

Map 4-1 on the following page depicts the results of the housing conditions analysis.





Map 4-1: Housing Conditions

Legend

- | | |
|--|---|
|  1 - Good to Excellent |  4 - Severely Deteriorated |
|  2 - Fair to Good |  5 - Dilapidated, Occupied |
|  3 - Deteriorated to Fair |  6 - Dilapidated, Vacant |

Fort Calhoun Housing Assessment

March 29, 2010
 TSA Project: 05242.003
 CAS

Existing Housing Supply Summary

- The percent growth in units per year (1.84%) is less than the estimated average population growth of (1.97%). As a community's housing stock continues to age, a number of homes typically fall into dilapidated status over time, reducing the number of livable units available. Between under-production and dilapidation, Fort Calhoun's livable housing stock has not kept up with the need.
- According to the 2000 U.S. Census, 52.9% of the City's owner-occupied housing stock was built prior to 1970. As shown in Table 4-2, only 24% the rental stock was constructed prior to 1970.
- Although Fort Calhoun is relatively comparable to the other communities in the percentage of 2 bedroom units, there is another notable discrepancy when comparing rental units of larger size. **Fort Calhoun should promote the development of rental units of three bedrooms or larger.**
- The median gross rent of \$518 is much lower in Fort Calhoun than Yutan and comparable to Arlington, but nearly \$100 higher than Springfield. The city is notably ahead of the other cities in the Less than \$200 rent range, meeting the needs of low-income households better than its peer communities.
- The median home sale price in Fort Calhoun has been relatively unstable over the past three years. However, the median home sale price is expected to grow more steadily over the coming years.
- Overall, the housing conditions in Fort Calhoun are good. Although there are a few severely deteriorated to dilapidated homes throughout the community, the good conditions of the surrounding units depict a good overall condition.

V. Housing Demand Analysis

This section analyzes the demand for additional housing units within Fort Calhoun through 2030.

Future Housing Unit Demand

The Future Housing Demand Analysis is shown in Table 5-1. Household demand is calculated by taking the projected household population for a specific year and dividing it by the average persons per household. The household demand is then adjusted to account for the vacancy rate of the community. It is expected that the vacancy rate will decrease somewhat over the next 20 years, reflecting a decrease from 8.1% to 7.0% over time. With this information, units needed can be derived by increasing the household demand by the vacancy rate.

The cumulative need is calculated by subtracting the unit needs for one year from the unit needs for another, adding in a figure for the number of replacement units needed for those removed from the housing stock due to fire or severe dilapidation and demolition.

Table 5-1 shows a need for 189 more units in Fort Calhoun between 2010 and 2030. To achieve this figure, the city has to have an average increase per year of 8.2 units. This is an attainable figure, considering the actual 6.9 unit average annual increase from 1995 to 2009, as computed by the City.

Table 5-1: Future Housing Unit Demand

	2010	2015	2020	2030	Total
Population	1,008	1,099	1,203	1,456	
Household population	978	1,066	1,167	1,412	
Avg. persons per household	2.50	2.50	2.50	2.50	
Household demand	391	426	467	565	
Vacancy rate	8.1%	7.75%	7.5%	7.0%	
Unit needs	423	459	502	604	
Replacement need		2	2	3	7
Cumulative need		39	45	106	189
Average annual need		7.8	8.9	10.6	8.2

Source: City of Fort Calhoun, Fort Calhoun Comprehensive Plan 2006, Onboard Informatics 2009. US Census Bureau

Significant steps will need to be taken to meet the average 8.2 unit per year need. In addition to new development, existing unit rehabilitation will be required to reduce the number of replacement units needed per year, plus keeping others from falling into severe disrepair.

VI. Housing Goals

HOUSING EDUCATION

Educate renters, potential homeowners, homeowners, and landlords about housing assistance programs and the importance of home maintenance and upkeep.

- Continue to utilize the recently created “Housing Committee”. It is suggested that the committee meets quarterly to assess and direct housing development and education activities.
- Offer first-time home buyer education classes and increase awareness through public entities, including the school, churches, and other community organizations.
- Integrate home maintenance education into first-time home buyer and rental education classes.
- Establish an incentive program for new homeowners to ensure participation in educational opportunities.
- Recruit volunteers to teach workshops about or collaborate among agencies to present home improvement basics.
- Educate homeowners on lead-based paint issues and how to avoid negative health impacts.

HOUSING PRESERVATION

Prevent abandonment, prevent further deterioration of the housing stock, stabilize neighborhoods and rebuild neighborhood markets.

- Target specific neighborhoods for comprehensive revitalization, which may include but not be limited to rehabilitation, infrastructure improvements, and down payment assistance.
- Encourage private rehabilitation of the community’s housing stock.
- Continue the involvement of the Housing Committee in addressing nuisance issues on vacant properties.
- Monitor vacant properties to promote infill development.
- Strategically demolish blighted and substandard properties.
- Replace substantially deteriorated and dilapidated structures with housing of appropriate size, scale, and architectural design in relation to the surrounding neighborhood.
- Promote and support infill development.
- Publicly recognize successful infill development projects.
- Support policies that promote landlord/tenant accountability

HOUSING AVAILABILITY

Reinvigorate the City's neighborhoods with a greater range of housing typologies and design to fully meet market potential. Increase the vacancy rate of the community to a sufficient level.

- Create additional Private/Public partnerships and develop ways for the Public and/or Non-profit sector to work together with developers to provide Affordable Housing; for example, tax credits.
- Consider the use of Tax Increment Financing (TIF) to fund the construction of infrastructure for new affordable housing development.
- Promote developments that include a wide mix of housing types that provide housing opportunities to persons having a range of incomes within a developed area.
- Encourage housing construction for low income elderly to expand the availability of independent and assisted living apartments.
- Encourage availability and choice of amenities in retirement and assisted living units.
- Ensure that sufficient vacant property is zoned for residential uses to assure market flexibility and adequate consumer choice.
- Ensure that the Future Land Use element of the Fort Calhoun Comprehensive Plan identifies sufficient acreages for potential residential zoning.
- Find sources of funding to subsidize zoning and development fees for affordable housing units as a way to reduce the overall development cost and promote affordable housing.
- Allow for smaller lot sizes to increase density for affordable single family housing.
- Achieve a housing vacancy rate of 5 to 7 percent, comprised of sound, modern affordable housing units, by 2030.
- Encourage rehabilitation and/or construction of housing with 4 or more bedrooms to accommodate the growing number of large families in the area.

LEADERSHIP IN HOUSING

Invigorate community leaders to make housing a top priority and educate them about the importance of quality, safe, affordable housing to community health.

- Ask the Housing Committee to annually review the Housing Assessment to measure progress and cite objectives for the upcoming year to meet the goals of the Assessment.
- Provide reports to the Fort Calhoun City Council of the progress made in meeting the goals of the study.

PROACTIVE COMMUNITY INVOLVEMENT

Align community-based organizations and resources to increase synergy and to act as partners in affordable housing revival.

- Encourage *housing partnerships* which bring representatives of the housing stakeholder community together to streamline housing development.
- Provide materials about available housing programs to various public entities and in public locations, including the school, churches, and other community organizations, and on various community websites.



VII. Recommendations and Implementation

Residential Site Analysis

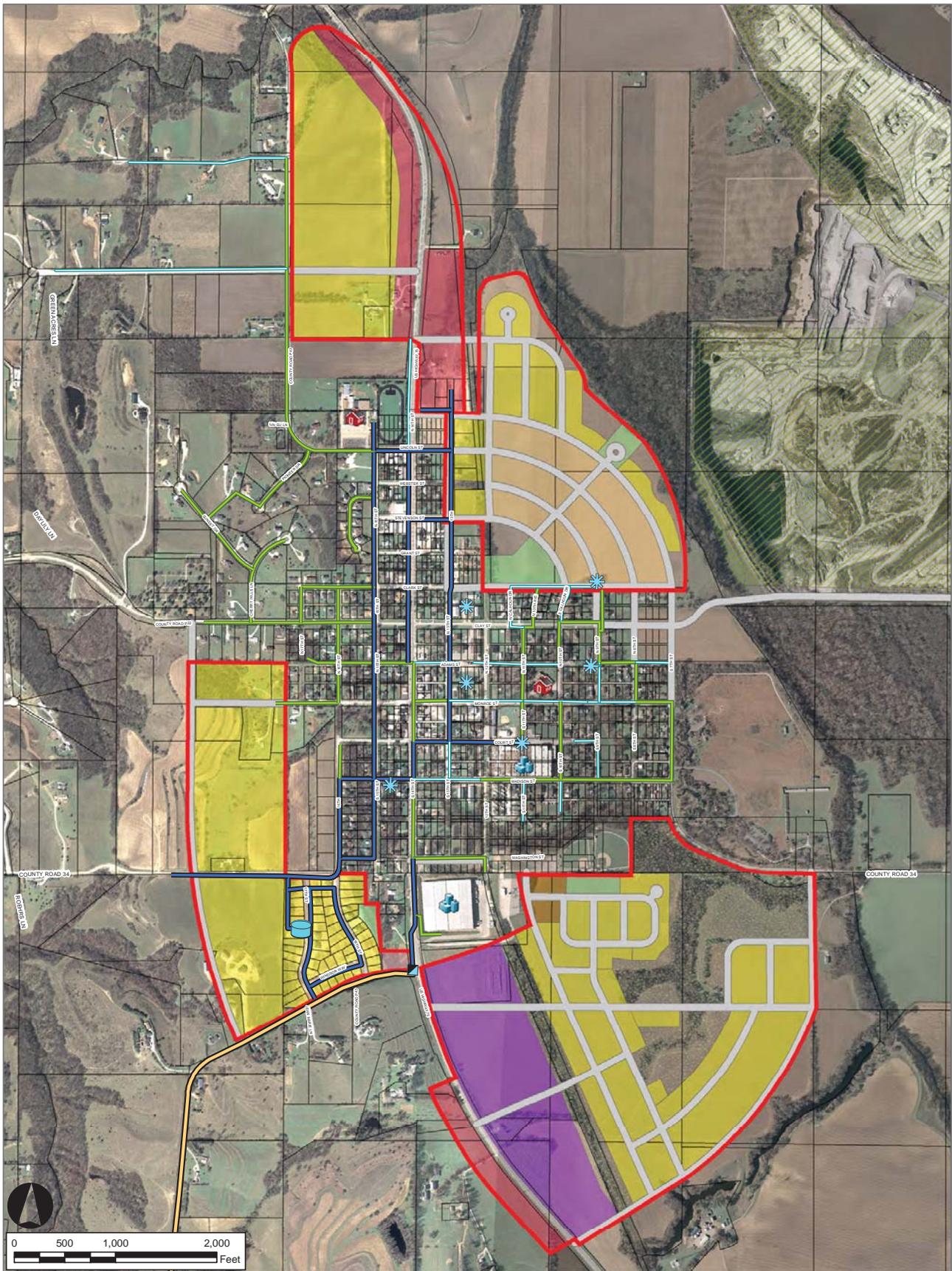
A residential site analysis has been performed to devise the potential housing development areas in Fort Calhoun. Although infill development residential lots within the core of the city provides the best opportunity for affordable residential development, the expected demand for housing in Fort Calhoun is well past the availability of infill lots. Selecting areas of specific importance to affordable housing will help to steer development in a direction that is beneficial to the city and affordable by the general populace.

To complete this analysis, the City's comprehensive plan, including the future land use map, was reviewed. The existing infrastructure, proximity to notable employment centers, and surrounding development around possible development areas was considered. Discussions with City staff also took place.

Map 7-1 on the following page reviews the City's future land uses, water lines, and the locations of major employers and schools. This map is a useful tool in analyzing the best locations for new affordable housing development.

Map 7-2 provides the suggested approximate locations of residential development. Due to the availability of existing infrastructure and the existence of already platted property, it is recommended that immediate single-family residential development is conducted in the southwestern quadrant of the City, within the Southern Heights development. Future development is recommended to take place near the northeastern and southwestern edges of the City Limits.

Regardless of the locations of new residential subdivisions, the City should concentrate on infill development of the numerous open lots within the current city limits.



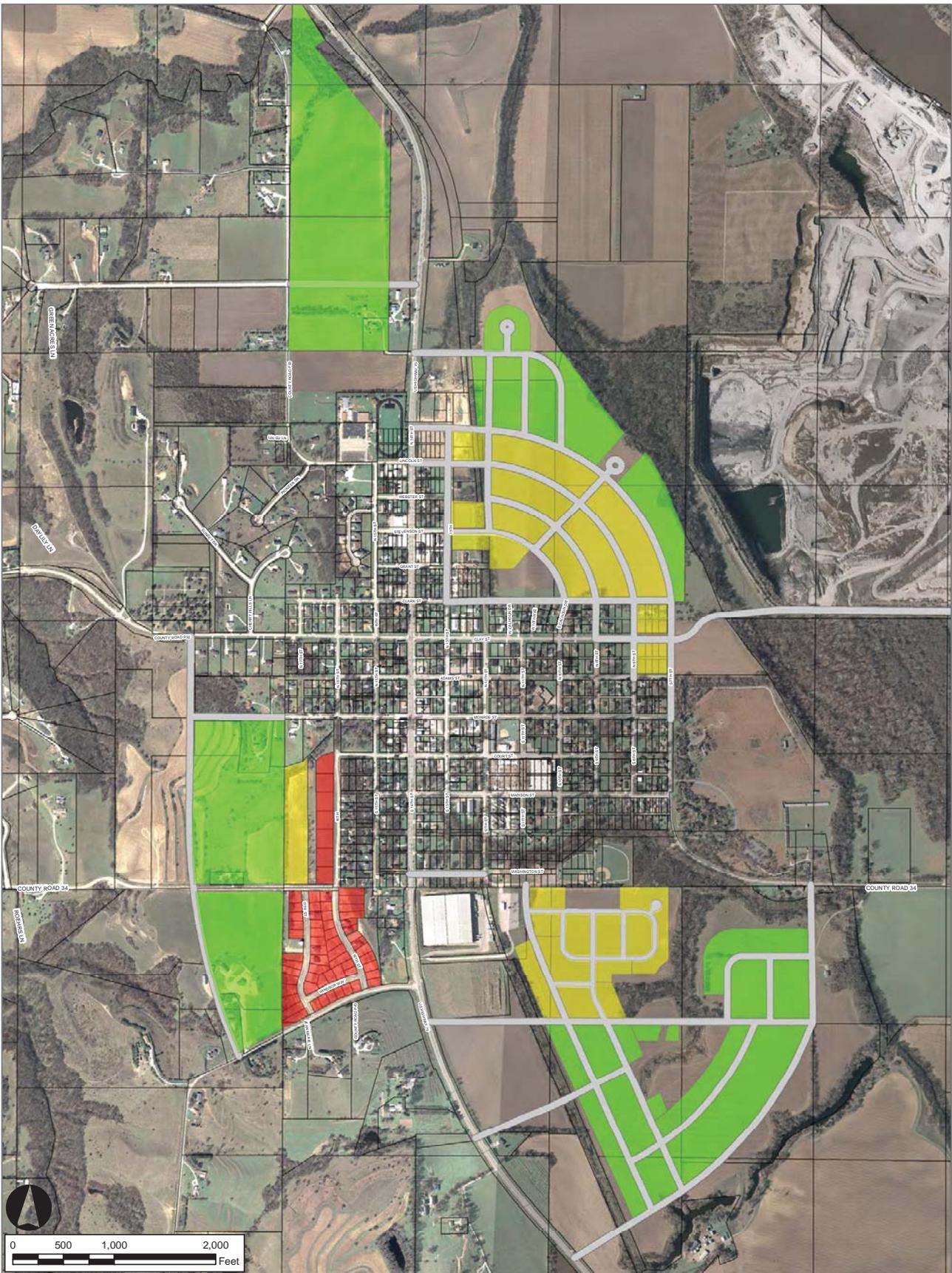
Map 7-1: Aspects Affecting Housing Development

Legend

- | | | |
|---------------------------|-------------------------------|------------------------|
| Future Land Use | Urban Corridor | Educational Facilities |
| Single Family Residential | Industrial | Major Employers |
| New Urban Residential | Major Public Facilities | |
| Multi-Family Residential | Parks | |
| Mobile Home Residential | Conservation Areas | |
| Town Center | Fort Atkinson St Park | Water Lines |
| Commercial | Proposed Future Regional Park | 4" |
| | | 6" |
| | | 8" |

Fort Calhoun Housing Assessment

March 19, 2010
TSA Project: 05242.003
CAS



Map 7-2: Residential Site Analysis

Legend

Priority Areas for New Housing Development

- High
- Medium
- Low

Fort Calhoun Housing Assessment

March 22, 2010
 TSA Project: 05242.003
 CAS

Recommendations for Implementation

As shown in the information, analysis, and derived goals detailed earlier in this study, there is a definite need for additional affordable housing in Fort Calhoun. The housing affordability gap is growing and measures need to be taken to close that gap. Although these are recommendations, action will be necessary to make sure the housing affordability gap doesn't increase significantly over the next few years. If inflation rises but salaries do not increase at the same rate, the ability of residents to purchase quality, affordable housing will get worse if not addressed.

The following specific recommendations provide additional detail on actions for many of the goals discussed within Chapter 7.

Plan Implementation

The City should continue the use of the "Housing Committee", ensuring that it meets at least quarterly to assess and direct housing development and education activities. Without significant efforts put forth by this committee to implement the study, the likelihood of the success of the study will diminish significantly.

The Housing Committee would need to be comprised of individuals from a wide range of backgrounds. In order to be successful, the Committee should include input from a variety of both private and public sector participants such as community organizations, financial institutions, educational entities, contractors, developers, and the various housing organizations serving the community.

This committee would have many duties including, but not limited to, organization and promotion of first-time home buyer classes, organization and promotion of home maintenance and improvement education classes, prioritization of dilapidated and abandoned housing for demolition, and the promotion of affordable housing programs.

Housing Rehabilitation

Fort Calhoun needs to conduct comprehensive rehabilitation of at least 2 homes each year for a total of 60 units over the lifespan of this study. Funding should be provided through various sources, including HUD's CDBG Program, Nebraska Department of Economic Development's Home program and the Affordable Housing Trust Fund. The community should also continue to promote rehabilitation by the private sector as well.

To track the progress of efforts to meet this recommendation, the Committee should work with the City's building department to develop a way to track private rehabilitation in addition to government-funded efforts.

Replacement Housing

Projections state that Fort Calhoun will need to replace 7 housing units by the end of 2030. It is recommended that the Housing Committee continues its recent ongoing informal list of dilapidated units. However, the list's use should be expanded to also prioritize properties for acquisition and demolition for the replacement with a new affordable housing unit. The City should utilize a mix of funding streams and organizations, including Nebraska Investment Finance Authority and Washington County Habitat for Humanity, to meet the aforementioned need by the end of 2030.

All newly constructed units should fit the appropriate size, scale, and architectural design of the surrounding neighborhood.

New Housing Construction

Approximately 189 new housing units will need to be constructed by the end of 2030. To reach this goal, an average of nearly 10 units will need to be constructed each year. The City should promote affordable housing development in a proactive effort to increase the percentage of affordable housing units of those added to the housing stock each year.

	2030 Need
No bedroom	0
1 bedroom	0
2 bedrooms	45
3 bedrooms	95
4 bedrooms	41
5 or more bedrooms	8
Total	189

Regulatory Controls and Affordable Housing

Introduction

The purpose of this section is to recognize how land development regulations can impede the development of affordable housing and present possible zoning standard changes that would support affordable housing construction.

Zoning Techniques that Support Affordable Housing

There are numerous development standards that can be used to reduce a local government's impact on housing costs without reducing the quality of residential neighborhoods.

Small Lot Sizes

The production of affordable housing relies, in part, on the cost of the land on which it is built. Through the implementation of zoning regulations, a city can reduce the cost of the land for each lot destined for affordable housing. Allowing, even promoting, smaller lot sizes reduces the cost of land for each unit within a development.

Smaller lot sizes not only reduce the price of land per affordable housing unit, it cuts down on the cost of other aspects of the development of the housing unit. A developer can spread the cost of the construction of streets, sidewalks, and utilities among a larger number of units per acre, reducing the overall burden per housing unit for the development of those amenities. Smaller lot sizes are also popular with housing owners that are responsible for their own lot maintenance. With less to maintain, the homeowner has lower maintenance and upkeep costs.

Mixing Housing Unit Types

A mix of housing unit types in a neighborhood provides affordable housing in a defined area for a diverse cross-section of the population. Individuals, couples, young families, and seniors can all find affordable housing options in a neighborhood with mixed development. Additionally, as their housing needs change, families may be able to find suitable housing within the same neighborhood.

Traditional Neighborhood Developments

Many of the subject neighborhoods within the study were developed in the style of a typical Traditional Neighborhood Development (TND). Smaller lot sizes and a mix of housing types are very noticeable aspects of these types of developments.

The popularity of these types of developments is returning across the nation. TNDs allow for a mix of housing types including single-family homes, duplexes, town homes, condominiums, and apartments.

This variety provides housing opportunities for an array of age and income categories, thus promoting greater diversity and encouraging long-term residency within the neighborhood.

Permitting, Fees, and the Development Review Process

Various aspects of the development process can hinder affordable housing development in a community. Development fees, permitting procedures, and the development review process can increase the amount of time and money necessary to build affordable housing. By complicating the process and increasing the cost burden on developers, possible developments can often be stopped or delayed, providing reduced or no benefit to the community.

One of the ways to avoid hindering growth is to make affordable housing developments a priority in the development review process. By placing proposed affordable housing developments at the “front of the line” at the time of application, overall review time can be reduced.

The City should also review its development permit fee structure in order to better promote affordable housing development. One option is giving the City Council ability to waive development application fees for non-profit developers of affordable housing developments.



Funding Options

Local Funding

Tax Increment Financing

Tax Increment Financing uses the additional tax revenue created by development within the aforementioned areas to finance additional improvements in the blighted area. Up to 100% of this additional tax revenue can be used for up to 15 years for public improvements within the redevelopment area.

Local Option Municipal Economic Development Act (LB 840)

This local option tax allows communities to collect tax dollars for economic development.



State Funding

Nebraska Investment Finance Authority (NIFA)

Nebraska Investment Finance Authority is a quasi-governmental organization that provides numerous financial resources for community betterment. Their programs assist in homeownership, rental housing, agriculture, manufacturing, medical, and community development activities. Some of their programs include:

BINGO Bonds

The Building Infrastructure in Nebraska for Greater Opportunities (BINGO) program is a loan guarantee program that allows infrastructure, affordable housing, or community development projects to be financed at attractive rates.

Collaborative Resource Allocation for Nebraska (CRANE)

A program created to encourage the development of affordable housing through a strategic allocation process between NIFA and other collaborating resource providers in order to make difficult affordable housing projects a reality.

NIFA works with communities and neighborhoods who have partnered with non-profits and for-profits in an effort to make long-term, coordinated job creation/enhancement, housing development and community development strategies that work.

Credit to Own (Crown) Program

A lease-to-own program created to assist very low-income households to obtain ownership while assisting local governments in neighborhood revitalization. Objectives include:

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

Infrastructure Loan Guarantee Program

Although not a loan, NIFA provides a loan guarantee to private lenders who are financing construction of affordable lots. Created to stimulate the private sector, the program is directed towards reducing the risk to private lenders to fund the development of a lot. This program provides support for the creation of suitable lots for affordable housing, targeting household incomes at or below the 150% threshold of area median income.

Low Income Housing Tax Credits Program (LIHTC)

The Low-Income Housing Tax Credit program encourages private investment in the development of rental housing by providing a credit that offsets an investor's federal income tax liability. The amount of credit an investor may claim is directly related to the amount of qualified development costs incurred and the number of low-income units developed that meet the applicable federal requirements for both tenant income and rents.

NebHi-RED

The Nebraska Housing Initiative for Residential Economic Development program brings together non-profit housing development corporations, communities, lenders and contractors to construct housing for families with incomes below 80% of the area median income.

Tax Exempt Bond Financing Program for Multi-Family Projects

Assists in the financing of projects that involve the acquisition, construction or rehabilitation of rental housing for low to moderate-income households. A specified minimum percentage of the units must be set-aside for occupancy by low-income households, the remaining units must be rented by low to moderate-income households.

Nebraska Department of Economic Development (DED)

The state's economic development agency, DED works with communities and businesses to promote development and expansion of economic activities. They provide funding for housing and community development to local governments, public housing authorities, and non-profits. Some of their programs include:

The HOME Investment Partnerships Program (HOME)

A program directed towards the construction, rehabilitation, and acquisition of housing for low-income families, both renters and owners. Private, local, or regional Community Development Housing Organizations (CHDOs) administer the funds, providing "gap" financing that will often make projects more fiscally feasible. Typically, HOME funds are combined with funds from other sources to bring houses or apartments within the financial means of the assisted families (incomes at or below 80% of the area median income).

Predevelopment Revolving Loan Fund (PDLF)

This program assists community-based organizations with the initial "seed financing" for housing development projects. As the NIFA website states, the PDLF program was created to provide the following services:

1. Technical assistance to enable community-based organizations to qualify for a NIFA predevelopment loan;
2. Short-term low interest or, if matching funds are provided, no interest predevelopment loans of up to \$20,000; and,
3. Assistance in using the predevelopment loan funds successfully in order to obtain the appropriate professional services, resources, and financing necessary to develop housing that responds to the community's needs.

Nebraska Affordable Housing Trust Fund (NAHTF)

This program assists governmental subdivisions, housing authorities, and community based organizations to acquire, construct, or rehabilitate housing units for low and very low-income households. Additionally, the funds can be allocated towards infrastructure projects that are deemed necessary for the development of affordable housing at the time of development. They can also be used for down payment and closing cost assistance.

Nebraska Energy Office

The Nebraska Energy Office offers programs for homeowners for improvements, mainly related to energy efficiency and affordability. Some of their programs include:

Dollar and Energy Saving Loans

Through low-interest financing, this program assists with numerous typical home, building, or system energy efficiency improvements. Typically the loans are provided through a participating local lender in conjunction with the Nebraska Energy Office, with an interest rate of 5%. The loan term is dependent on the type of improvement completed.

Low-Income Weatherization Assistance Program

The Low-Income Weatherization Assistance Program provides funding for various home weatherization activities for households with incomes at or below 150% of the poverty level. Some of the eligible activities include, but are not limited to, caulking, furnace repair or replacement, weather-stripping, and ceiling, wall and floor insulation.

Federal Funding

Department of Housing and Urban Development (HUD)

Many of the various housing programs under HUD control are available for both profit and non-profit developers. Typically HUD funds are combined with other public financing options or conventional financing to make projects workable:

Community Development Block Grants (CDBG)

Community Development Block Grants are a major funding source for multiple housing improvement activities. CDBG funds are provided to the Nebraska Department of Economic Development by the Department of Housing and Urban Development (HUD) to allocate to applicants to the program.

Supportive Housing Program

Grants for acquisition, rehabilitation, new construction, or the leasing of buildings that provide transitional or permanent housing and supportive services to homeless persons. Assistance for transitional housing is capped at 24 months or less. Possible residents must be disabled to qualify for permanent housing assistance.

Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program

Section 8 assists very low-income, single, and homeless individuals to acquire decent, safe, and sanitary housing in privately owned units. Rental assistance payments typically cover the difference between 30 percent of the tenant's adjusted income and the unit's rent. Assistance through HUD can last for up to 10 years for SRO units and can be used for the rehabilitation of the property.

Housing

Self-Help Homeownership Opportunity Program (SHOP)

Competitive grants to national and regional nonprofit organizations that have experience in providing or facilitating self-help housing assistance. Eligible uses of the funds include land acquisition, infrastructure improvements, and administrative costs. The homebuyers in the program are required to contribute a significant amount of sweat equity towards the construction of their homes.

Capacity Building for Community Development and Affordable Housing

This program provides grants to community development corporations and community housing development organizations to improve their ability to conduct community development and affordable housing projects and programs. Eligible applicants within Fort Calhoun: Fort Calhoun Area Habitat for Humanity.

Housing Opportunities for Persons With AIDS (HOPWA)

Provides funding allocations and grants to states, cities, and nonprofit organizations to provide housing for low-income persons and their families living with HIV/AIDS.

One- to Four-Family Home Mortgage Insurance (Section 203(b))

Section 203(b) provides mortgage insurance to finance the construction of new housing and home ownership. The program is directed towards the insurance of mortgages provided by commercial lenders to protect them against losses, increasing the potential for lenders to invest in the home mortgage market.

Note: Mortgage insurance through HUD is available for many other activities, including rehabilitation loans, energy efficiency improvements, manufactured homes, and others.

Good Neighbor Next Door

The Good Neighbor Next Door program provides the ability for law enforcement officers, teachers, firefighters, and emergency medical technicians to purchase homes in revitalization areas at significant discounts. Each year HUD sells a number of properties in its inventory at a 50% discount to persons in the aforementioned trades.

HOME New Construction, Substantial Rehabilitation, Conversion/Acquisition Program

Provides funding for substantial rehabilitation, reconstruction, and construction of housing. Eligible activities include property acquisition, conversion, site improvements, demolition and other expenses as approved.

HOME Rental Rehabilitation Loan Program

Funding for the rehabilitation or rental housing that is affordable to and occupied by low-income persons and families. Individuals, corporations, partnerships, non-profit organizations and HRAs are eligible property owners that can receive assistance. Match funding is required for loans.

HOME Tenant-Based Rental Assistance Program (TBRA)

TBRA provides a rental subsidy to individual households, assisting in housing costs including rent, utility costs, security deposits, and/or utility deposits. Tenants must have incomes at or below 80% of the area median income.

HUD Section 202 Program

Provides capital advances for the financing of construction, rehabilitation, or acquisition (with or without rehabilitation) of structures that will provide supportive housing for very low-income elderly persons.

HUD Section 811 Program

Section 811 provides funding to nonprofit organizations to construct rental housing that provides for the availability of supportive services for adults with disabilities. The program provides 100 percent financing to the organization and provides rent subsidies to make the units affordable to very low-income residents.



Plan Maintenance

The intent of a housing assessment is for it to be under constant review and consideration when making decisions about housing issues in Fort Calhoun. The study should be a continuously utilized document to best suit the needs of the City and its citizenry.

Any changes to the plan should be made utilizing the proper configuration for amendments. The City should initiate an annual review utilizing members of the original steering committee and community development personnel whenever possible.

When possible, the City will invite public involvement when conducting a review of the Fort Calhoun Housing Assessment. Public involvement should include the use of occasional public meetings as utilized in the development of this study.

The Fort Calhoun Affordable Housing Study should be reviewed, at a minimum, once a year.



Appendices

Appendix A: Housing Survey Results

Appendix B: Housing-related Organizations

Appendix A: Housing Survey Results

Owner-Occupied Market

Respondents were asked their perception of the existing owner-occupied housing market. It was clearly apparent that most of those who responded felt that the demand exceeded supply. Of those who responded, 66.7 percent felt that “demand somewhat exceeds supply” or “demand greatly exceeds supply”, a noteworthy majority.

Figure A-1: Owner-Occupied Market

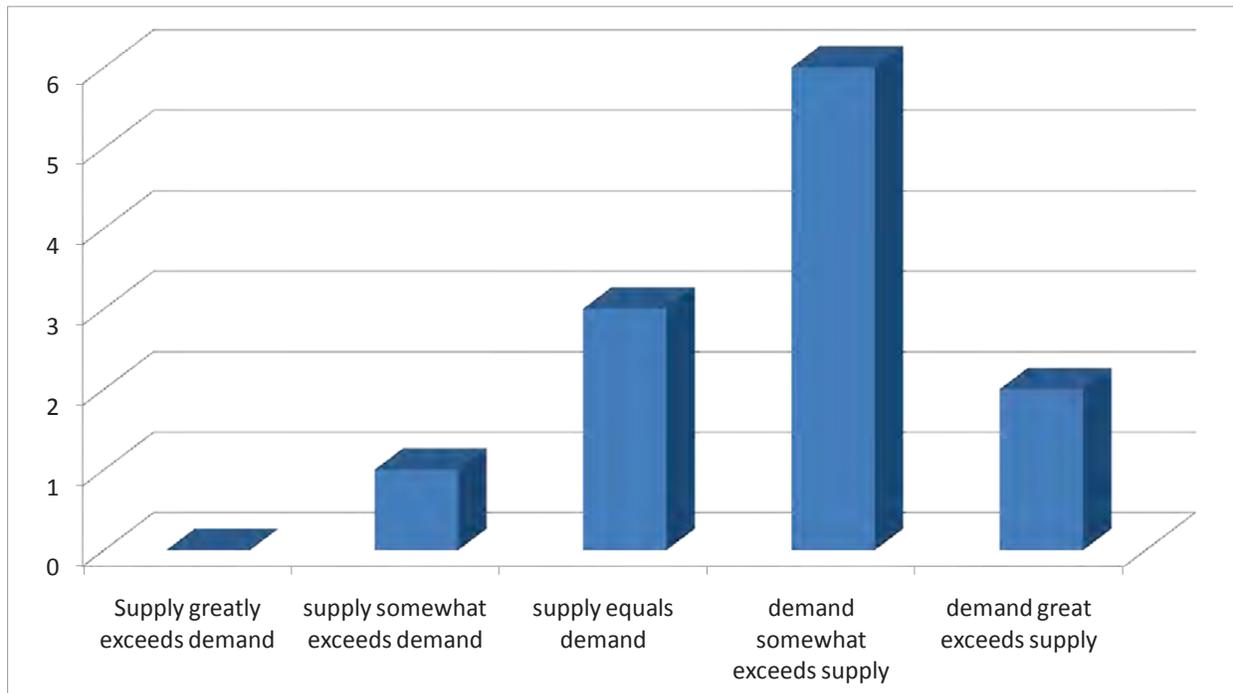


Table A-2: Owner-Occupied Housing Supply

	Over \$200,000	\$150,000 to \$200,000	\$100,000 to \$150,000	\$80,000 to \$100,000	Under \$80,000
Under	4	4	9	9	8
Adequate	3	6	1	1	3
Over	3	1	1	1	0

Rental Market

Respondents were asked their perception of the existing rental market. An overwhelming majority felt that the demand exceeded supply. Just like, 81.8 percent felt that “demand somewhat exceeds supply” or “demand greatly exceeds supply”, higher than the survey results for owner-occupied housing.

Figure A-1: Rental Market

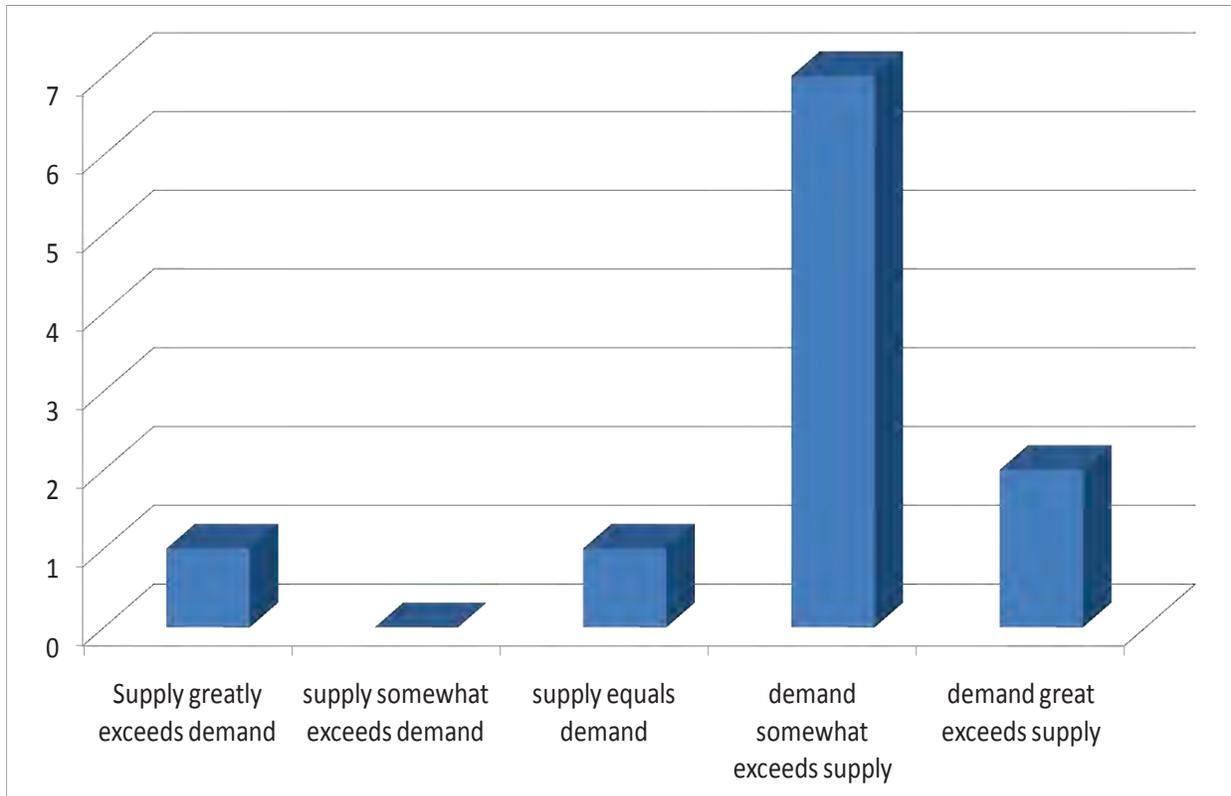


Table A-2: Rental Housing Supply

	Over \$200,000	\$150,000 to \$200,00	\$100,000 to \$150,000	\$80,000 to \$100,000	Under \$80,000
Under	6	6	10	10	9
Adequate	3	4	1	1	1
Over	1	1	0	0	0

Lot Supply

The survey concluded that 50% of those who responded felt that the supply of single-family lots was less than adequate. Whereas an overwhelming 82% of respondents felt there weren't enough multi-family lots in Fort Calhoun.

Table A-1: Lot Supply Single Family

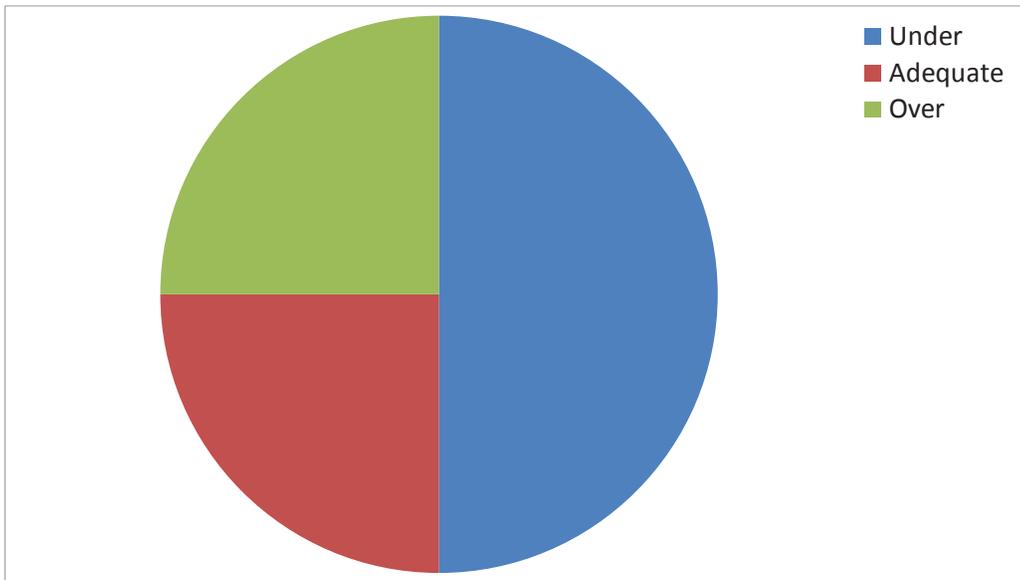
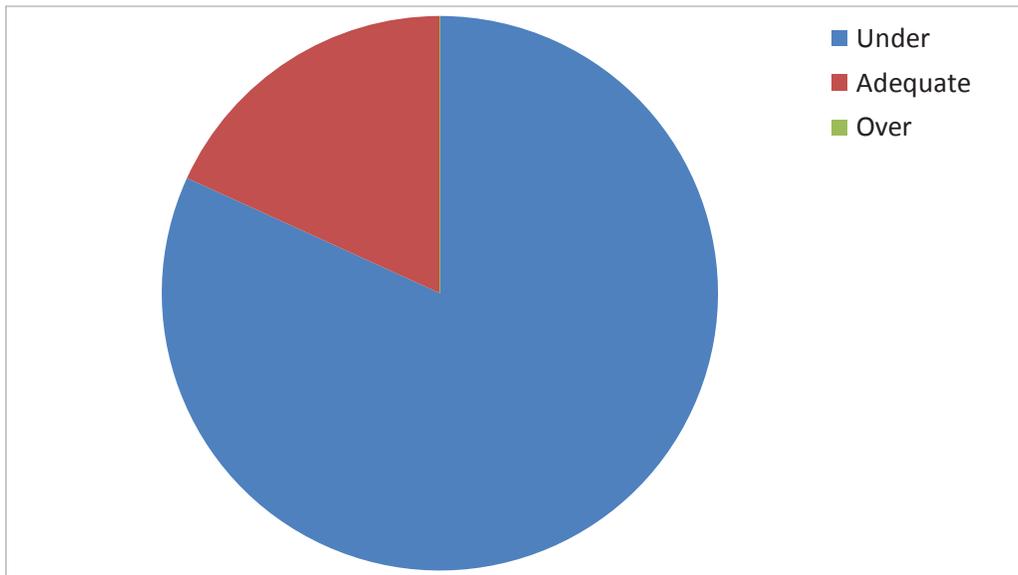


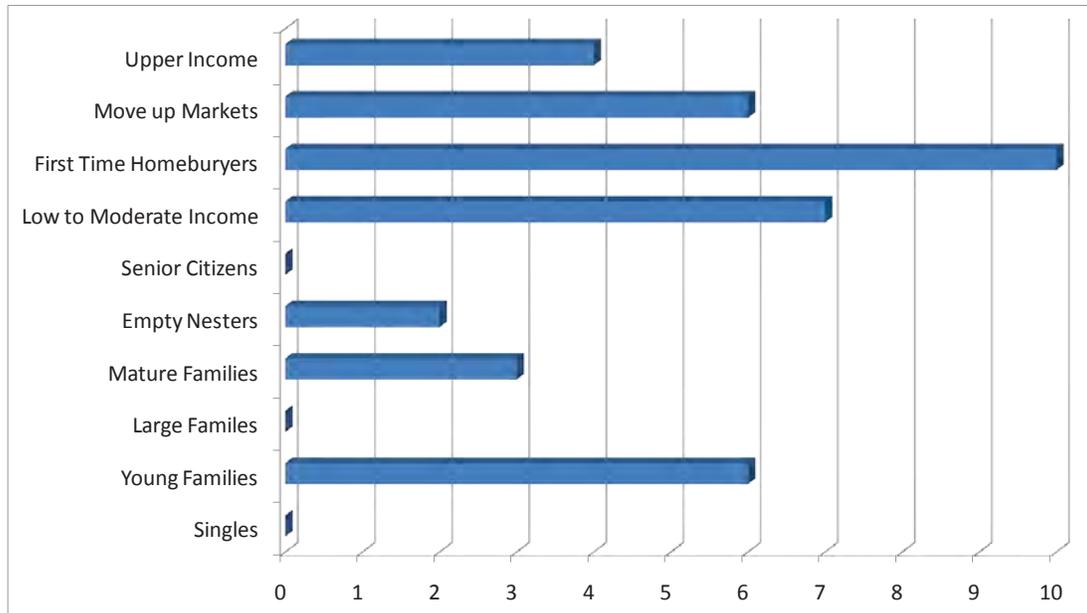
Figure A-2: Lot Supply for Multi-Family



Households

The survey takers were asked the question; “What types of households are important to market in Fort Calhoun?” Those who responded believed that First Time Homebuyers and Low to Moderate Income households were the most important. Both groups represent potential home owners that desire entry level housing.

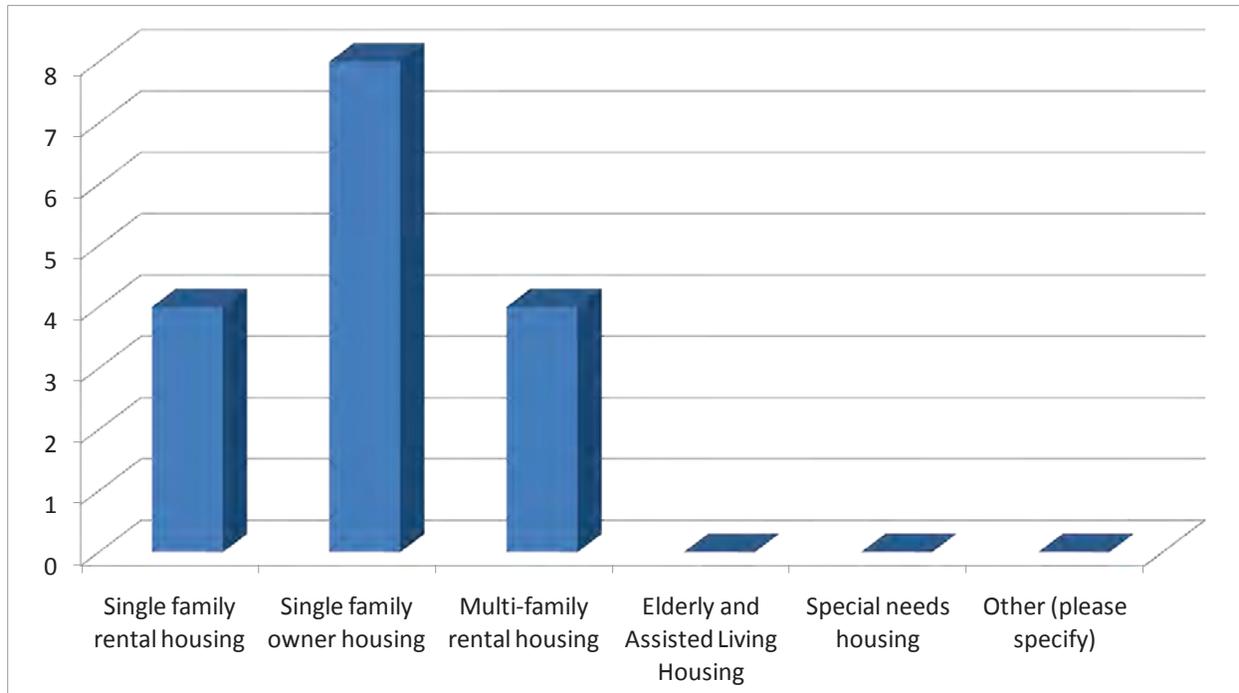
Figure A-2: Households



Need for Additional Housing

The survey asked if there was a need for additional housing in Fort Calhoun. Eighty-two percent replied that there was a need for additional housing. When asked what types of housing was needed, the majority felt a need for additional single family owner housing, with an equal split for single-family rental housing and multi-family rental housing.

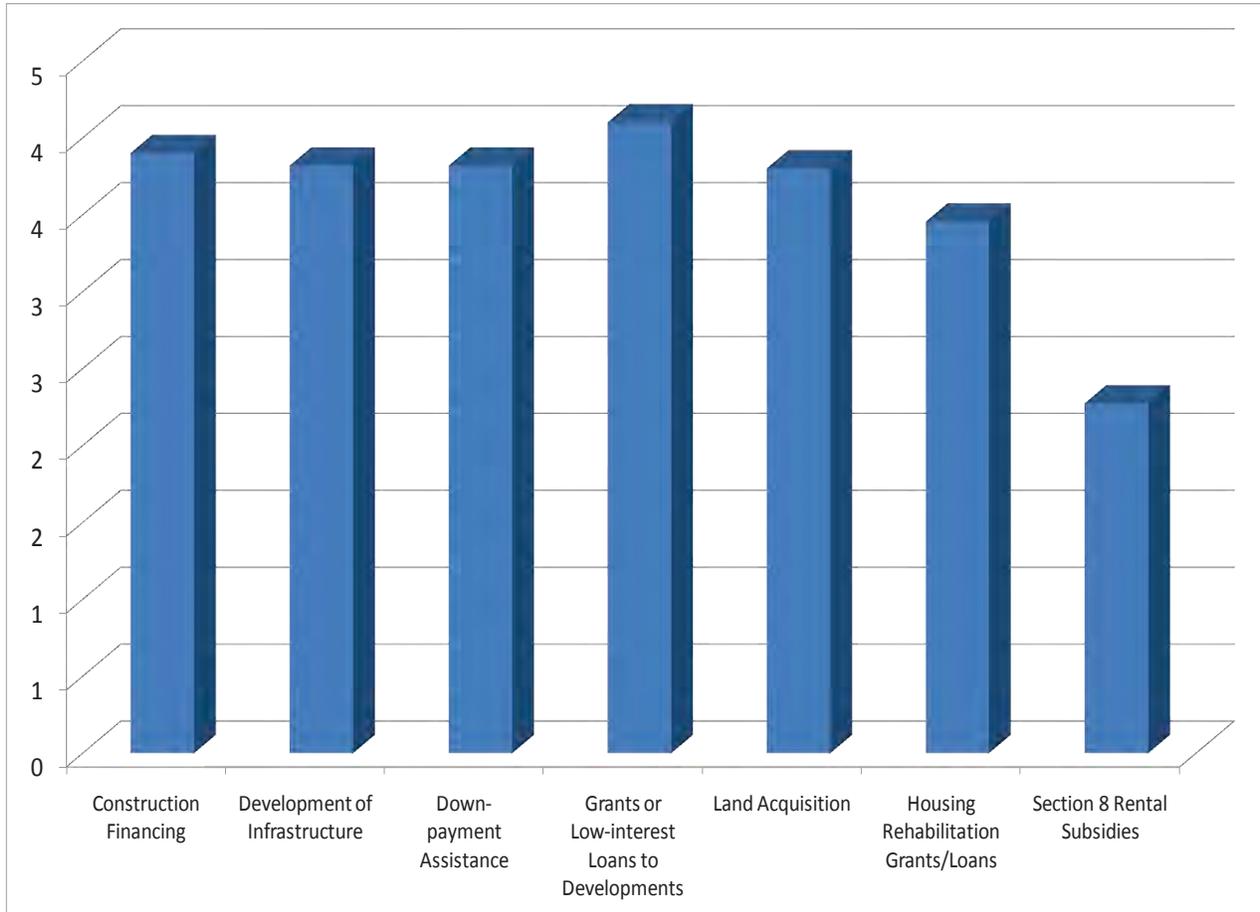
Figure A-4: Housing Types Needed



Housing Programs

Although there was a noticeable overall need in the survey results for additional housing programs, grants and low-interest loans for developments received the most votes.

Figure A-5: Housing Programs



Fort Calhoun Housing Survey

The City of Fort Calhoun is conducting a Housing Assessment. The data compiled in this survey will be completely anonymous and will be presented within the final study. We would appreciate your input to help create a plan to improve housing choices in the community. Please fill out the survey and return it by January 5, 2010 to: Fort Calhoun City Hall, 110 South 14th Street, Fort Calhoun Nebraska 68023.

Housing Supply and Demand

The market for single-family housing:

- Supply greatly exceeds demand
- Supply somewhat exceeds demand
- Supply equals demand
- Demand somewhat exceeds supply
- Demand greatly exceeds supply

Supply of single-family housing:	Under-Supplied	Adequate	Over-Supplied
Over \$200,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$150,000 to \$200,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$100,000 to \$150,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$80,000 to \$100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Under \$80,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The market for rental housing:

- Supply greatly exceeds demand
- Supply somewhat exceeds demand
- Supply equals demand
- Demand somewhat exceeds supply
- Demand greatly exceeds supply

Supply of rental housing:	Under-Supplied	Adequate	Over-Supplied
Over \$700	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$500 to \$700	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$400 to \$500	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$300 to \$400	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Under \$300	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Supply of residential building lots:	Under-Supplied	Adequate	Over-Supplied
Single Family Uses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Multi-Family Uses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Housing Needs

What types of households are important to market in Fort Calhoun (you can choose more than one)?

- | | |
|--|--|
| <input type="checkbox"/> Singles | <input type="checkbox"/> Low to Moderate Income |
| <input type="checkbox"/> Young Families | <input type="checkbox"/> First Time Homebuyers |
| <input type="checkbox"/> Large Families | <input type="checkbox"/> Move Up Markets |
| <input type="checkbox"/> Mature Families | <input type="checkbox"/> Upper Income |
| <input type="checkbox"/> Empty Nesters | <input type="checkbox"/> Other (please specify)..... |
| <input type="checkbox"/> Senior Citizens | |

View on Affordable Housing

Do you feel that there is a need for additional low-income housing? Yes No

If yes, what types of housing opportunities do you feel are needed?

(Please check all that apply)

- | | | | |
|-------------------------------------|--------------------------|------------------------|--------------------------|
| Single family rental housing | <input type="checkbox"/> | Special needs housing | <input type="checkbox"/> |
| Single family owner housing | <input type="checkbox"/> | Other (please specify) | <input type="checkbox"/> |
| Multi-family rental housing | <input type="checkbox"/> | _____ | |
| Elderly and Assisted Living housing | <input type="checkbox"/> | | |

Proactive Housing Improvement Activities

Please rate the following assistance programs on a 1 to 5 scale (5 as the highest) as to how important each would be to the improvement of housing in Fort Calhoun.

- | | |
|--|-------|
| Construction Financing | _____ |
| Development of Infrastructure | _____ |
| Downpayment Assistance | _____ |
| Grants or Low-interest Loans to Developments | _____ |
| Land Acquisition | _____ |
| Housing Rehabilitation Grants / Loans | _____ |
| Section 8 Rental Subsidies | _____ |

Please use the space below to make any additional comments regarding this survey. It can also be used to provide further information about your housing needs.

Appendix B: Housing-related Organizations

The following is a list of housing related organizations in and around Fort Calhoun that aid in housing assistance.

Burt and Washington County,
Community Housing Development
Organization
Post Office Box 82
Blair, NE 68008

Washington County Habitat for Humanity
1449 Washington Street
Blair, NE 68008-1651

City of Fort Calhoun
110 South 14th Street
Fort Calhoun, NE 68023
www.fortcalhoun.org