



# Nebraska's 2022 Strategic Housing Framework

Developed by the Strategic Housing Council



NEBRASKA

Good Life. Great Opportunity.



# Nebraska's 2022 Strategic Housing Framework

Developed by the Strategic Housing Council with support from:



Wellstone  
Collaborative  
Strategies

Nebraska 2022 Statewide Housing Needs Assessment conducted by:



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# Table of Contents

Letters of Support .....	iv
Shared Priorities of the Strategic Housing Council .....	1
Framework Overview .....	3
Project Summary & Approach.....	4
How to Read the Framework.....	5
Current State of Housing in Nebraska .....	6
Housing is Unaffordable .....	7
There is Insufficient Diverse Housing.....	12
Package of Strategies .....	18
Introduction.....	18
Enabling Structures .....	18
Pillar 1. Financial Support & Incentives for Development.....	19
Pillar 2. Education & Policy .....	23
Pillar 3. Safety Net & Special Populations .....	26
Pillar 4. Workforce & Community Capacity .....	29
Implementation.....	32
Conclusion .....	33
Appendix A. Strategic Housing Council Members .....	34
Appendix B. Council Process.....	38
Appendix C. Meetings in a Box .....	41
Appendix D. Nebraska's 2022 Statewide Housing Needs Assessment.....	48
Appendix E. Citations .....	49
Appendix F. Glossary of Acronyms & Terms .....	51
Appendix G. Median Household Income by County .....	53
Appendix H. Economic Benefit of Shared Priority 2 Calculations.....	57

To access the Framework online, including additional elements and resources, visit this link:

<http://www.nifa.org/housing-framework>





## Governor Pete Ricketts

*Growing Nebraska for the Next Generation*

January 3, 2023

One of my top priorities as Governor of Nebraska has been to grow and develop our communities so future generations of Nebraskans can thrive.

We must continue to find ways to recruit and retain workers if we hope to continue achieving economic success in Nebraska. And it is essential in this effort that quality, affordable housing is readily available in communities throughout the state. As such, I fully support the Statewide Strategic Housing Council in its creation and implementation of a Statewide Strategic Housing Framework.

As Nebraskans, let us prioritize working together with the Housing Council under this framework to implement and achieve our shared vision to grow Nebraska.

Sincerely,

A handwritten signature in black ink that reads "Pete Ricketts".

Pete Ricketts  
Governor



**Jim Pillen**  
Governor-Elect

## STATE OF NEBRASKA

OFFICE OF THE GOVERNOR-ELECT  
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January 4, 2023

As governor-elect of the great state of Nebraska, I, James D. Pillen, support the work of the Strategic Housing Council and its creation and implementation of a Statewide Strategic Housing Framework.

Affordable housing is critical to the continued success of our State. We must act together to ensure it is available, affordable, and meets the needs of communities, employers, families and individuals. Nebraska must continue to grow our communities so future generations will continue to live, work and thrive in their hometowns. And so new Nebraskans will see our State as the best place to call home.

As the Housing Council moves into its implementation phase, I encourage all Nebraskans to work together under the umbrella of the Framework to achieve its Shared Priorities.

A handwritten signature in black ink, appearing to read "Jim Pillen".

Jim Pillen

*An Equal Opportunity Employer*



## Introduction

The saying “many hands make light work” often proves itself to be true – collaboration is a key aspect to successful projects/work/etc. For the success of this Housing Framework, many hands working collaboratively will be imperative. The scope of our housing deficit or affordability crisis (however termed) is not one easily solved, nor one solved by a single entity or group. Since taking the helm at the Nebraska Investment Finance Authority (“NIFA”), I’ve been impressed by the passion of people across the State related to the issue of housing, housing’s impact on the vibrancy of our communities, and the need to make solutions work. However, we must collectively harness this energy, and these individual efforts, in order to close that gap between knowing what needs to happen and putting this knowledge into action (the “knowing-doing gap”).

In Nebraska, we know how to work together, and this Framework is an example of that collaborative spirit. We thank the Housing Council, the Core Team, Wellstone Strategies, Queen City Development, NIFA Board and staff, and DED staff, as well as the many others that participated in our process through interviews, learning sessions, Council meetings, and more. The knowledge “in the room” at our Council meetings and in community sessions deeply informed this process. I’d also like to acknowledge the good work of the housing council within Blueprint Nebraska (several of whom are also on our Housing Council) – their worked informed ours and validated much of what we have learned.

Our efforts over the past year have been simply laying the foundation for the work ahead and outlining the way we must do this work going forward to be successful. There is no simple solution, and the complexity requires an integrated effort from local, regional, state and federal levels, both public and private. Today we are “planting the trees” that will shade others. And if we don’t start planting now, those trees will not start to grow. We are a state that knows all about planting trees and looking to the future.

Some will say our Shared Priorities are too “big”, some will take the opposite view. We won’t know what we can achieve until we try and, as is wisely said, what gets measured gets done. We’ve measured our current state, and we’re setting goals to improve that condition.

We invite all Nebraskans to get involved in making our housing Shared Priorities a reality, whether working within their town, city or village, working through a non-profit or private business, or working to advocate for policies and programs that lead to measurable progress. Concerted, combined effort is needed, requested, and appreciated.

Here’s to the important work ahead.

Thank you for your support,

Shannon R. Harner  
Executive Director  
Nebraska Investment Finance Authority

Anthony L. Goins  
Chair  
NIFA Board of Directors

## Shared Priorities of the Strategic Housing Council

Nebraska is at a crossroads. Our state's competitiveness and economic future hinge on solving the housing crisis. If we don't ensure enough affordable and attainable housing Nebraska will not only lose billions of dollars; it will lose the people that call it home. As new housing remains both unavailable and unaffordable, rural communities will decline, struggling to attract and retain a spectrum of employees, from CEOs to frontline workers. Nebraskans will move to other states. Businesses won't locate or expand here. Veterans, people with disabilities or other conditions, older adults, essential workers, low-wage single parents, and those experiencing extreme poverty will face increasingly severe long-term consequences. Failure to act on this crisis will result in shrinking and fragmented neighborhoods, diminished community vitality, stagnant and declining economies, and worse outcomes for peoples' health and education. In short, if we do nothing, Nebraska and Nebraskans will suffer.

To identify a new trajectory and avoid an even greater crisis for the state, we must understand and face our most significant housing challenges:

1. **Problem 1. Housing is unaffordable:** For the 58 percent of Nebraskan households that earn \$75,000 or less, housing is often unaffordable, with 44 percent – more than 176,000 households that rent or own their homes – paying more than 30 percent of their income on housing. This is known as “housing burden” and leaves these families with less for other necessities (e.g., transportation to work, childcare, healthcare, and food) and reduces their ability to contribute to the economy and build personal wealth.
2. **Problem 2. There is insufficient diverse housing:** There are inadequate safe and diverse housing options across Nebraska, leading to a limited workforce for employers and less

## Economic Benefits of Affordable Housing

In just the first year of construction, every 100 units of housing generates:

- ✓ **\$28.7 million** for single family and 11.7 for multi-family in local income.
- ✓ **\$3.6 million** for single family and \$2.2 million for multifamily in local taxes.
- ✓ **394 jobs** for single family and 161 for multifamily.

In short, addressing Shared Priority 2 could generate over **\$7.5 billion** to local economies during the year of construction and \$5.8 billion in continued economic benefit over five years.

## Economic Benefits of Addressing Homelessness

- ✓ It costs about **\$36,000 per year** of taxpayer money to provide emergency and health services for each individual experiencing chronic homelessness.
- ✓ It costs **\$13,000 per year** to provide supportive housing to an individual who formerly experienced homelessness.
- ✓ Providing supportive housing to just 300 chronically homeless individuals could save a net of nearly **\$7 million** in local services like emergency, medical, and law enforcement.

vibrant communities, especially for the lowest-income Nebraskans, including seniors. For instance, there is a statewide shortage of 32,230 rental units for extremely low-income households and not enough low- to middle-income workforce housing.

While solutions to these two problems are complex and play out in unique ways across populations and geographies, identifying them creates an effective, unifying focus that organizes the work ahead. As a first step forward, the Strategic Housing Council developed this Strategic Housing Framework. The Framework sets forth a bold, grassroots vision that asks those involved in the housing sector to achieve success by partnering together.

**Vision Statement:** All Nebraskans have safe, affordable, quality housing choices to rent or own. As a result, affordable housing is the driver of community well-being and economic opportunity.

To achieve this vision and make immediate progress in addressing the two primary housing problems, the Council identified two Shared Priorities to focus on over the next five years:

1. **Shared Priority 1:** By 2028, reduce the number of households that are burdened by housing costs by 44,000, decreasing the burden of low- to middle-income households from 44 percent to 33 percent or less.
2. **Shared Priority 2:** By 2028, develop and rehabilitate 35,000 affordable and attainable low to middle-income rental and ownership housing units, thus reducing the gap in the number of needed units by about one third. This includes rehabilitating or infilling 3,000 unsafe or dilapidated properties and providing 10,000 units and any necessary supports for households making under \$20,000.

The path forward is challenging, but the Council is committed to several actions to fulfill the shared priorities. Some of the initial actions include:

- Secure diverse, dedicated revolving/recurring statewide housing funding sources built from best practices nationwide and tailored to specific income brackets.
- Offer a package of solutions to support home ownership for Nebraska's workforce. Solutions include low-cost mortgage rates, down payment assistance, and other homebuyer supports.
- De-risk development for rural and small developers by providing tools or programs, such as credit enhancements and guarantees.
- Leverage private, employer, foundation, and local funds.
- Pilot a social impact bond in partnership with investors to support local supportive housing.
- Create a model toolkit for how communities can develop affordable and attainable housing.
- Support the development of 10,000 affordable housing units for those earning \$20,000 or less.
- Develop a home building academy that supports and expands existing efforts to increase those being educated in the construction trades.
- Incentivize manufactured housing to support affordable and attainable housing in rural Nebraska to help alleviate workforce challenges.



## Framework Overview

The Nebraska Investment Finance Authority (NIFA) is one of the leading entities working to ensure that all Nebraskans have access to housing at a price they can afford. In consultation with the Governor's Office, NIFA's Board tasked NIFA to convene the new Strategic Housing Council to develop an actionable and accountable *Strategic Housing Framework* (Framework) for Nebraska.



The Council represents a set of diverse partners from across the state, including state and local agencies, nonprofits, foundations, and developers. The Framework represents the Council's collective insights and consensus for how to best solve Nebraska's housing challenges. Many of these partners have also committed to shepherding the Framework's implementation beginning in 2023.

The Framework was completed in December 2022 and is structured around the **Problem Statements** and **Shared Priorities** described on page three. To achieve the priorities, the Council crafted a set of four **Strategic Pillars**, each of which includes specific **Goals** and **Strategies** (see *Figure 1*). This structure of two overarching priorities supported by detailed strategies will ensure that the Council's planning leads to action. As a living document, the Framework and its strategies will be updated as our work progresses and Nebraska's housing landscape shifts. Once implemented, the Framework will provide individuals and providers from across the state easier access to available programs. Funding agencies will be able to administer housing programs and funds more efficiently and end consumers will have access to greater numbers of housing units.

## Defining Affordable, Attainable, & Diverse Housing

The United States Department of Housing and Urban Development (HUD) defines **affordable housing** as "housing in which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities."

We use the term *affordable and attainable* housing to indicate that housing is income-appropriate, regardless of type. This includes market-rate housing as well as subsidized housing.

We use the term *Affordable housing* (with a capital 'A') when referring to housing that is subsidized and is considered an Affordable Housing unit.

*Diverse housing* refers to the mix of housing needed for any given community.

Housing shortages can consist of a lack of total housing units or a lack of affordable and attainable housing units. For example, if a market possesses available units (surplus), but these units are not attainable by a household with a typical income, it would still be considered a housing deficit for the purposes of this Framework.

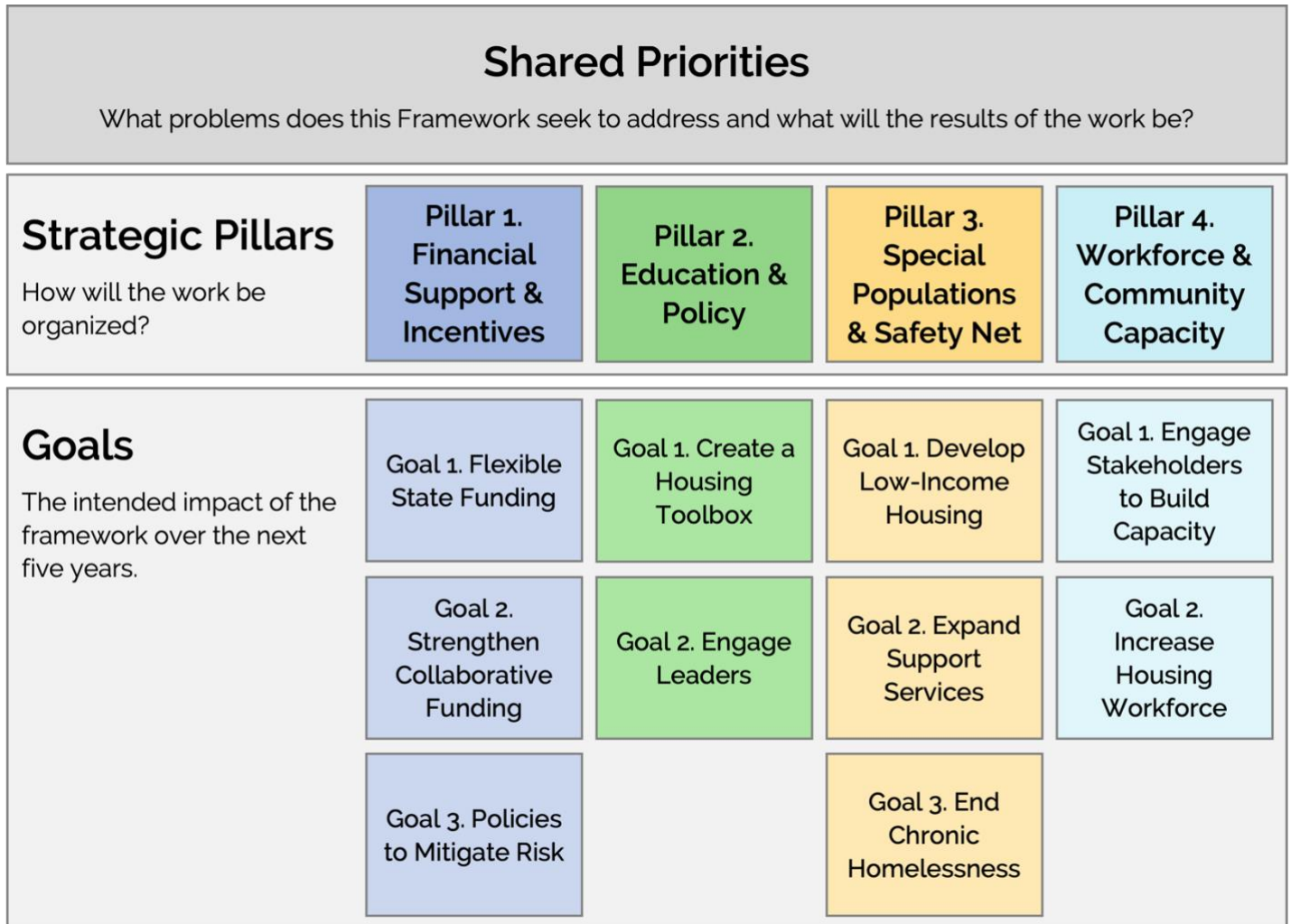


Figure 1. Strategy Overview. See Package of Strategies section for details.

## Project Summary & Approach

The overall approach to this process is best described in *Figure 2* below and includes four distinct phases:

1. Identify where we are now (Challenges), where we want to get to (Ideal State), and the buckets of work we need to organize around (Strategic Pillars).
2. Agree on the goals of the work as a Council.
3. Define specific strategies to achieve the goals and establish clear metrics that measure progress and success.
4. Agree to an ongoing structure to implement the Framework.



## Nebraska Strategic Housing Plan Process Components

	Process	Planning Element	Definitions	Examples
1	<b>Meetings in a Box and Council Meetings</b> Determine draft challenges and ideal state. Ideal state to be crafted into <i>Strategic Pillars</i>	<b>Challenges</b>	<b>Challenges</b> are what in the current state holds us back from achieving the ideal state or is an area of unmet need.	<i>Example:</i> The state faces a crisis in the rise of suicide and drug overdose.
		<b>Ideal State / Strategic Pillars</b>	<b>Strategic Pillars</b> are the ultimate outcomes the plan sets out to achieve and are expressed as the ideal state.	<i>Example:</i> Cut youth suicide rates in half.
2	<b>Strategic Housing Council</b> Identify goals, confirm <i>Strategic Pillars</i> challenges, and shared priorities.	<b>Goals</b>	<b>Goals</b> represent the result of our work to help reach the desired impact ( <i>Strategic Pillar</i> ).	<i>Example:</i> Every individual experiencing homelessness can access permanent supportive housing.
		<b>Shared Priorities</b>	<b>Shared Priorities</b> represent the measurable time-bound impact measures that indicate the most critical results within the planning horizon	<i>Example:</i> By 2028, cut rural youth suicide rates by 1/3.
3	<b>Workgroup Meetings</b> Develop regional and statewide strategies	<b>Strategies</b>	<b>Strategies</b> are the methods by which we attain a goal. These should start with an action verb.	<i>Example:</i> Provide grants to fund supportive housing for individuals experiencing homelessness.
4	<b>Organizational Work</b> Communicate & support plan implementation	<b>Implementation</b>	<b>Implementation</b> is how each organization or initiative will operationalize the plan through near-term tactics within their control. If a group continues, a joint adaptive planning process can be used to operationalize the plan.	<i>Example:</i> Apply for grant in Q2 to develop 50 permanent housing units on the xxx property.

Figure 2. Overview of Framework development process.

### How to Read the Framework

There are three primary sections to the Framework. **The Current State** describes the major housing-related challenges and opportunities at play in Nebraska. It pulls from the 2022 Statewide Housing Needs Assessment, Council-led Meeting-in-a-Box discussions, additional Council work, and multiple other state and federal data sources. **The Package of Strategies** is the heart of the Framework. It articulates a) the four Strategic Pillars that organize the work ahead and represent the long-term ideal state, b) the goals to be achieved over the next five years, and c) both short- and mid-term strategies to put the Framework into action. Finally, **Implementation** outlines how the Strategic Housing Council, NIFA, Strategic Pillar workgroups, and other housing stakeholders and advocates will work together on these actions to meet the housing needs of all Nebraskans.





## Current State of Housing in Nebraska



Across Nebraska, urban and rural communities are confronting a critical shortage of new and rehabilitated single-household and multi-household housing at all price points. Overcoming these shortages would create equitable and sustainable housing markets. The lack of affordable mixed-income, attainable, and quality housing has been affected by a number of community-dependent factors. Limited capacity in many locales inhibits housing development. This shortage spans the spectrum, including a shortage of staff in planning and

building departments, as well as developers and builders. A lack of local workforce is also a critical challenge for rural communities, especially for the smallest and most removed from urban cores. On the other hand, high costs that continue to increase and limited land availability are important challenges that urban areas need to address. Regardless of geography, these challenges have led to a situation in which many counties and municipalities experience limited economic development, historically marginalized communities continue to experience disproportionate impacts, and safe housing remains out of reach for many. Developers, investors, and families are increasingly reluctant to invest in new or rehabilitated housing units when the high cost of construction limits their investment return.

New data-based strategies, partnerships, funding methods, and subsidies are needed to create affordable and quality housing in most Nebraska communities. Nebraska's most vulnerable populations – the working poor, people with physical

and mental health challenges, people experiencing homelessness, and the aging and elderly – are most impacted by the state's housing crisis. Nebraska's Native American communities also face increasing difficulty accessing needed federal funds.

Nearly all counties face a workforce housing crisis for persons earning between 70-120 percent Area Median Income (AMI). Lack of affordable, attainable, and quality single-household and multi-household housing for people earning at these levels often force costly housing choices that also fail to meet family needs. Housing shortages at all price points create challenges in attracting new employees and retaining existing workers.

Rapidly increasing home prices and rental rates, as well as issues with the quality and quantity of available housing inventory, are shared realities facing home seekers nationally and in communities throughout Nebraska.

A shortage of quality, affordable housing has become a barrier to job growth, community development, talent attraction and retention, and overall quality of life for Nebraska and its communities.

~ 2022 Nebraska Housing Needs Assessment



To reiterate, Nebraska's housing challenges can be best described by the following problem statements:

1. **Housing is unaffordable:** For the 58 percent of Nebraskan households that earn \$75,000 or less, housing is often unaffordable, with 44 percent – more than 176,000 households that rent or own their homes – paying more than 30 percent of their income on housing. This is known as “housing burden” and leaves these families with less for other necessities (e.g., transportation to work, childcare, healthcare, and food) and reduces their ability to contribute to the economy and build personal wealth.
2. **There is insufficient diverse housing:** There are inadequate safe and diverse housing options across Nebraska, leading to a limited workforce for employers and less vibrant communities, especially for the lowest-income Nebraskans, including seniors. For instance, there is a statewide shortage of 32,230 rental units for extremely low-income households and not enough low- to middle-income workforce housing.

The remainder of this section focuses on factors that contribute to these two problems and their critical impacts on individuals and communities. While the factors have been sorted into one challenge or the other, many contribute to both unaffordability and lack of housing.

## Housing is Unaffordable

### High Costs

Higher costs experienced by the end consumer are largely a product of the increasing costs to develop housing. In just four years, from 2016 to 2020, the median purchase price of a home increased by 30 percent. That's about twice the increase of Nebraska's median household income, which rose 16 percent over the same period. This is an important factor in the expanding housing burden for so many families.



Supply chain challenges and inflation are important factors in the increased costs of materials. For example, while the overall housing construction cost doubled between 2001 and 2019, supply chain disruptions and other pandemic related impacts led to a 50 percent increase in lumber cost in the eight months from April to December 2020. These rapid cost increases have exacerbated the existing strain on both developers and people looking for rental or ownership options throughout the state. Housing construction costs for rural communities can be substantially higher than the cost of that same development in a more urban area.

In some cases, seniors who might otherwise consider downsizing do not, either because the cost of downsizing exceeds the equity in their current home, or the appropriate housing is simply not available. Their ability to downsize directly influences the availability of family homes for

newcomers. Given the limited availability of affordable and available units, this reality contributes to the low supply across the housing spectrum.

## Increasing Loan Costs

Increasing construction loan and mortgage rates exacerbate high costs. High mortgage rates make it more expensive to maintain a loan on a home and can be prohibitive to taking on a loan in the first place. For a \$250,000 mortgage, increasing mortgage rates mean what was a \$1,200 monthly payment (not including taxes and insurance) in the first quarter of 2022 is now more than \$1,700 at the time of publication, pricing many people out of the market.

## Limited Ability to Take Risks

Increasing interest rates further exacerbate an already difficult environment for building higher-risk developments. Some of those affected are companies or organizations that provide subsidized units or ongoing

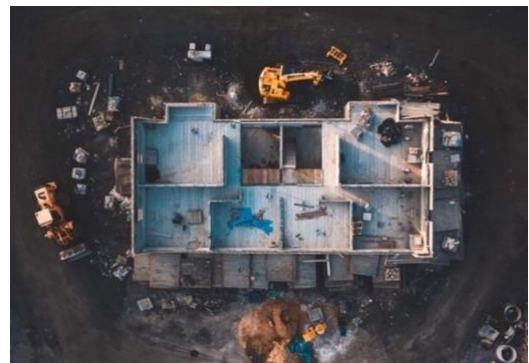
wraparound services. Programs and incentives to mitigate financial risk have failed to keep pace with rising costs. This issue is compounded in rural areas that already face barriers to breaking ground on small-scale market-rate developments due to limited return on investment. In urban areas, only a limited number of developers are engaged in building low-income and supportive housing for the most vulnerable, primarily due to complexity and return on investment risk.

Costs are prohibitive - developers don't believe they can build a home that will sell within the "workforce housing" price range without losing money.

~ Meeting in a Box Participant

## Availability of Developable Land

Available, affordable, and ready-to-develop land is difficult to find. This was the case before the pandemic, and since then supply chain interruptions, exorbitant inflation, and the ever-increasing cost of developable land have further exacerbated this challenge. For rural communities, the infrastructure needed to make a house livable has been a critical barrier to overcome, and in some cases has proven prohibitively expensive. Water, sewer, electricity,



floodplain mitigation, roads, and other infrastructure needs coupled with supply chain challenges have led to significant delays in development. Urban communities, while still faced with challenges to timely and appropriately fund infrastructure, aren't as hard pressed as their rural counterparts. Instead, urban communities have too few lots available to allow affordable and attainable housing to be built at the scale and price point necessary. As stated in the Housing Industry Council report to *Blueprint Nebraska*, Nebraska's economic development plan,

“inventory of ‘ready to develop’ lots and land is thin” (Analysis section, Weakness #1). Limited supply drives up lot prices, increasing overall cost and reducing affordability.

### Poor Regulatory Framework

Building codes, land use policy, and zoning requirements vary dramatically by jurisdiction. Often, outdated codes and policies create substantial inefficiencies, and limit the appeal for investing in housing projects (a recent report from the National Association of

Consumer and producer transactions are overly complex, and fees, taxes, and regulations on needed affordable and workforce developments have unnecessary risks and inefficiencies that discourage production by the private sector.  
 ~ Housing Industry Council, Blueprint Nebraska

Home Builders found that multifamily development costs increased an average of 40.6 percent due to regulations imposed by all levels of government). The Housing Industry Council report identifies this same challenge as well as potential opportunities to address it, including, for instance, developing “zoning that permits high-density housing [to] encourage the production of more units on smaller parcels of land, reducing the overall cost of development” (Analysis section, Opportunity #2). Similarly, an Assessment of Housing Affordability in the Omaha & Council Bluffs Area highlights zoning updates as critical to encourage the development of “missing middle” housing types currently lacking in the region.

Regulatory and public financing processes are often time-consuming and complex, creating additional barriers to housing development and ultimately contributing to the overall lack of affordability experienced by Nebraskans.

### Housing Burden is Most Severe for Low-Income Renters and Owners

While the housing burden is felt across low to middle-income households, it is most severe for mortgaged homeowners making less than \$50,000 annually, and for renters making less than \$35,000 annually (see *Figure 3* and *Figure 4*). The Needs Assessment indicates that over half of the households in both groups experience some degree of housing cost burden.

Household Income	Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000+
<b>Owned w/o Mortgage</b>	23,315	30,587	29,792	41,623	78,690
Housing Burdened	70%	20%	5%	1%	0%
Not Housing Burdened	30%	80%	95%	99%	100%
<b>Owned w/ Mortgage</b>	10,804	17,628	26,570	56,046	189,330
Housing Burdened	99%	86%	55%	23%	4%
Not Housing Burdened	1%	14%	45%	77%	96%
<b>Total Owned Households</b>	<b>34,119</b>	<b>48,215</b>	<b>56,362</b>	<b>97,669</b>	<b>268,020</b>

*Figure 3. Percentage of Homeowner Households Experiencing Housing Burden by Household Income and Mortgage Status. Source: American Community Survey, 2020, as depicted in the Needs Assessment.*

Household Income	Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000+
<b>Total Rented Households</b>	52,160	52,402	43,025	46,887	45,182
<b>Not Housing Burdened</b>	13%	32%	69%	91%	99%
<b>30%-50% Housing Burden</b>	20%	52%	28%	8%	1%
<b>Significant Housing Burden (50%+)</b>	67%	16%	3%	1%	0%

Figure 4. Housing Burden of Renting Households by Household Income. Source: American Community Survey, 2020, as depicted in the Needs Assessment.

Data from the National Low Income Housing Coalition’s (NLIHC) 2022 Nebraska Housing Profile aligns with the Needs Assessment findings and provides a breakdown of extremely low-income renters by category. As depicted in *Figure 5*, 40 percent of these people are essential workers or other low-wage workers. Even at full-time, those earning minimum wage fall into this extremely poor income bracket. In addition, the lowest income bracket has a disproportionate number of fixed-income seniors (27 percent), those with intellectual, developmental, or physical disabilities (21 percent), people with behavioral health challenges, survivors of domestic violence, people who have been incarcerated and cannot find work, and those who have faced severe medical challenges. Many of these individuals may need supportive housing.

Part of the housing burden for low-income households is due to a shift in the availability of rental housing for under \$500 per month. As the Needs Assessment states, “while the total number of units in the \$500-999 monthly rental range has remained relatively stable, units available for less than \$500 per month in rent have fallen by 45%. Units available for \$1,000-\$1,499 have increased by 150%, and units available for more than \$1,500 per month have increased by

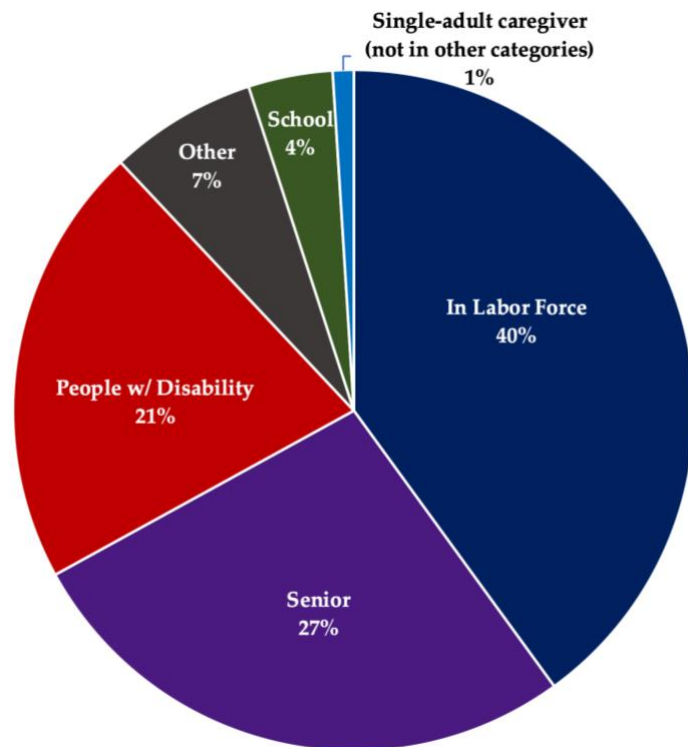


Figure 5. Nebraska's Extremely Low-Income Renter Households by Category. Note: Mutually exclusive categories applied in the following order: senior, people with a disability, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Nationally, 15% of extremely low-income renter households are adult caregivers, 55% of whom usually work more than 20 hours per week. Source: 2020 5-year ACS PLUMS data.





186%” (p. 28). Data from the NLIHC shows the same – that the most significant deficit of affordable and available units is for households earning the least. Households earning between 0-80 percent AMI experience a small surplus of affordable and available rental units (102 units / 100 households); households earning 0-50 percent AMI experience a moderate deficit (78 units / 100 households); and households earning 0-30 percent AMI experience a severe deficit (38 units / 100 households).

This severe deficit of units at the lowest end of the income bracket is an important factor to consider on its own. With only 38 available units for every 100 households earning 30 percent AMI or less, the remaining 62 households are forced to search for housing options at a

The presence and degree of housing burden in the \$20,000-\$49,999 household income levels points to a growing need in the \$500-\$1,250 rental range, despite the overall prevalence of units at this level.

~ 2022 Nebraska Housing Needs Assessment

price above what they can afford; this group of 62 is considered housing cost burdened. For the 38 households that *can* find a unit within a price range they can afford, their housing choices are so limited that they may be forced to choose a unit that doesn't meet their needs or may be in a state of disrepair. The demand at this price point has created a seller's market in which property owners have significantly more power than renters. Several Meeting-in-a-Box participants described experiencing this: “landlords dictate how and to whom they will rent.... They have virtually unlimited demand on housing, [resulting in] no incentive for a landlord to be a good landlord.” The combination of these many factors – renting instead of owning, living on a low or fixed income, and the disproportionate representation of vulnerable populations – reinforces the reality that housing burden becomes increasingly severe as income decreases.

***Housing burden ultimately has the potential to diminish overall quality of life*** by leaving fewer resources available for discretionary spending, which has a direct

impact on Nebraska's economy. To the extent that a potential jobseeker is unable to identify housing that is affordable, commensurate with the job's wage, that individual may seek

employment elsewhere. (Needs Assessment, p. 47)

## There is Insufficient Diverse Housing

### Limited Community Know-How and Capacity



There is a workforce shortage, especially in Nebraska's most rural areas. The number of households per construction worker indicates that there are not enough construction workers in rural areas to effectively serve the community. Urban areas and the state as a whole are similar or better than national averages, with 12 to 16 households per construction worker, respectively. Rural areas, on the other hand, have an average of 27 households per construction worker, and sometimes exceed 50 households per construction worker. These labor shortages, combined with a prevalence of older and poorer quality homes in rural areas, compound rural housing challenges.

Communities also need more private capital. In many cases, a limited understanding of available resources, how to access them, and how to be resilient in the face of a changing market compound the difficulties communities face. Even when communities can access funds, some need a more available workforce to invest the funds effectively or within the required funding timeframe. Rural communities isolated from larger metro areas face limited access to technical expertise and high material transport costs. They also struggle to attract developers due to their smaller scale of need (e.g., only 1-2 units to fill their housing gap).

One house makes a difference in a community that hasn't had a house built in decades.

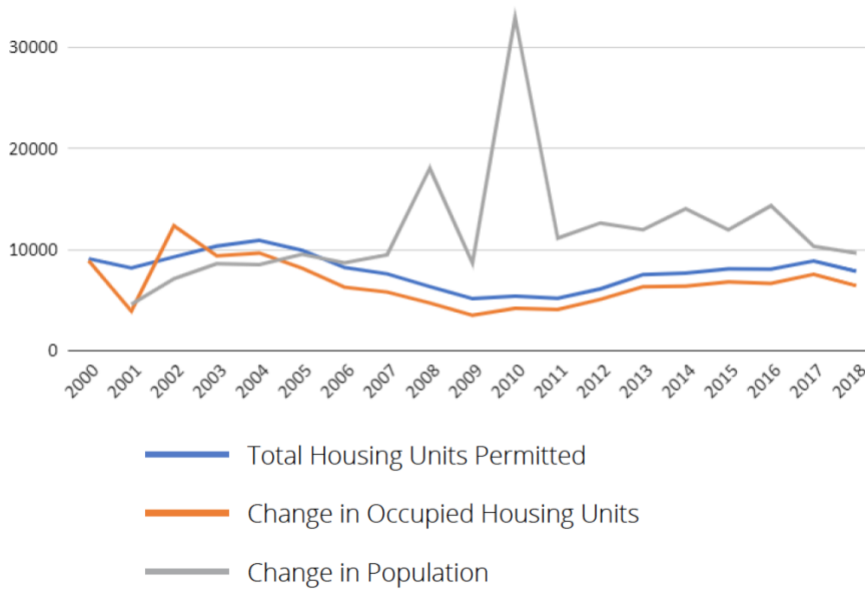
~ Meeting in a Box Participant

### Challenging Population Trends

According to the Needs Assessment, population trends introduce a unique set of challenges to the Nebraska housing market. Fast growing metropolitan areas face different needs than rural counties with declining populations. Metro and non-metro areas with populations of 20,000 or more have experienced population growth in the past 40 years, while communities with populations of

As a young growing family, my husband and I have not been able to find a 3+ bedroom house at a decent price. Our community has many small 2-bedroom houses, but not many for a bigger family, as the elderly are still living in their 3+ bedroom houses instead of downsizing. It would be good to build more family homes for larger families and also have quality houses for elderly to relocate when they are ready for lower maintenance.

~ Meeting in a Box Participant



*Figure 6. Nebraska's Change in Population and Total Housing Units: Despite a yearly positive population change since 2000 (gray), newly permitted housing units have not kept pace (blue). While population and unit growth need not change on a one-to-one basis, the gap between the two can help explain limited supply experienced today. Source: US Census Bureau, American Community Survey, 2020, as depicted by the Needs Assessment.*

20,000 or less have experienced an overall decline.

Housing units are not keeping up with population growth. For instance, in the 25-years from 1980 to 2005, Nebraska's population increased by 181,896 people, and 192,750 new housing units were permitted. This is a near 1:1 match. In the 14-years from 2005 to 2019, Nebraska's population grew by an additional 182,687, while only an

estimated 82,060 housing units were completed (see **Figure 6** and Needs Assessment p. 26).

From 2020 to 2040, Nebraska's population is projected to grow by an additional 234,042 (12 percent), which is the third highest growth rate among the 12 Midwest states (University of Virginia Weldon Cooper Center, 2018). Given the current rate of production in the region, the gap between actual and needed units may continue to grow.

Baby boomers aging into retirement will have an outsized impact on housing availability over the next decade, with a projected increase of 42.4 percent of the 65+ population by 2030.

Nebraska's population under 65 is projected to only experience a 0.9 percent increase over the same period. In addition to population trends, the current housing cost increases and interest rate environment are often prohibitive for seniors wanting to downsize from their low-to-no-mortgage family-sized homes. As a result, these family-sized homes aren't hitting the housing market, which pinches the supply across the housing spectrum. This is especially true for communities (often rural) faced with limited growth and a constrained workforce.

## Deteriorating Housing Stock

Housing across Nebraska is showing its age. Statewide, 20 percent of housing units were built prior to 1939, and more than 60 percent were built prior to 1980. Rural areas have housing that exceeds the state averages, with 30 percent built before 1939 and more than three-quarters before 1980. Some urban neighborhoods also face significant challenges with concentrations of dilapidated and unsafe housing.

Housing quality is a key factor influencing the supply of housing, and it tends to correlate with age – older homes are more often of lower quality due in large part to deferred maintenance. These two factors have created a situation in which there are a disproportionate number of poor-quality homes in rural Nebraska. While urban areas have proportionally fewer old and low-quality units, gentrification and redlining have led to concentrated pockets of low-quality housing.

Stakeholders stress that rehabilitation is not incentivized or sufficiently supported and that many units are deteriorated beyond repair, requiring them to undergo demolition. This barrier has created shortages across the housing spectrum, limiting the types of available housing and reducing consumer choice.



Overall, the prevalence of vacant and aging housing inventory in [Nebraska's rural regions] points to a specific need for demolishing, improving, and /or repurposing housing units in these areas.

~ 2022 Nebraska Housing Needs Assessment

## Historically Marginalized Communities Continue to Experience Disproportionate Impacts

People and communities historically marginalized and underinvested continue to experience disproportionate impacts. If the strategies put forth in this Framework are to have a lasting and meaningful impact for all Nebraskans, it's critical to consider how housing solutions can be used to break cycles of poverty and discrimination.

### Underinvested Communities

There is a distinct lack of generational wealth in historically lower-income communities, and “many families are either unable to afford a house or do not know how to ensure the family home is passed through the generations” (Meeting-in-a-Box participant). In addition, several Meeting-in-a-Box participants described their experience living in an underinvested community as lacking “local jobs, markets, shops,” and often

People need a community to live in, not just a house.

~ Meeting-in-a-Box Participant



not located near “transportation, employment, childcare, and schools.” They described the challenging decisions of choosing between living in a community that feels like home and living in a community that provides critical infrastructure and amenities. In their report to Blueprint Nebraska, the Housing Industry Council reinforces these sentiments from individuals:

**“Current development practices pay little attention to modern demands for public transportation, technology, and quality of life amenities.** Practices in this area need improvement. Place-based development needs to be a primary consideration in connection with any housing initiative. Considerations for walkable communities, access to community culture and amenities, greenspace and other quality of life features are necessary.” (Analysis section, Weakness #4, emphasis in original)

While this lack of infrastructure and amenities is a reality in many communities, communities with historic underinvestment suffer the most from limited access. Multiple Meeting-in-a-Box participants described how mixed-income developments and communities could be an effective way to begin undoing this deficit, reducing the overall concentration of poverty and economic segregation, and reinvesting in existing systems designed to support communities (e.g., public school funding).

According to the Housing Industry Council report, one of the weaknesses in the current state of housing is that “the current stock of affordable and workforce housing is not sustainable due to high taxes, gentrification of available units, and inadequate quantities in the development pipeline” (Analysis section, Weakness #1). The housing solutions put forth in this Framework should account for the realities of existing gentrification and how to build on existing *social* capital in communities with historically limited *financial* capital.

### Rural Barriers to Overcoming Impacts of Historic Discrimination

The impacts of historic discrimination on Nebraskans’ lived experience described above play out differently in rural areas than in urban areas. Many rural communities struggle to bring in the necessary resources or expertise to develop market-rate housing to keep pace with demand. The resources and expertise to develop and sustain supportive housing that provides wraparound services, or physical accessibility accommodations, are more specific and therefore even farther out of reach.



## People Experiencing Homelessness

- According to January 2020 numbers reported to HUD, there were less than **2,500 individuals** who experienced homelessness on any given day. This represents a **32% drop** since 2007.
- **463 people experienced chronic homelessness.**
- Numbers presented to the Department of Education indicate that **4,084 public school students** or 1.2% of students experienced homelessness during the 2019/2020 school year, one of the five lowest reported rates in the country.
- It is not clear how the pandemic and recent economic challenges have impacted the homeless population.

## Constrained Economic Development

The limited availability of diverse housing has constrained the ability of many communities across Nebraska to maintain and develop their economies. Lack of housing constrains area employers from expanding and discourages new employers from relocating. The economic benefits of providing affordable and attainable housing across the spectrum can be significant. The creation of 100 single-family units of affordable housing generates \$28.7 million in local income, \$3.6 million in local taxes and other revenue, and supports 394 jobs. Similarly, 100 multi-family units generates \$11.7 million in local income, \$2.2 million in local taxes, and supports 161 jobs. Rehabilitation of housing units also has economic benefit, though significantly less. Statewide, this could mean benefiting local economies by with more than \$7.5 billion during the year of construction and \$5.8 billion in continued economic benefit over the following five years (National Association of Homebuilders, 2015; see Appendix H for calculations). The mere existence of affordable and attainable housing can be an economic boon to communities, but in our current state, the lack of housing is more often a barrier to economic growth.

A shortage of quality, affordable housing has become a barrier to job growth, community development, talent attraction and retention, and overall quality of life for Nebraska and its communities.

~ 2022 Nebraska Housing Needs Assessment

As is the case with many other factors influencing housing diversity, rural areas experience additional limitations because of their geography. Building housing is a challenge anywhere. In rural communities the difficulties are compounded because the needed resources are concentrated in metro

areas. This means that the economic benefits of diverse housing are even further out of reach in rural areas. As described previously, many rural areas struggle to attract and retain workers. In some communities housing isn't the primary barrier to economic development. For many, however, a lack of affordable and available housing *is* a key barrier to achieving economic prosperity. Limited housing means limited opportunities for businesses and workers to locate in these communities. A limited ability to attract new workers to the state can depress the demand for housing, and the impacts of this can range from decreasing capital investment in rural projects to companies choosing to relocate or not set up shop in Nebraska at all.

Taken as a whole, the multitude of factors influencing the lack of affordable and diverse housing in Nebraska make it clear that the state is in a crisis. Advocates and developers are grappling with a changing and increasingly difficult landscape. Residents are faced with painful housing choices if they have a choice at all. It will take focused, strategic, and collaborative action to address this crisis for the people of Nebraska, now and for years to come.

Neighborhoods need to be walkable, and a mixture of different income levels need to be attracted to all neighborhoods to avoid poverty concentration or economic segregation. Having mixed income neighborhoods creates mixed income schools and experiences which helps everyone thrive.

~ Meeting in a Box Participant





# Package of Strategies

## Introduction

The Package of Strategies is the heart of this Framework and represents *how* the Council recommends addressing Nebraska's two primary housing challenges: lack of affordability and insufficient housing diversity.

There is not a one-size-fits-all explanation for housing needs in Nebraska. Our communities differ in size, economy, primary industries, proximity to larger cities, and other local-level factors, influencing the inflow and outflow of population, as well as the demographic and socioeconomic compositions of communities.

~ 2022 Nebraska Housing Needs Assessment

To guide the Council in its work, the members identified and agreed to a set of guiding principles early in the process. These principles define both how the Council went about its work and the desired impact of the Package of Strategies for people living in Nebraska. For instance, the Council set out to be collaborative and to build upon what is already working, as well as to put forth strategies that address local needs at points across the housing spectrum (see Appendix B).

This section is organized into four **Strategic Pillars**, each of which addresses an aspect of the housing ecosystem and describes an ideal future state for it. To connect the Pillars to the realities facing Nebraska, each section begins by identifying the aspects of the Current State challenges addressed by that Pillar. Each Pillar also includes two additional components: two to three **Goals** describe what the Council aims to achieve over the next five years, and **Strategies** for each goal describe how they will go about the work.

## Enabling Structures

There are three efforts that are critical to move forward for the success of all four Pillars:

**Strengthen the Strategic Housing Council & associated systems:** Ensure the continuation of the Council with added staff or consulting support. Further build out the Framework's implementation infrastructure. This includes organizational commitments and the ability to track progress (2023).

**Develop coordinated impact reporting across programs:** Regularly evaluate and publish outputs, outcomes, and impact of public investments and collaborative structures to ensure sufficient new and rehabilitated housing that meets the needs of Nebraskans (2024).

**Build collaborative local/regional infrastructure:** Augment existing local and regional collaborative infrastructure. This will support collaborative funding, education, development of housing champions, and local planning and zoning capacity. Strategies can be found across the Pillars, that build this collaborative infrastructure and ultimately work to meet Nebraska's housing needs (including for special populations) (2025).





**Pillar 1. Financial Support & Incentives for Development:** Communities, stakeholders, and investors in Nebraska have unique systems and financial tools to address the broad range of rapidly evolving urban and rural housing needs.

### Relevant Current State Challenges

A lack of currently available housing, in addition to barriers to developing or rehabilitating housing to increase the supply, is a challenge that must be solved for communities across Nebraska. While the specific solutions will vary based on individual community needs, many households have been limited in their ability to economically advance and prosper because of limited housing. Some of the primary barriers addressed in this Pillar include a limited ability to take risks, especially financial risks, on small or unique housing types and/or developments. Other barriers include limited community capacity, especially for areas not near population centers, and a poor regulatory framework related to funding and investment in housing.

Pillar 1 seeks to address these issues by initiating new systems that incentivize and support development of diverse housing based on the identified needs of each community. Goal 1 seeks to streamline and improve the way housing funding operates at a statewide level, as well as to

### Pillar 1 Prioritized Actions

- Secure diverse, dedicated revolving/ recurring statewide housing funding sources built off best practices nationwide and tailored to specific income brackets.
- De-risk development for rural and small developers by providing tools or programs such as credit enhancements and guarantees.
- Leverage private, employer, charitable, and local funds.
- Pilot a social impact bond in partnership with private investors to invest in local supportive housing.

explore the establishment of new dedicated funding for housing development. Goal 2 focuses on supporting communities or regions to better align/leverage their existing resources and access to new state or federal resources. Goal 3 focuses on policy improvements that minimize risk and increase the opportunity for housing innovation.

## **Goal 1. Prioritize flexible and efficient state funding for housing initiatives and impactful program improvements.**

### Strategies

- 1) **Review and improve:** In partnership with the Commission on Housing and Homelessness, create a subcommittee of the Strategic Housing Council that includes program experts, implementing agencies, small to large developers, and community leaders. The subcommittee will independently review prioritized state housing programs and tax incentives to make recommendations to the Council, Governor, agencies, and Nebraska's Unicameral. Recommendations may:
  - Increase flexibility;
  - Improve efficiencies (e.g., joint applications and compliance where possible or where alignments already exist, list of unnecessary regulatory hurdles that should be removed, revolving funds, maximize available dollars);
  - Identify cross funding opportunities that leverage multiple funds;
  - Maximize federal resources; and
  - Ensure all guidance should be clear, consistent, and well-understood.
- 2) **Dedicated statewide housing funding sources:** Evaluate the use of ARPA and other innovative funds in Nebraska and in other states to determine what is most effective and use these results to inform more effective and innovative investments in the future as well as Nebraska's preparedness for any future federal funding investments.

## **Goal 2. Work with interested communities to create or strengthen collaborative and diverse community funding that helps to effectively and efficiently meet their economic development and housing needs.**

### Strategies

- 1) **Assess & Evaluate:** Assess the current level of regional and community<sup>1</sup> collaboratives and identify any support and/or resources they need to work effectively, including incorporating diverse funders, such as from charitable organizations, the public sector, employers, and private investors. Where gaps are found, support the creation of new collaboratives.

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<sup>1</sup> In this case, regional and community scale can vary from a subsection of Omaha to a multi-county region, depending on local needs and population. This may be built off current development districts.

- 2) **Incentive Program:** Identify incentives that benefit regions and communities that develop funding collaboratives.
- 3) **Technical Assistance:** Provide technical assistance to support the formation and strengthening of funding collaboratives.
- 4) **Align & Invest Resources:** Use existing needs assessments and develop new regional and community collaboratives as necessary to align resources and commit funding resources to reach communities not currently covered, e.g., a state match for rural workforce housing. Ensure existing knowledge is not only leveraged, but also shared with the Housing Council or similar entity to create statewide understanding.

### **Goal 3. Create new state and local financial policies that incentivize more affordable housing and risk mitigation.**

#### Strategies

- 1) **Research and information gathering:** Acquire an understanding of financial policies that would reduce risk and the time it takes for housing to get to market. Ascertain the greatest barriers to developer participation in underserved housing markets and research effective policies of other states, regions, or countries.
- 2) **State policies that impact local housing finance initiatives:** Create a Strategic Housing Council workgroup to develop model financial recommendations, policies, and practices that could be implemented at the community level to support needed housing development. This might include:
  - Large employer investment,
  - Social impact bond to address homelessness;
  - Affordable housing land acquisition and development;
  - Property tax appraisal methods;
  - Affordable housing tax deferral;
  - Sales tax exemptions and rebates;
  - Tax abatement;
  - Special Improvement District (SID) with streamlined procedures;
  - Line item in municipal budgets;
  - Tax Increment Financing (TIF) and micro-TIF easing of limitations; and
  - Affordable Housing Tax Credit.
- 3) **Explore State Implemented Funding Options:** Design and advocate for a diverse set of state incentives for affordable and attainable housing development for all housing types and incomes. Identify and address current gaps in funding and valuation issues for common housing project types and determine how to best fill those gaps and address those issues. Some of these include affordable housing for people making less than \$20,000 per year; special needs housing; rural market-rate housing; non-recourse refinancing option to

support multifamily rental housing in rural communities; social impact bond investment fund; site preparation; soft second mortgages; direct cash subsidy; a state tax credit similar to the affordable housing tax credit for other housing types; risk reduction and sustainability for supportive housing and extremely low-income housing).

- 4) **Explore Funding Options:** Explore additional funding options in finance infrastructure beyond SIDs and TIF that can be used for both urban infill and suburban development. Funding must also be accessible to small developers.
  - Research what other states have done for funding development.
  - Determine structure of financial support necessary to protect the interests of the funding (possibly a forgivable loan based on performance).
- 5) **Innovation Fund and Incentives:** Support existing programs (e.g., NIFA's CRANE Program) or establish new housing innovation programs to spark and share new and better housing solutions, providing people the opportunity to collaborate.
  - Create the guidelines for a program that explores innovative or unique approaches to the creation of affordable housing across the state, including:
    - Cost Control Measures
    - Design Innovations/Operating Efficiencies
    - Procedural Innovations
    - Geographically Driven Solutions
  - Celebrate exemplary projects of all scales within the NIFA annual awards program.





## Pillar 2. Education & Policy: Communities across Nebraska have eliminated barriers to diversified housing.

### Relevant Current State Challenges

A key challenge in a statewide housing Framework is balancing 1) the need for each community, municipality, and region to identify what they need and how they want to address it and 2) an effort made to provide starting points

for these conversations to avoid wasted time and resources on reinventing solutions that already exist elsewhere. To achieve this balance, we need to overcome limited community capacity, especially considering how dispersed the population is beyond the few larger metro areas in the state. In addition, inconsistent regulations between neighboring jurisdictions and between state and local policy can create challenges for anyone developing housing in places where they have limited work experience.

Pillar 2 seeks to provide a starting point that balances the needs of each community with the realities developers and housing experts face in terms of finite staff time and funding. Goal 1 will develop a housing toolbox to serve as a clearinghouse for best practices, common barriers, and how different communities or stakeholders have overcome the barriers. It also includes model building codes and related policies for communities to consider as they work through their housing challenges. Goal 2 focuses on working with state and community leaders to cultivate their knowledge about the importance of diverse and affordable housing, hoping they become housing champions who will inspire others to help achieve the goals and shared priorities of this Framework.

### Pillar 2 Prioritized Action

- Create a model toolkit for how local communities can develop affordable and attainable housing.

These efforts will not provide immediate assistance in the accomplishment of quantitative (time-specific) goals, but they will establish a more sustainable trajectory – with the necessary infrastructure– to develop affordable housing at the scale and pace required for medium to long-term implementation.

## **Goal 1. Create a diversified housing toolbox to support housing stakeholders in establishing best practices.**

### **Strategies**

- 1) **Develop Best Practices:** Engage with a land use and zoning consultant to develop a series of best practices (model code and zoning development) that is applicable across Nebraska. The Council will work with partners to jointly fund and identify the consultant.
  - Work with county and city level planning teams to adopt a charter amendment or pass an ordinance to make infill and modular/manufactured housing easier.
    - Infill housing – deemed approved for multi-family housing projects.
    - Upzoning – provide incentives or streamline the process.
    - Invest in manufactured housing infrastructure.
- 2) **Define Barriers:** Survey communities, in partnership with the League of Municipalities, to define barriers to diversified housing across Nebraska. (For example, the Nebraska Department of Environment and Energy's Energy Review Process).
- 3) **Create a Model Toolkit:** The toolkit will include model building codes, infrastructure, zoning, ordinances/covenants, incentives, innovation, and implementation support, as well as a full list of available housing resources and how to apply to them. As this toolkit is developed, ensure that it will:
  - Help to adopt identified best practices.
  - Reduce timing/waiting/procedures.
  - Account for community size and proximity to others, as well as those with specific housing needs.
  - Provide materials that are accessible for all Nebraskans (translation, ADA, no jargon, etc.).
  - Identify mechanisms to remove commonly identified barriers to housing development.

## **Goal 2. Engage state, community, and municipal leaders on the need for diverse housing options to create healthy, vibrant housing markets where people want to live.**

### **Strategies**

- 1) **Determine Leads:** Identify specific staff or agencies to lead this outreach effort.
- 2) **Adopt Best Practices:** Provide education and advocacy for the adoption of best practices for administering and enforcing building codes, zoning codes, and nuisance abatement. Best practice education should include a Housing Academy track at the NIFA conference.

- 3) **Engage Staff:** Engage the staff of public officials in selected geographic areas based on the Nebraska Department of Economic Development's (NDED) Economic Region Map to be able to better promote the need for diverse housing options with their public official(s).
- 4) **Engage Decision-Makers:** Go on a Roadshow that engages decision-makers in selected geographic areas based on the NDED's Economic Region Map in a discussion about how to incentivize more affordable/diversified housing, including strategies for risk sharing. Create a presenter panel to engage decision makers and develop a roster of presenters to present in front of respective groups.
  - This would involve advocacy presentations at state and county convenings around homelessness, economic development, service delivery, etc.
  - Create a neighborhood-level adoption component / urban divide.
- 5) **Create Champions:** Engage public officials and community leaders in selected geographic areas based on the NDED's Economic Region Map to create advocates/champions who support, engage, and educate others on each element of the Framework's implementation throughout the process. Community leaders may include elected officials, large employers, banks, charitable organizations, and community members.



**Pillar 3. Safety Net & Special Populations:** Nebraska provides accessible, fully integrated housing to meet the needs of persons with lower or fixed incomes and special populations.

### Relevant Current State Challenges

Market-rate housing provides many people with what they need to create a stable and successful foundation for their life, but for others it may be financially out of reach or does not support their specific needs. As noted earlier, the vast majority of individuals in need of subsidized, supportive, or specialized housing are in the labor

force, live with a disability, or are older adults. These people deserve safe and need-appropriate housing just as much as those who are best served by market-rate developments. Additionally, those most in need of a safety net are also part of groups that have experienced historic discrimination and present-day disproportionate impacts from the housing crisis.

Pillar 3 seeks to ensure a robust housing safety net exists so that all Nebraskans can find and maintain safe and need-appropriate housing, and that those with specific needs are able to have those needs met. Goal 1 specifically calls out the need for subsidized unit development for individuals at the lowest end of the income bracket. Goal 2 focuses on supporting individuals with specific needs so they can maintain their housing, decrease their reliance on crisis or emergency services, and ease people through the transition from supportive services to self-sufficiency. Goal 3 calls for ending chronic homelessness in Nebraska through both existing plans and innovative solutions.

### Pillar 3 Prioritized Actions

- Support the development of 10,000 affordable housing units for those earning less than \$20,000.
- Advocate for increasing funding of existing federal housing and rent support programs that serve low-income populations.



## Goal 1. Develop ten thousand additional affordable housing units for those earning \$22 thousand or less annually.

*Special concern for elderly, developmentally disabled, physically disabled, those with behavioral health needs, justice involved individuals, and those re-entering society after incarceration.*

### Strategies

- 1) **Develop Rental Units with Supportive Services:** Identify resources that help to develop and dedicate units for renters and provide supportive services.
  - Support those nonprofit organizations already dedicated to supporting the development of more affordable units.
- 2) **Rehabilitate Older Neighborhoods for Affordable Housing:** Advocate to federal, state, local, non-profit, and private entities for funds to rebuild and/or revitalize older neighborhoods while keeping rents affordable. Engage rental property owners and managers in preserving existing units.
  - Create operating rental subsidies.
  - Consider Rental Property Owner Revitalization Funds/Mitigation Funding to incentivize property owners to rent affordably and rent to Section 8 voucher holders, including support for property owners and managers to address tenant challenges (akin to Case Workers).
  - Address dilapidated housing by encouraging the use of infill, modular housing, and purchase-rehabilitation-resale approaches.
- 3) **Increase Advocacy for Funding:**
  - Develop advocacy plan for increasing funding of existing federal housing programs, such as Low-Income Housing Tax Credit, Permanent Supportive Housing, Housing Choice Vouchers, USDA Rural Development, and others.
  - Advocate for expansion of state funded programs to build deeply subsidized programs.
  - Develop advocacy plan for set-asides in newly developing areas for mixed-income and affordable housing.

## Goal 2. In partnership with community-based organizations, develop and expand support services to promote self-sufficiency for low-income and safety net populations and to maintain long-term subsidized housing for those who need it.

### Strategies

- 1) **Identify Critical Needs and Adopt Best Practices:** Advocate for an analysis of needs and best practice models for subpopulations that includes the ability to move to permanent housing.
- 2) **Enhance Fund Efficacy:** Improve the use of all available funds to support these populations in maintaining independence and self-sufficiency by 2028.

- 3) **Expand Funding Streams:** Examine, identify, and support potential funding-stream incentives to include support services and partnerships with community-based programs.
- 4) **Define and Mitigate Cliff Effect Impacts:** Mitigate the impact of the cliff effect of public assistance programs on housing security or stability.
  - Define the cliff effect and its affected populations in Nebraska for the purposes of the Strategic Housing Council's common understanding.
  - Advocate for and support a funded study to determine the impact of the cliff effect and identify best practices in other states that have implemented successful mitigation strategies. Identify experts who can assist in designing the study.
  - Conduct meta-analysis of effective or promising proposed actions from across the country that are addressing the issue AND make recommendations to the Nebraska Unicameral, administrative departments, etc. Some of these are [Moving Up: Helping Families Climb the Economic Ladder by Addressing Benefits Cliffs](#); [THE CLIFF EFFECT: Policy Recommendations for Advocates, Leaders, and Stakeholders](#); ["Exploring Financial Situations and the Cliff Effect for Single-Mother " by Susan Crandall, Brian Beauregard et al.](#)

### **Goal 3. End chronic homelessness in Nebraska.**

#### Strategies

- 1) **Implement Existing Action Plan(s):** Actively advocate and commit to implementing Nebraska's statewide plan for ending homelessness currently outlined in [Opening Doors: 10-Year Plan to Prevent and End Homelessness in the State of Nebraska.](#)



**Pillar 4. Workforce & Community Capacity:** All communities have the capacity to design, develop, and implement housing solutions with a sufficient and sustainable workforce to allow Nebraska to grow economically.

### Relevant Current State Challenges

Community size and proximity to others varies widely across Nebraska. Urban areas on the eastern side of the state have the greatest access to materials, practitioners, and expertise; sub- or ex-urban areas can sometimes benefit from their proximity to urban concentrations of resources; and rural areas can struggle to develop or maintain housing entirely due to their geographically limited capacity. On the other hand, urban areas often struggle more with rehabilitating existing housing and finding available and affordable land to develop into housing. Across the board, limited workers and staff in all areas of the housing ecosystem has severely curtailed new developments, rehabilitation of existing housing, and the efficacy of funding.

### Pillar 4 Prioritized Actions

- Develop a home building academy that supports and expands existing efforts to increase those being educated in the construction trades.
- Offer a package of solutions for Nebraska's workforce to own their homes, such as low-cost mortgage rates, down payment assistance, and other homebuyer supports.
- Incentivize manufactured housing to support affordable and attainable housing in rural Nebraska to alleviate workforce challenges.

Pillar 4 seeks to address these community capacity and workforce issues at local, regional, and state levels. Goal 1 focuses on increasing the capacity of communities to develop and maintain housing by engaging businesses and employers, connecting builders and developers at a regional scale, and ensuring communities are prepared to act when it's needed. Goal 2 focuses on finding solutions for labor challenges by re-examining how people enter the housing ecosystem workforce, lowering bureaucratic barriers related to licensing, and seeking innovation in how housing and related infrastructure is constructed.

## **Goal 1. Actively engage stakeholders in incentivizing, creating, and maintaining diversified housing in the communities they serve.**

### Strategies

- 1) **Incentivize Employer and Business Participation:** Educate and incentivize businesses and employers to invest in housing and related development for their employees (or in the community they serve) to support overall community economic development.
- 2) **Establish/Enhance Partner Incentives:** Construction companies and related businesses, state government, Chambers of Commerce, and others provide incentives to gain and retain employees.
- 3) **Build Capacity of Non-Metro Communities for readiness and housing innovation:** Connect rural networks and fund consultants to support our small communities in building capacity and making the changes necessary to promote readiness for site development, with a long-term aim to create self-sufficiency.
- 4) **Encourage Rural Regional Builders:** Create/operationalize a network of builders that work at a regional scale to maintain a more consistent project pipeline, avoid boom-bust cycles, and promote community and regional self-sufficiency.
- 5) **Generate Community-Level Demand:** Equip stakeholders to build community-level demand for housing programs to support local needs, including those with permanent incentives.

## **Goal 2. There are an increased number of people involved in the construction and complementary trades.**

### Strategies

- 1) **Redevelop Construction Trade Pipeline:** Redevelop and fund education and training pathways throughout the state, including K-12, higher education, and non-formal education, to prioritize construction and complementary trades.
  - Work with partners to develop a home building academy. Consider the BuildStrong Academy of Colorado, created to address the persistent labor shortage in the residential construction industry, and whether a similar model could be effective in Nebraska. The Academy provides a wide range of construction and management trainings, employer



networking opportunities, youth apprenticeships, and certifications through community college partnerships.

- 2) **Encourage Community Participation:** Encourage communities (in partnership with neighboring jurisdictions where appropriate) to support the establishment of a local building industry by making sure there is always a project available, showing a willingness to take on financial risk.
- 3) **Streamline Licensure Process:** Streamline the licensure process to reduce cross-jurisdictional barriers for equivalent licenses and match peoples' work with their skills and education.
- 4) **Promote Manufactured Housing:** Create incentives to ensure manufactured housing produced in Nebraska stays within the state.
  - Consider if aspects of Colorado's manufactured housing incentive program, which includes a mix of loans, operational grants, and stackable unit incentives are relevant for Nebraska.

## Implementation

The real work of the Council is to support the implementation of the Framework itself. Implementation will occur on two distinct tracks: 1) Reinforcement of existing and/or ongoing housing work and 2) advancement of Council-driven strategies.

Each organization working on affordable and attainable housing, whether part of the Council or not, is already engaged in solving these problems. This critical work would have continued outside the context of this Framework but could potentially benefit from it as a unifying force that aligns efforts. Identifying which Pillars, Goals, or Strategies are most relevant, and how they can be adapted to best fit the unique needs of each project will be an effective way to bolster ongoing housing efforts. A key enabling structure needed for this aspect of implementation will be coordinated impact reporting to track and measure progress across the state.

The second way in which the Framework will be implemented is through continued action and refined recommendations of the Council. The structure of the Council through the end of 2022 was designed to develop this Framework, and it will understandably shift as the group transitions from design to action. That said, the Council itself and the Workgroups that constitute it will remain as critical structures. As depicted in *Figure 7*, the Council will continue to meet three times annually, and Workgroups for each pillar will meet monthly starting in January of 2023 to begin implementation. As part of this work, additional members will be added to the Council and Workgroups, and those who are no longer able to dedicate such focused attention may choose to leave and focus on the work of their home organization.



Figure 7. Summary of Implementation Process for the Strategic Housing Council

Workgroup meetings will typically involve Goal or Strategy progress reports, identification of next steps, and coordination with the other Workgroups and external practitioners putting the strategies into action. Council meetings will be used to track overall progress, ensure ongoing coordination between the Workgroups and statewide housing practitioners, and determine if/when to update the Shared Priorities.

## Conclusion

Solving the two primary housing challenges Nebraska faces – a lack of affordability and insufficient diverse housing – will be essential to propel the state forward. Not only will Nebraska become more competitive within the region in attracting and retaining new employers, but it will also provide a higher quality of life for the people that live here. These challenges aren't unique to Nebraska, and the state that shows the greatest ability to effectively address them stands to gain the most. This Framework provides Nebraska with a unique opportunity to do so, laying out the roadmap for how to tackle affordability and quantity of units, especially for households earning less than \$75,000.

The strategies and solutions to address these challenges are not cookie cutter. They will vary widely between communities based on their needs, their history, who their neighboring communities are, and more. A critical aspect of putting this Framework into action will be understanding local context and actively engaging with the people living and working there. Fortunately, Nebraska is well positioned to do just that.

One thing that has become clear throughout this process is that Nebraska has a strong ability to come together and solve problems across the political, geographic, and housing sector spectrums. Doing so challenged everyone involved to think differently and act collaboratively, resulting in solutions tailored to the diverse and unique needs of the entire state. Ultimately, this *collaborative capacity* will prove to be more important than the Framework itself because it will allow for the Framework's implementation. The most critical housing challenges will shift over time, and new solutions will need to be developed to address them. Collaborative capacity is built upon soft infrastructure, like established relationships, to support people coming together at different scales to solve problems and implement solutions. Local and regional collaborations have already established this capacity throughout the state, and the Strategic Housing Council will help to maintain and grow it into 2023 and beyond.



## Appendix A. Strategic Housing Council Members

### Council Members

Members of the Strategic Housing Council are listed below. Position titles and affiliation for each member are also listed to document the diversity of housing expertise at the table during Framework development but does not indicate or imply support from those entities. Asterisks denote Core Team members.

Name	Position Title	Affiliation
<b>Kyle Arganbright</b>	Mayor	City of Valentine
<b>K.C. Belitz</b>	Chief Operating Officer	Nebraska Community Foundation
<b>Jamie Berglund</b>	Executive Director	Spark
<b>Matthew Cavanaugh</b>	Executive Director	Holy Name Housing Corporation
<b>Caitlin Cedefeldt</b>	Attorney	Legal Aid of Nebraska
<b>Jeff Chambers*</b>	Senior Project Director, Center on Children, Families, and the Law	University of Nebraska - Lincoln
<b>Dan Curran</b>	Deputy Director of Programs	Nebraska Department of Economic Development
<b>Meridith Dillon*</b>	Executive Director	Front Porch Investments
<b>Mary Emery</b>	Director, Rural Prosperity Nebraska	University of Nebraska - Lincoln
<b>César Garcia</b>	Executive Director	Canopy South
<b>Robyn Geiser</b>	Housing Director	Cozad Development Corporation & Gothenburg Improvement Co.
<b>Anthony Goins*</b>	Director	Nebraska Department of Economic Development
<b>Alec Gorynski</b>	President & Chief Executive Officer	Lincoln Community Foundation
<b>Amy Haase</b>	Principal	RDG Planning & Design
<b>Shannon Harner*</b>	Executive Director	Nebraska Investment Finance Authority
<b>Dennis Hoffman</b>	Executive Director	Family Service Lincoln
<b>Jake Hoppe</b>	Principal	Hoppe Development



<b>Name</b>	<b>Position Title</b>	<b>Affiliation</b>
<b>Lara Huskey*</b>	Executive Vice President	Midwest Housing Development Fund
<b>Quelbin Izaguirre</b>	Chief Operating Officer	NeighborWorks Northeast Nebraska
<b>Timothy Keelan</b>	Principal Partner, Community & Regional Planner	Hanna:Keelan Associates, P.C.
<b>Lynn Kohout</b>	Director of Housing	Nebraska Department of Economic Development
<b>Tera Kucera</b>	Chief Executive Officer	Care Corps' LifeHouse
<b>Chris Lamberty*</b>	Executive Director	Lincoln Housing Authority
<b>Colin Large</b>	Interim Policy Administrator II	Nebraska Health and Human Services – Division of Developmental Disabilities
<b>Khalilah LeGrand</b>	Chief of Staff	Nebraska Department of Health and Human Services
<b>Ty Lucas</b>	Executive Vice President & Chief Lending Officer	NebraskaLand Bank
<b>Scott Mertz</b>	Managing Attorney	Legal Aid of Nebraska
<b>Kathy Mesner*</b>	Owner	Mesner Development Co.
<b>Cliff Mesner</b>	Owner	Mesner Development Co.
<b>Wayne Mortensen</b>	Chief Executive Officer	NeighborWorks Lincoln
<b>Miranda Newtonson</b>	Program Coordinator	Nebraska Health and Human Services – Division of Developmental Disabilities
<b>Gary Person</b>	President & Chief Executive Officer	North Platte Area Chamber & Development Corporation
<b>Carolyn Pospisil</b>	Executive Director	Housing Foundation for Sarpy County
<b>Todd Stubbendieck</b>	State Director	Nebraska AARP
<b>Lacey Studnicka</b>	Homeownership and Volunteer Services	Habitat for Humanity of Omaha
<b>Jason Thiellen</b>	President	Welcome Home
<b>Sen. Justin Wayne</b>	Senator, District 13	State of Nebraska

Name	Position Title	Affiliation
<b>Rob Woodling</b>	President	Foundations Development, LLC
<b>David Young</b>	Chief Technology and Operations Officer	Nebraska Investment Finance Authority

\* Core team Member

## Additional Advisors

In addition to members of the Council, this process was supported by various housing experts during Council, workgroup, and other meetings.

Name	Position Title	Affiliation
<b>Amanda Brewer</b>	Chief Executive Officer	Habitat for Humanity of Omaha
<b>Wayne Brown</b>	President & Chief Executive Officer	Urban League of Nebraska
<b>Guillermo Diaz</b>	Real Estate Development Coach	Spark
<b>Emily Dodson</b>	Chief of Staff	Nebraska Department of Health and Human Services
<b>Anita Doggett</b>	Chief Executive Officer	Housing Partners of Western Nebraska
<b>Jason Feldhaus</b>	Executive Director	Metro Area Continuum of Care for the Homeless
<b>Mark Hansen</b>		formerly Community Development Resources
<b>Bernie Hascall</b>	Nebraska System of Care Administrator	Nebraska Dept. of Health and Human Services – Children & Family Services
<b>Naomoi Hattaway</b>	Director of Communications and Community Initiatives	Front Porch Investments
<b>Sheryl Hiatt</b>	Director of Field Operations	Nebraska Department of Economic Development
<b>Sharon Hueftle</b>	Executive Director	South Central Economic Development District
<b>Shaun Ilahi</b>	Chief Compliance Officer (Former)	Seventy Five North Revitalization Corp.
<b>Amber Kuskie</b>	Executive Director	West Central Nebraska Development District
<b>Brandi Liberty</b>	Owner	Morning Star Consulting

Name	Position Title	Affiliation
<b>Bonnie McPhillips</b>	Executive Director	Columbus Nebraska Housing Authority
<b>Erin Nelson</b>	Executive Director	Residential Assistance to Families in Transition
<b>Anthony Nussbaum</b>	Housing Director	Southeast Nebraska Community Action Partnership
<b>Judy Petersen</b>	Executive Director	Central Nebraska Economic Development District
<b>Dave Rippe</b>	Owner	Queen City Development Company
<b>Crystal Sierra</b>	Project Manager	Canopy South
<b>Bryan Venable</b>	Executive Director	Panhandle Area Development District

## Wellstone Collaborative Strategies

The Council was supported by the Wellstone Collaborative Strategies team:

- **Jacob Bornstein**, Project Director & Principal Facilitator
- **Katherine Archuleta**, Principal Facilitator
- **Marisol Rodriguez**, Principal Facilitator
- **Erik Arndt**, Project Manager & Facilitator

## Appendix B. Council Process

The Council made several foundational decisions at the start of the process to guide their work.

### Scope & Guiding Principles

The Nebraska Investment Finance Authority is one of the leading agencies working to ensure Nebraskans have enough housing at a price all residents can afford. NIFA's Board, in consultation with the Governor's Office, has asked NIFA to host the development of a strategic housing framework that is actionable and accountable. The aim is to build an ecosystem of partners that will continue to shepherd the framework's implementation while aligning and coordinating Nebraska's housing efforts across state and local agencies, nonprofits, and developers. The initial framework will be completed by December 2022, and will include specific goals, metrics, and milestones to ensure planning leads to action.

To begin building this ecosystem and develop the framework, NIFA has formed the Strategic Housing Council. The future housing ecosystem will allow anyone across the state to better access available programs, funding agencies to administer housing programs and funds more efficiently, and for end consumers to find greater numbers of housing units available for their use. Our framework will be bold and shall create fundamental change. Specifically, it will:

- **Be collaborative.** Ensure coordination and alignment among developers, nonprofits, local governments, and state and federal agencies and programs. No one entity owns the problem or the solutions.
- **Build upon what is currently working.** Highlight and expand upon existing solutions addressing our housing issues.
- **Tolerate risk to encourage innovation.** Encourage and pilot innovative solutions, while understanding the risk through data-driven processes.
- **Be measurable.** Develop the ability to understand whether we are closing the existing gaps.
- **Be actionable.** Ensure there are clear owners, timelines, resources, and evaluation criteria to implement the strategies we set forth.
- **Address local needs.** Address the specific needs across the state, noting that challenges and solutions may look different in different communities - there will not be a "cookie-cutter" approach.
- **Consider expanded impact.** Understand and honor that housing is core to preventatively addressing many other social challenges and increasing community wellbeing overall.
- **Address the full housing continuum.** Build strategies that address the entire spectrum of affordable and attainable housing, from homelessness to workforce housing. We will



look at everything from permanent supportive housing, multi-family rental units, the missing middle, first-time homeownership, and other less traditional avenues, etc.

- **Inclusively engage.** Engage people in the housing conversation that aren't typically engaged, building consensus with these groups as well as our own.
- **Develop strategic solutions.** Develop a wide range of solutions to address the housing needs of Nebraskans. Solutions may include strategies to align disparate work, the ability to track progress for accountability, state, and local policy recommendations, and how to best spend available financial resources.

## Problem Statement

*This statement was created using the problem statements submitted by Council members during the onboarding process. This served as the basis for understanding the Current State of Housing in Nebraska, detailed in the main body of the Framework.*

Across Nebraska, urban and rural counties are confronting a critical shortage of new and rehab single-family and multi-family housing at all price points. Lack of affordable, attainable, and quality housing has been affected by the shortage of shovel-ready land, the high cost of construction, scarcity of construction workers, and lack of capital. Developers, investors, and families are increasingly reluctant to make new or rehab construction investments when the high cost of new construction limits their investment return, especially in rural areas.

New strategies, partnerships, funding methods, and subsidies are needed to create affordable and quality housing in most Nebraska communities. Nebraska's most vulnerable populations - the working poor, people with physical and mental health challenges, people experiencing homelessness, and the aging and elderly - are most impacted by the state's housing crisis. Nebraska's Native American communities also face increasing difficulty accessing needed federal funds.

Nearly all counties face a workforce housing crisis at 70-120% Area Median Income (AMI). Lack of affordable, attainable, and quality single-family and multi-family housing at these AMI percentages often force costly housing choices that fail to meet family needs. Housing shortages at all price points create challenges in attracting new employees and retaining existing workers.

## Decision-Making Process

*The Strategic Housing Council approved the following blended consensus/voting decision-making process with no objections at their May 19 meeting. The Council achieved consensus minus-one for all critical decisions.*

This process will be used primarily for decisions about content that will end up in any report or other outcome from the Council. Not all decisions are of equal importance, and this process is designed to support the Council in making decisions of consequence.

- 1) Consensus<sup>2</sup> minus-one<sup>3</sup> is needed to approve a decision at a meeting.
- 2) If consensus minus-one is not achieved, and after every effort is made in the meeting to reach consensus, any Council member can request a vote to move the decision from a consensus-approach to a supermajority-vote-approach.
  - a) If a member requests a vote, a 75% majority at the current meeting is needed to switch to a supermajority-vote-approach.
  - b) If a 75% majority is achieved, further decision-making will be suspended, and the time between this and a follow-up meeting will be used to continue to build toward consensus.
  - c) At the follow-up meeting, a second 75% majority vote is needed for final approval of the decision. If the vote passes, those in the minority can write their opinion to be included in any report.

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<sup>2</sup> In this case, consensus does not mean everyone must fully support a decision, but that everyone can “live with it” and will not block it from moving forward.

<sup>3</sup> Consensus-minus-one is an approach to achieve consensus in larger groups and prevents a single person from blocking otherwise full consensus.

# Appendix C. Meetings in a Box

## Results



**In fifteen years, what do you hope is achieved in [our community OR the communities we serve] with regard to affordable and attainable housing?**

- Availability of safe, attainable, and accessible housing for all Nebraskans
- Consideration of the wide range and various needs of home occupants (i.e. young adults, renters, workforce/middle-income, family, low-income, seniors and aging population)
- Data-driven, strategic, and community-driven approaches that deliver a supply of housing that meets the needs of each community
- Various housing programs and tools to make sure all Nebraskans have a stable home, including rental options, rehabilitation, diverse financing options, and education
- Preparation and investment for the construction workforce to ensure supply and rehabilitation of homes in every community
- Representation for individuals in difficult housing situations, including for those going through foreclosure and those with disabilities



**Access to safe, affordable housing is a right. It is a basic need. People of all incomes will be able to access affordable housing, close to their jobs and services...**



### Overview of the Process

Analysis was conducted between May 10-18, 2022, following the closure of Participant and Host Google Forms by Wellstone. The total number of responses for the Meetings in a Box Participant Form was 147. The total number of responses for the Meetings in a Box Host Form was 27. A combined total of 174 responses were reviewed. Responses were exported into a spreadsheet and downloaded from a shared Google Drive. Responses were uploaded to MAXQDA, a qualitative data analysis software. Responses were coded inductively and deductively. Coding was conducted question-by-question to provide organization of key themes.



**We are interested in hearing from you about your views on Nebraska's housing needs, and we are particularly interested in your opinions on your community's needs. What do you believe are the unmet housing needs in your community?**

- Match community housing demands to housing supply (i.e. workforce housing, senior housing, special populations, missing middle, rental, and ownership)
- Local capacity building to ensure and plan for housing development into the future
- Rehabilitation and preservation options to improve existing homes in communities
- Ensure mobility within communities including planned development near employment clusters, shopping, and schools and/or ensure access to transportation
- Revitalize downtowns
- Consideration and investment for other factors that are important in our communities, including overall cost of living, high taxes, mental health, cost-burdened families, vulnerable populations, childcare availability, transportation, homelessness and broadband



Think outside the box. Are people interested in small homes? Are people interested in living in multi-family buildings, in which two or three duplexes, for example, are built around a common recreation area, grocery store, restaurant, etc? Are there opportunities for large extended families to rent two or three homes/apartments on a single floor/ in a single building, and pool their costs and resources? What about expandable homes - those with the opportunity to open a wall and shift from two two-bedroom apartments to one four-bedroom apartment? Have we asked anyone about any of these or similar things?



**We are interested in supporting and leveraging opportunities to expand housing efforts that are already working in your community or support efforts that community members are interested in moving forward to address housing needs. What do you think is working well and could be expanded to address the housing needs in your community?**

**Specific housing programs or initiatives mentioned:**

- Shot in the Arm in North Platte
- Low-Income Housing Tax Credit
- NAHTF
- Rural Workforce Housing
- Crown "rent to own"
- Free lot programs and local OOR programs
- PRR programs done with local funds
- HomeNE effort
- Rapid re-housing
- Prevention services
- Tenant assistant project through UNL Civil Law Clinic
- RentWise tenant education classes
- NeighborWorks in Lincoln
- New CDR (Community Development Resources)
- Lift Up Sarpy
- Coordinated Entry
- Community Action Partnership
- NE Best Program
- Rent to Own



I really like the Rural Workforce Housing Fund. It is working well in some places... Our area has struggled with getting anyone to apply for the funds. We are now starting to see movement and getting money out there. Continuing with this but adjusting where needed will be very beneficial.





**Are there any other solutions that could have an impact by providing housing that meets your community needs?**

- Advance public-private partnerships to support housing
- Investment and improvement districts
- Legal protections for renters
- Subsidize housing costs for contractors
- Affordable, well-maintained housing
- Availability of grants, loans, and tax credits for housing efforts across the state
- Capacity building for local communities to be more able to support the development of housing
- Bring the community together to understand housing issues



**My community needs staff trained on how to determine the need, build foundation for a successful housing project, how to put together the partnerships needed, and how to administrate it once it is awarded. Small rural communities do not have the money to hire experts to train them or hire experts to run the programs.**



**What challenges or barriers are there to move the housing solutions you and your community want to move forward? AND How can the state and its resources best support the housing needs we've been discussing across the housing continuum and in your community?**

- Capacity, facilitation, project assistance, and leadership to initiate and bring housing projects to fruition
- Streamline government processes, regulations, and how to apply for tools and programs
- New tools and/or legislation to increase housing supply
- Coordinated statewide planning and planning assistance for communities
- Ensure protections for vulnerable populations
- Grow public-private partnerships for housing, including with large landowners
- Investment in all aspects of communities statewide
- Lack of infrastructure to support housing development (e.g. roads)



**Each time that we find a successful path forward to fund a program, the goal posts are moved. Subsequently, we are in a constant shift to meet new requirements, instead of building on proven quality home building.**



**We understand that Nebraska has communities of all sizes and types. How does this variation in community size, economies, values, and other factors affect how we should approach housing solutions?**



I really think an area by area analysis is needed in terms of what is already available, where the needs are, and how to best address them in an economical fashion as it may vary by community.



... I believe that Nebraska is a place that people want to live in, we just need the houses for them to live in. If we can get this figured out sooner rather than later, there will be a huge economic boom in Nebraska...

- Nebraska collaboration is strong; however, competition among organizations over resources needs to be avoided
- Rural and urban needs are different - can't take a one-size-fits-all approach
- Financial assistance for local providers trying to meet housing needs
- Implement programs that are successful elsewhere in Nebraska
- Provide grants with flexibility so communities can tailor to their needs
- Share a growth mindset- "if you think small, you will be small"
- Grow and support the construction workforce in the state



Housing, childcare and reliable internet are the biggest issues in almost all Nebraska communities. I believe that Nebraska does a great job trying to assist in these areas, and anything we can do to help incentivize developers to continue to work in a market with rising costs and rates will have a big impact.



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## Meeting Process, In Brief

- **Format:** Small group or one on one meetings with about 5 to 10 people
- **Conversation Hosts:** Core Team and Council/Workgroup Members
- **Number of people to reach/engage:** 5 to 10 neighbors, colleagues, customers, people with lived experience, constituents, and/or community leaders to discuss Nebraska's housing needs and opportunities.
- **Timeline:** April through noon on May 9, 2022
- **Format:** Conversation guide paired with participant and host google form

## Instructions

Each member of the Strategic Housing Council is expected to host conversations with at least five to ten individuals, whether as a group or individually.

Please bring together five to ten people. They could be your neighbors, colleagues, customers, people with lived experience, and/or community leaders. If it is easier, you may set up one-on-one conversations and use the participant form to fill out their answers.

- Use this conversation guide for the discussion along with both the participant and host google forms.
- For each substantive question (except for the ice breaker), allow participants time to think and fill out their initial answers to the questions in the participant google form prior to discussing as a group. Upon request, we can provide paper or printable copies of the survey for people to fill out during the session if that would be easier for your group.
- Discuss people's responses, making sure everyone has an opportunity to share.
- Summarize the general discussion in the host google form. Feel free to check your summary with participants to ensure you captured everything.
- Invite participants to change their answers after the discussion if they'd like.

## Conversation Guide

### Introduction to the Interview

The Nebraska Investment Finance Authority is one of the leading agencies working to ensure Nebraskans have enough housing at a price all residents can afford. NIFA's Board, in consultation with the Governor's Office, has asked NIFA to host the development of a strategic housing framework that is actionable and accountable. The aim is to build an ecosystem of partners that will continue to shepherd the framework's implementation while aligning and coordinating Nebraska's housing efforts across state and local agencies, nonprofits, and developers. The initial framework will be completed by December 2022 and will include specific goals, metrics, and milestones to ensure planning leads to action. I serve as a member of the

(Core Team, Strategic Housing Council, Work Group). We are hosting these conversations throughout the state with individuals like yourself who are willing to share their views about the unmet housing needs, challenges, opportunities, and potential solutions, particularly as it relates to your community. Thank you for taking the time to speak with me - your thoughts and ideas will be used to inform the (Core Team's, Council's, Work Group's) work.

### Any questions before getting started?

## Questions

- 1) **Group Icebreaker:** In addition to sharing your name, organization (if relevant), and the community you live in, please share: *[HOST, pick one option below]*
  - a) something about where you were born, OR
  - b) something you're excited about in your community that's helping your community grow.
  - c) the smallest population place you have visited in the state.
  - d) the best thing you have eaten in Nebraska.
- 2) **Ideal State:** In fifteen years, what do you hope is achieved in [our community OR the communities we serve] concerning affordable and attainable housing?  
*(PROMPT: Can you describe a specific place in your community and how new housing might transform that location?)*
- 3) **Unmet Needs:** We are interested in hearing from you about your views on Nebraska's housing needs, and we are particularly interested in your opinions on your community's needs. What do you believe are the unmet housing needs in your community (e.g., addressing homelessness, homeownership, Permanent Supportive Housing, workforce housing, senior housing, etc.)?  
*(PROMPT: Can you think of a specific time in your community that someone had a housing challenge, who was it, what was it? Was it resolved? What could be done so that the housing challenge does not occur again?)*
- 4) **Opportunities and Barriers:** We are interested in supporting and building on opportunities to expand housing efforts that are already working in your community or support efforts that community members are interested in moving forward to address housing needs.
  - a) What do you think is working well and could be expanded to address the housing needs in your community?
  - b) Are there any other housing solutions that could meet your community's needs?
  - c) What challenges or barriers are there to providing housing choices for members of your community? Thinking about new construction and revitalization of existing housing - What housing solutions do you think your community would most benefit from?
- 5) **Local Variations:** We understand that Nebraska has communities of all sizes and types. How do these differences in community size, economies, values, and other factors affect how we should approach housing solutions?



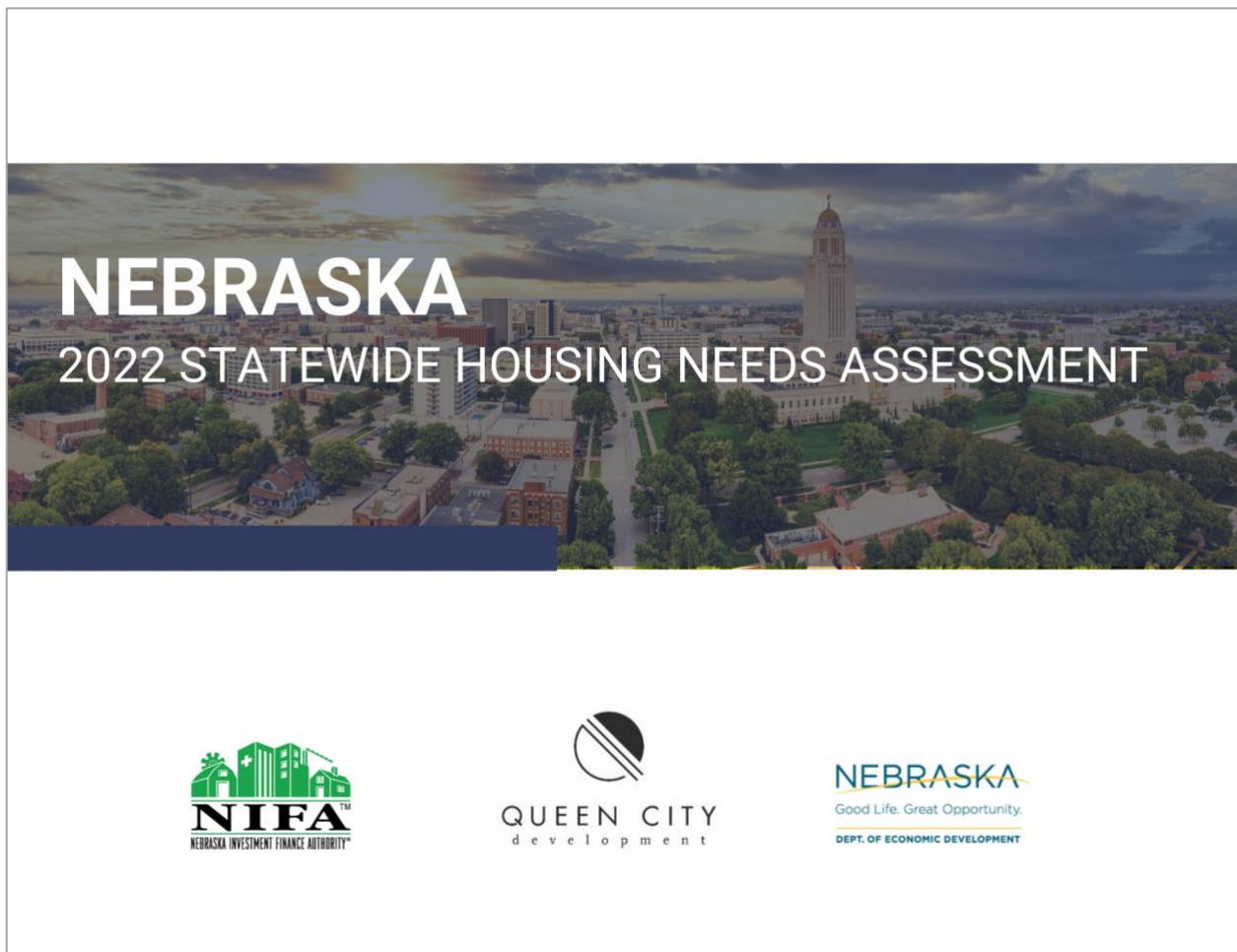
- a) Who is already working on housing issues (advocates, funders, organization leaders) in your community? Are there others we should be speaking to?
- b) Who does someone turn to when they are looking for housing?
- 6) **State Partnership:** How can the state and its resources best support the housing needs we discussed across the housing continuum and in your community?  
*Optional Follow-Up: What entity or who should be the leader/convenor of such an approach in our [region OR part of the housing continuum? What other partners should be included to support the work?*
- 7) Is there anything else that you would like to share?

## Appendix D. Nebraska's 2022 Statewide Housing Needs Assessment

The 2022 Statewide Housing Needs Assessment was completed in June 2022 by Queen City Development and the Nebraska Dept. of Economic Development to achieve the following:

The objective of the Nebraska Statewide Housing Needs Assessment is to support the Nebraska Investment Finance Authority (NIFA) and the Nebraska Department of Economic Development (DED) in assessing the statewide need for housing, both affordable and otherwise, and in doing so, to establish a set of data-based measurements for the standardization and ongoing assessment of housing needs in Nebraska and its communities. (p. 11)

As a key part of the Council's deliberative process, a full copy of the Needs Assessment, along with additional resources, can be found here: <http://www.nifa.org/housing-framework>



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## Appendix F. Glossary of Acronyms & Terms

**ADA.** Americans with Disabilities Act

**Affordable Housing (Capitalized).** For the purposes of the Council and this Framework, any housing that is subsidized through a state or federal affordable housing program is considered an Affordable Housing unit.

**Affordable and attainable housing (not capitalized).** Housing that is income-appropriate, regardless of type. This includes market-rate housing as well as subsidized housing.

**AMI.** Area Median Income

**ARPA.** American Rescue Plan Act of 2021

**Diverse housing.** The mix of housing needed for any given community.

**Housing burden.** A household is considered “housing burdened” if they pay 30 percent or more of their income toward housing costs, including utilities.

**HUD.** United States Department of Housing and Urban Development

**NDED.** Nebraska Department of Economic Development

**NIFA.** Nebraska Investment Finance Authority

**NLIHC.** National Low Income Housing Coalition

**Redlining.** The practice of denying a creditworthy applicant a loan for housing in a certain neighborhood even though the applicant may otherwise be eligible for the loan. The term refers to the presumed practice of mortgage lenders drawing red lines around portions of a map to indicate areas or neighborhoods in which they do not want to make loans. Redlining based on race, color, religion, national origin, sex, marital status, and/or other non-economic factors of the prospective borrowers or the residents of the neighborhood in which the property is located has been held by the courts to be an illegal practice.<sup>4</sup>

**Section 8 Housing.** The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and those living with a disability to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants can find their own housing, including single-family homes, townhouses, and apartments.<sup>5</sup>

**SID.** Special Improvement District

**TIF.** Tax Increment Financing

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<sup>4</sup> Adapted from [https://www.federalreserve.gov/boarddocs/supmanual/cch/fair\\_lend\\_fact.pdf](https://www.federalreserve.gov/boarddocs/supmanual/cch/fair_lend_fact.pdf)

<sup>5</sup> Adapted from [https://www.hud.gov/topics/housing\\_choice\\_voucher\\_program\\_section\\_8](https://www.hud.gov/topics/housing_choice_voucher_program_section_8)

**Upzoning.** A permanent change to local zoning which increases the number of units, density, or height beyond what is currently permitted on a given property.<sup>6</sup>

**USDA.** United States Department of Agriculture

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<sup>6</sup> Adapted from [www.urbandisplacement.org/wp-content/uploads/2021/08/sb50\\_udp\\_mapcraft\\_policybrief.pdf](http://www.urbandisplacement.org/wp-content/uploads/2021/08/sb50_udp_mapcraft_policybrief.pdf)

## Appendix G. Median Household Income by County

County, State	ALL HOUSEHOLDS	1 Person	2 People	3 People	4 People	5 People	6 People	7 or More People
Nebraska	\$66,644	\$33,928	\$76,263	\$86,989	\$101,516	\$98,232	\$99,846	\$92,868
Adams County, NE	\$57,783	\$29,537	\$65,303	\$87,045	\$90,740	\$97,214	\$112,917	\$97,639
Antelope County, NE	\$55,802	\$29,894	\$62,730	\$78,250	\$60,500	\$68,750	\$74,135	\$102,083
Arthur County, NE	\$59,375	\$23,393	\$62,000	\$109,844	\$85,750	\$104,500	\$40,625	undefined
Banner County, NE	\$57,917	\$38,287	\$61,719	undefined	\$90,938	\$138,750	undefined	undefined
Blaine County, NE	\$49,464	\$46,875	\$44,712	\$62,000	undefined	\$52,083	undefined	undefined
Boone County, NE	\$63,668	\$32,500	\$71,852	\$93,365	\$98,750	\$89,167	\$86,125	undefined
Box Butte County, NE	\$63,366	\$29,132	\$77,895	\$67,688	\$90,083	\$76,429	\$84,295	\$147,500
Boyd County, NE	\$54,464	\$24,167	\$77,120	undefined	\$83,693	\$51,375	\$77,500	\$75,938
Brown County, NE	\$43,942	\$32,035	\$63,438	\$75,956	\$68,571	\$50,268	undefined	undefined
Buffalo County, NE	\$65,810	\$30,710	\$79,744	\$79,426	\$91,972	\$111,429	\$125,000	\$71,250
Burt County, NE	\$55,769	\$26,642	\$68,370	\$79,141	\$82,411	\$99,732	\$100,909	\$98,333
Butler County, NE	\$64,837	\$27,237	\$72,227	\$106,354	\$80,972	\$107,596	\$100,625	\$91,591
Cass County, NE	\$78,251	\$31,201	\$81,648	\$100,685	\$109,601	\$94,167	\$143,571	\$61,848
Cedar County, NE	\$69,490	\$33,013	\$74,620	\$87,500	\$78,243	\$87,472	\$92,036	\$128,000
Chase County, NE	\$55,690	\$35,773	\$63,854	\$81,500	\$71,641	\$69,811	\$52,019	undefined
Cherry County, NE	\$57,719	\$27,042	\$66,509	\$102,500	undefined	\$60,250	undefined	\$98,750
Cheyenne County, NE	\$53,674	\$31,071	\$66,016	\$71,641	\$81,583	undefined	\$75,000	\$65,688
Clay County, NE	\$70,690	\$22,750	\$76,319	\$76,992	\$99,583	\$81,875	\$71,250	\$93,750
Colfax County, NE	\$70,381	\$39,318	\$71,750	\$93,382	\$67,259	\$72,117	\$59,063	\$225,942
Cuming County, NE	\$63,125	\$35,604	\$74,307	\$85,577	\$83,600	\$76,042	\$108,125	\$132,727
Custer County, NE	\$57,715	\$31,033	\$65,385	\$66,146	\$91,500	\$87,273	\$69,125	\$31,172
Dakota County, NE	\$63,053	\$28,793	\$76,280	\$82,361	\$77,917	\$87,588	\$100,943	\$70,753
Dawes County, NE	\$51,925	\$33,592	\$57,181	\$76,848	\$66,806	undefined	\$152,083	undefined

County, State	ALL HOUSEHOLDS	1 Person	2 People	3 People	4 People	5 People	6 People	7 or More People
Dawson County, NE	\$58,402	\$30,191	\$65,194	\$64,577	\$80,550	\$89,327	\$92,829	\$113,000
Deuel County, NE	\$50,924	\$26,607	\$56,364	\$65,300	\$68,125	\$72,604	\$76,563	undefined
Dixon County, NE	\$58,849	\$28,910	\$70,694	\$62,438	\$103,750	\$80,625	\$87,847	undefined
Dodge County, NE	\$60,962	\$30,581	\$68,053	\$81,920	\$102,236	\$87,237	\$89,226	\$57,063
Douglas County, NE	\$70,683	\$37,772	\$81,537	\$96,270	\$112,092	\$103,630	\$108,534	\$92,500
Dundy County, NE	\$53,696	\$35,347	\$80,294	undefined	\$112,708	\$61,875	undefined	undefined
Fillmore County, NE	\$66,410	\$31,507	\$77,847	\$90,536	\$102,344	\$94,464	\$143,611	undefined
Franklin County, NE	\$52,400	\$29,375	\$56,357	\$78,207	\$44,773	\$72,500	\$28,365	undefined
Frontier County, NE	\$59,573	\$33,750	\$62,000	\$68,750	\$93,472	\$88,750	\$98,125	\$106,696
Furnas County, NE	\$57,284	\$23,649	\$65,583	\$69,333	\$91,250	\$92,917	\$102,500	\$71,000
Gage County, NE	\$55,000	\$27,679	\$67,521	\$84,167	\$94,911	\$89,015	undefined	\$148,438
Garden County, NE	\$43,478	\$37,409	\$50,486	\$26,875	\$106,000	undefined	undefined	undefined
Garfield County, NE	\$57,888	\$25,461	\$66,447	\$52,292	\$71,827	\$55,682	undefined	undefined
Gosper County, NE	\$69,886	\$34,063	\$76,688	\$95,294	\$78,929	\$70,938	undefined	undefined
Grant County, NE	\$56,806	\$26,118	\$60,417	\$62,000	\$66,667	\$80,804	undefined	undefined
Greeley County, NE	\$48,472	\$28,482	\$58,333	\$45,833	\$66,250	\$93,438	\$156,071	\$109,327
Hall County, NE	\$60,720	\$31,719	\$73,650	\$69,639	\$92,456	\$78,477	\$57,868	\$103,125
Hamilton County, NE	\$71,211	\$32,184	\$74,659	\$101,029	\$81,835	\$105,729	\$111,250	undefined
Harlan County, NE	\$59,432	\$27,422	\$70,592	\$103,125	\$91,875	\$174,107	\$113,438	undefined
Hayes County, NE	\$51,389	\$24,500	\$70,972	undefined	\$98,750	\$63,750	undefined	undefined
Hitchcock County, NE	\$47,025	\$26,474	\$66,000	\$43,750	\$65,000	undefined	\$105,357	\$83,750
Holt County, NE	\$60,592	\$29,063	\$69,071	\$79,375	\$85,000	\$59,773	undefined	\$80,962
Hooker County, NE	\$51,333	\$32,143	\$66,786	undefined	\$101,094	\$113,750	undefined	undefined
Howard County, NE	\$64,167	\$22,500	\$68,018	\$83,594	\$88,816	\$101,797	\$79,031	undefined
Jefferson County, NE	\$51,587	\$26,740	\$59,219	\$62,604	\$108,125	\$88,550	\$90,313	undefined
Johnson County, NE	\$53,696	\$33,136	\$62,984	\$61,563	\$96,667	\$91,750	\$84,821	undefined
Kearney County, NE	\$68,606	\$33,911	\$75,972	\$92,560	\$84,276	\$108,472	\$66,250	\$69,074
Keith County, NE	\$54,303	\$25,642	\$69,419	\$72,083	\$91,944	\$102,813	\$108,500	\$86,250



County, State	ALL HOUSEHOLDS	1 Person	2 People	3 People	4 People	5 People	6 People	7 or More People
Keya Paha County, NE	\$54,583	\$27,212	\$62,188	\$58,333	\$127,813	undefined	undefined	\$54,271
Kimball County, NE	\$55,428	\$21,667	\$66,938	\$58,824	\$79,554	\$62,049	\$76,776	undefined
Knox County, NE	\$58,043	\$28,646	\$69,318	\$74,167	\$87,647	\$85,313	\$85,536	\$82,083
Lancaster County, NE	\$65,086	\$35,238	\$74,443	\$83,811	\$101,281	\$103,695	\$90,602	\$101,837
Lincoln County, NE	\$61,309	\$28,550	\$78,552	\$87,524	\$85,803	\$75,552	\$71,434	\$81,429
Logan County, NE	\$60,250	\$29,375	\$69,375	\$93,750	\$131,667	\$49,453	\$150,278	\$64,375
Loup County, NE	\$46,667	\$19,609	\$41,250	\$75,417	\$80,750	\$75,625	undefined	undefined
Madison County, NE	\$55,375	\$28,648	\$65,902	\$77,763	\$89,778	\$95,208	\$124,333	\$63,750
McPherson County, NE	\$53,750	\$41,528	\$54,464	\$78,750	\$41,786	\$109,375	undefined	undefined
Merrick County, NE	\$57,778	\$21,354	\$64,306	\$90,402	\$100,278	\$83,889	\$106,133	\$103,313
Morrill County, NE	\$50,859	\$25,323	\$60,870	\$73,750	\$94,583	\$73,750	\$86,875	undefined
Nance County, NE	\$55,473	\$25,952	\$65,800	\$72,857	\$80,938	\$68,281	\$180,833	undefined
Nemaha County, NE	\$53,081	\$33,152	\$56,625	\$69,298	\$135,288	undefined	\$115,268	\$78,750
Nuckolls County, NE	\$61,667	\$26,750	\$77,411	\$76,875	\$75,568	\$83,214	\$56,058	undefined
Otoe County, NE	\$70,072	\$32,014	\$80,201	\$75,750	\$102,284	\$100,227	\$142,321	undefined
Pawnee County, NE	\$51,354	\$25,893	\$61,058	undefined	\$68,448	\$67,813	\$63,523	undefined
Perkins County, NE	\$57,250	\$25,216	\$65,357	\$90,455	\$100,139	\$72,250	\$102,788	undefined
Phelps County, NE	\$61,606	\$30,417	\$71,830	\$85,150	\$96,618	\$112,083	undefined	\$156,375
Pierce County, NE	\$62,299	\$35,500	\$60,847	\$78,229	\$73,413	\$111,875	\$80,000	\$121,979
Platte County, NE	\$64,105	\$34,824	\$75,276	\$79,583	\$89,475	\$88,125	\$98,988	\$93,125
Polk County, NE	\$66,486	\$40,691	\$75,000	\$83,036	\$121,563	\$81,806	\$92,656	undefined
Red Willow County, NE	\$53,387	\$33,562	\$68,312	\$110,132	\$62,260	\$88,036	undefined	undefined
Richardson County, NE	\$46,085	\$25,182	\$64,692	\$42,031	\$79,107	\$85,893	\$148,333	undefined
Rock County, NE	\$55,129	\$33,333	\$63,750	\$73,214	undefined	undefined	undefined	undefined
Saline County, NE	\$58,011	\$31,154	\$69,763	\$87,532	\$65,900	\$56,750	\$101,538	undefined
Sarpy County, NE	\$88,408	\$40,555	\$88,923	\$105,578	\$125,239	\$122,428	\$118,144	\$103,472
Saunders County, NE	\$76,485	\$36,976	\$83,750	\$89,079	\$115,703	\$106,375	\$148,403	\$82,448

County, State	ALL HOUSEHOLDS	1 Person	2 People	3 People	4 People	5 People	6 People	7 or More People
Scotts Bluff County, NE	\$56,588	\$26,543	\$67,016	\$74,200	\$84,018	\$82,083	\$114,464	\$109,286
Seward County, NE	\$73,892	\$38,056	\$85,032	\$85,536	\$105,208	\$86,250	\$98,611	\$108,354
Sheridan County, NE	\$47,901	\$25,357	\$60,750	\$48,750	\$60,714	\$70,658	undefined	\$100,536
Sherman County, NE	\$57,579	\$28,889	\$66,250	\$59,519	\$91,618	undefined	\$96,750	undefined
Sioux County, NE	\$46,769	\$26,923	\$70,625	undefined	\$46,548	undefined	undefined	undefined
Stanton County, NE	\$70,583	\$43,807	\$80,156	\$74,135	\$99,167	\$96,667	\$91,204	\$69,167
Thayer County, NE	\$56,111	\$31,067	\$67,321	\$73,350	\$95,909	\$75,750	\$123,854	undefined
Thomas County, NE	\$51,696	\$40,833	\$62,554	\$93,125	\$93,000	undefined	undefined	undefined
Thurston County, NE	\$56,223	\$23,295	\$60,114	\$73,250	\$91,875	\$67,875	\$71,250	\$73,393
Valley County, NE	\$58,015	\$28,000	\$74,519	\$88,229	\$81,250	\$89,583	\$68,281	\$93,750
Washington County, NE	\$83,491	\$41,264	\$92,303	\$110,284	\$124,514	\$130,938	\$128,125	\$101,250
Wayne County, NE	\$60,971	\$29,891	\$66,892	\$92,560	\$96,750	\$73,915	\$95,774	\$106,250
Webster County, NE	\$56,786	\$33,194	\$57,833	\$55,417	\$95,577	\$100,313	undefined	\$59,500
Wheeler County, NE	\$51,875	\$33,125	\$72,500	\$73,375	\$31,250	\$46,250	\$142,500	undefined
York County, NE	\$66,337	\$31,948	\$77,455	\$83,315	\$82,857	\$79,102	\$128,036	undefined

Source: US Census Bureau 2017-2021, provided by NIFA

## Appendix H. Economic Benefit of Shared Priority 2 Calculations

All calculations were based off figures included in the National Association of Homebuilders report entitled: *The Economic Impact of Home Building in a Typical Local Area: Income, Jobs, and Taxes Generated*, which can be accessed here: <https://www.nahb.org/-/media/NAHB/news-and-economics/docs/housing-economics/economic-impact/economic-impact-local-area-2015.pdf>

Highlighted items were indicated in the Economic Benefits box. Calculations are as follows:

		First Year of Construction Economic Benefit			Priority 2	Ongoing Economic Benefit		
		Local income	Taxes	Jobs	No. Units	Local income	Taxes	Jobs
<b>100 Units</b>	Single Family	\$28,700,000	\$3,600,000	394		\$4,100,000	\$1,000,000	69
	Multi-family	\$11,700,000	\$2,200,000	161		\$2,600,000	\$503,000	44
	Rehab	\$841,000	\$71,000	11.5			\$11,000	
<b>Shared Priority 2 Units</b>	Single Family	\$6,314,000,000	\$792,000,000	86,680	22,000	\$902,000,000	\$220,000,000	15,180
	Multi-family	\$1,170,000,000	\$220,000,000	16,100	10,000	\$260,000,000	\$50,300,000	4,400
	Rehab	\$25,230,000	\$2,130,000	345	3,000	-	\$330,000	-
	Total Shared Priority	<b>\$7,509,230,000</b>	<b>\$1,014,130,000</b>	<b>103,125</b>	35,000	<b>\$1,162,000,000</b>	<b>\$270,630,000</b>	<b>19,580</b>
	5 Years Out					<b>\$5,810,000,000</b>	<b>\$1,353,150,000</b>	<b>97,900</b>