







North Platte/ Lincoln County, Nebraska Housing Needs Assessment



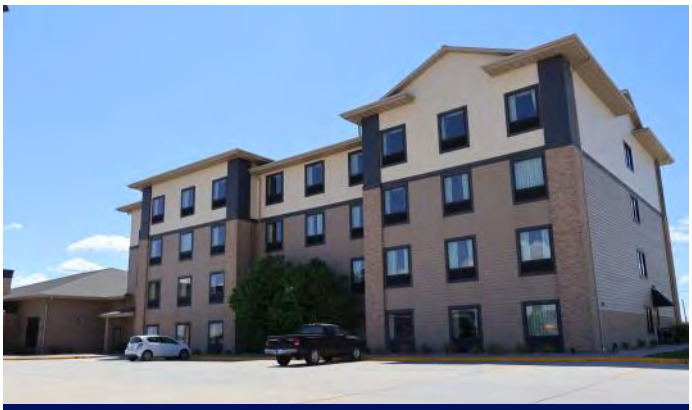
Chapter 1 Introduction and Methodology

Introduction

A community's housing is impacted by national economic trends, the local economy, the built environment, and a community's development pattern. A healthy community cannot exist without a sound housing stock. Housing impacts a community's tax base, neighborhood character, and workforce retention. Given the complex nature of these topics the study of housing should be prioritized to assess the general health of the housing market, current conditions of the housing stock, assess and forecast current and future housing needs based on projected population and employment trends.

The City of North Platte, Lincoln County, and county villages recognize the local housing market is characterized by low vacancy rates, posing a challenge for current and future residents. The scarcity hinders business expansion and affects confidence in the housing market. In the past seven years since the last housing study, North Platte and Lincoln County have seen new industries come to town due to the quality infrastructure, good governance, and low operation costs of the area. To continue to procure new businesses to North Platte and Lincoln County the housing market must be stable. A tight housing market or housing market in which the right type of housing is not available can also increase employee turnover and also cause general dissatisfaction. If businesses believe, or know, they cannot find adequate housing for their employees they may look elsewhere.

Given the changes in the housing market, local economy, and demographics project partners decided it was time to update the North Platte/ Lincoln County, Nebraska Housing Needs Assessment from 2018. Thus, this comprehensive housing study and action plan were initiated.



Apartment Building
Source: Marvin Planning Consultants

Figure 1.1: Study Area



Source: NebraskaMAP and MPC

Study Boundaries

The housing needs assessment included all of North Platte, Lincoln County, and the villages of Brady Hershey, Maxwell, Sutherland, Wallace, and Wellfleet. All of these entities play a role in the overall housing market of Lincoln County. The following analysis and recommendations will be applied to each entity.

Methodology

The MPC team conducted the assessment using a two-part, data-driven approach, leading to recommended outcomes and strategies. They utilized diverse data sources, including the Lincoln County Assessor's data, HUD, US Census Bureau, American Community Survey, and private sources like ESRI. This information was supplemented with local observations and stakeholder interviews. The housing assessment process was divided into quantitative analysis (numerical data) and qualitative analysis (perceptions). Quantitative analysis included US Census data, population forecasts, employment data, and trend analysis.

Local data, such as the Lincoln County Assessor's data and the North Platte/Lincoln County Board of Realtors' MLS data, supplemented national data. A comprehensive examination of both national and local data provided insights into the housing market and future trends over the next 5-10 years if actions aren't taken. The study aims to identify needed housing types, future residents entering the region, and gaps in the current housing market, proposing steps to address these issues.

The second part of the study involved qualitative data gathering through focus groups with key stakeholders, including local officials, major employers, housing advocates, bankers, realtors, housing developers, and young professionals in the area. These focus groups, along with over 570 online and written surveys, added local context to the numerical data, offering insights into community sentiments about the housing situation. By integrating both qualitative and quantitative data, the MPC team created a comprehensive picture of housing needs and challenges in Lincoln County and the City of North Platte.

Document Layout

The North Platte/Lincoln County Housing Needs Assessment Study is laid out in the following Chapters:

1. Introduction
2. Community Engagement
3. Existing Conditions
4. North Platte/Lincoln County Demand Analysis
5. North Platte/Lincoln County Recommendations
6. Village of Brady
7. Village of Hershey
8. Village of Maxwell
9. Village of Sutherland
10. Village of Wallace
11. Village of Wellfleet

Appendix A: Funding Resources

The American Community Survey (ACS) is an annual survey conducted by the Census Bureau to get up to date population and housing information. The ACS is the most up to date source for demographic information across the United States. The survey is randomly sent to addresses across every community in America and released each December.

ACS data presented in the housing assessment average the past five years of collected data due to the limitations of sampling in smaller communities. This means there is a margin of error for ACS data presented in this plan. The county villages have a high margin of error given the limited number of people available to sample. ACS data should be cautiously interpreted due to the margin of error. Lincoln County Accessor data will be used to supplement the ACS whenever possible.



Chapter 2
Community Engagement

Introduction

During the process, the consulting team worked to collect information regarding the needs and wants throughout Lincoln County. The data collection process included specific techniques, including an online survey and several focus group meetings with key stakeholders in North Platte and Lincoln County.

Survey

The community engagement portion of the project began with developing an online survey via SurveyMonkey.

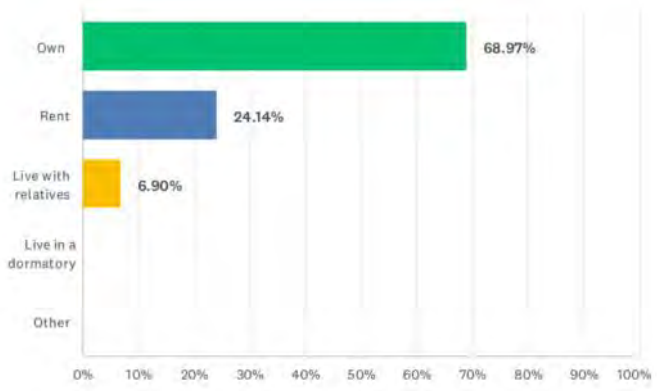
Overall, the survey received 29 responses from across the Lincoln County, the majority of which were from North Platte. A summary and synopsis of the survey results will be on the following pages.

Survey Results

Living Situation

Respondents were asked to identify if they rented, owned, lived with relatives, or lived in a dormitory for their place of residence. In addition, if for some reason, neither of those applied "Other" and what "other" meant. Overall, 20 (68.97%) owned their residence and 7 (24.14%) rented their place of residence. However, 2 (6.90%) identified they live with a relative.

Figure 2.1: Living Situation



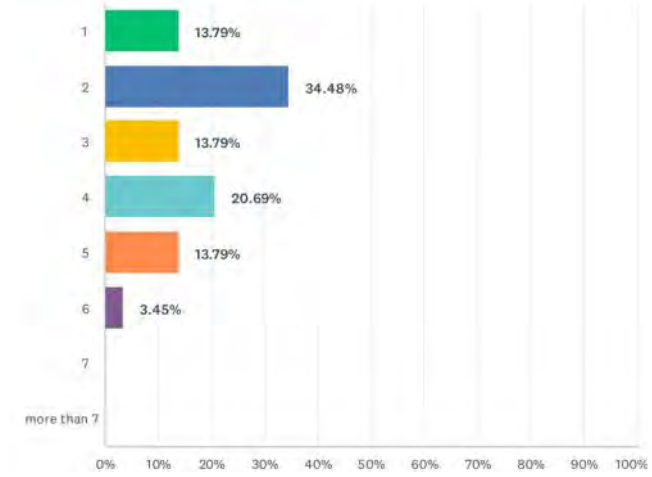
Sources: Marvin Planning Consultants, SurveyMonkey

Question 5 on the survey asked respondents if the were satisfied with their current housing situation. Overall, 21 (72.41%) were satisfied with their current situation and 8 (27.59%) were not satisfied with their current housing situation. Some of the reasons respondents were not happy included:

- Individuals paying higher rent for a lower quality space;
- Individuals looking to buy a house but stuck with a lack of affordable options;
- Individuals living in poor quality housing.

Question 8 asked respondents the number of persons living in their household. Overall, 4 (13.79%) lived in a one person household, 10 (34.48%) lived in a two person household, 4 (13.79%) lived in a three person household, 6 (20.69%) lived in a four person household, 4 (13.79%) lived in a five person household, and 1 (3.45%) lived in a six person household.

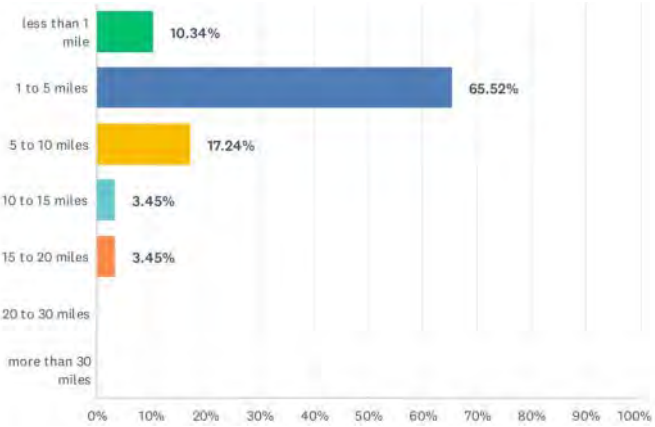
Figure 2.2: Household Size



Sources: Marvin Planning Consultants, SurveyMonkey

Question 9 on the survey asked the respondents how far away their commute to work was. Overall, 3 (10.34%) have less than a mile commute to work, 19 (64.52%) have a 1 to 5 mile commute to work, 5 (17.24%) have a 5 to 10 mile commute to work, 1 (3.45%) have a 10 to 15 mile commute to work, and 1 (3.45%) have a 15 to 20 mile commute to work.

Figure 2.3: Commute Time



Sources: Marvin Planning Consultants, SurveyMonkey

The respondents who live 5 or more miles away from home were asked why they live that far away. 85.71% answered that they chose to live that far away while 14.29% answered the cost of housing was too high within close proximity to their work.

In the same vein respondents were asked how important it was for them to live close to their employer. Overall, 9 (31.03%) said it was very important to live close to their employer, 16 (55.17%) said it was somewhat important to live close to their employer, and 4 (13.79%) said it was not important to live close to their employer.

Question 14 asked respondents to identify in what type of housing they would prefer to live. Their choices were Single-family, Attached townhouse or duplex, Mobile home, Acreage, Above ground floor condominiums/ apartments (Downtown housing), Age in place (Senior Complex), 55+ Housing Development, Micro-apartment (less than 500 square feet)

Overwhelmingly, "single-family home" was the favorite among respondents. 85.71% of the total respondents preferred to live in a single-family home. This result is not completely unexpected since single-family homes are the predominate housing type in North Platte and Lincoln County. The "American Dream" of owning a single-family home adds to the appeal of this housing type.

Question 16 asked respondents who rented, factors preventing them from owning a home. Lack of closing costs, lack of downpayment, and prices of homes on the market being too high all prevented 85.71% of renters who responded from owning a home. 28.57% of respondents were impacted by having poor credit history while 14.29% of respondents were impacted by a lack of available homes for sale.

The renters were also asked what the highest price their household could afford for a home. Overall, 14.29% could afford between $45,000 to $85,000 for a home, 28.57% could afford between $86,000 to $115,00, 28.57% could afford between $116,000 to $135,000, 14.29% could afford between $136,000 to $175,000, and 14.29% could afford a home more than $225,000.

Additionally they were asked the maximum amount of rent they could afford each month. Overall 14.29% could afford between $450 to $550 a month, 14.29% could afford between $750 to $850 a month, 14.29% could afford between $850 to $950 a month, 42.86% could afford between $1,100 to $1,200 a month. 14.29% could afford between $1,200 to $1,300 a month.

Question 20 asked respondents what age of home would they prefer. One respondent (4.17%) preferred a new (0 to 5 years old) home, 7 (29.17%)

preferred a newer (5 to 15 years old) home, 12 (50.00%) preferred a moderate (15 to 25 years old) home, and 4 (16.67%) preferred an aging (25 to 35 years old) home. No respondents to the survey indicated they wanted a home over 35 years of age.

Question 29 asked respondents who owned, factors preventing them from moving up, meaning to purchase a larger or more expensive home. Lack of closing costs impacted 30.77% of homeowners, lack of downpayment impacted 53.85% of homeowners, 15.38% of respondents were impacted by having poor credit history, 38.46% of respondents were impacted by a lack of available homes for sale, and 84.62% of homeowners were impacted by the prices of homes on the market being too high.

Homeowners were also asked what the highest price their household could afford for a home. Overall, 7.69% could afford between $45,000 to $85,000 for a home, 15.38% could afford between $86,000 to $115,00, 7.69% could afford between $116,000 to $135,000, 7.69% could afford between $136,000 to $175,000, 15.36% could afford between $176,000 to $225,000 and 46.15% could afford a home more than $225,000.

Question 31 asked to indicate the need for improved or additional housing types in Lincoln County on a scale from 1 to 4 (with 1 being low and 4 being high). Table 2.1 shows the results.

Question 32 asked to indicate the need for improved or additional housing services in your community on a scale from 1 to 4 (with 1 being low and 4 being high). Table 2.2 shows the results.

Question 33 asked to indicate the need for improved or additional services for those with special needs on a scale from 1 to 4 (with 1 being low and 4 being high). Table 2.3 shows the results.

Table 2.1: Housing Types

	1	2	3	4	TOTAL
Housing for disabled residents	8.00% 2	24.00% 6	24.00% 6	44.00% 11	25
Housing for senior residents	3.85% 1	15.38% 4	19.23% 5	61.54% 16	26
New affordable rental housing	3.70% 1	0.00% 0	18.52% 5	77.78% 21	27
New rental housing (market rate)	0.00% 0	11.54% 3	19.23% 5	69.23% 18	26
New for-sale housing	0.00% 0	15.38% 4	11.54% 3	73.08% 19	26
Housing for small households (4 or less individuals)	0.00% 0	7.69% 2	26.92% 7	65.38% 17	26
Housing for large households (5 or more individuals)	0.00% 0	19.23% 5	30.77% 8	50.00% 13	26

Sources: Marvin Planning Consultants, SurveyMonkey

Table 2.2: Housing Services

	1	2	3	4	TOTAL
Home owner rehabilitation assistance	4.00% 1	8.00% 2	28.00% 7	60.00% 15	25
Assistance to purchase a home (downpayment or counseling)	0.00% 0	11.54% 3	34.62% 9	53.85% 14	26
Fair housing discrimination education or enforcement	24.00% 6	24.00% 6	28.00% 7	24.00% 6	25
Lead based paint removal	34.62% 9	30.77% 8	15.38% 4	19.23% 5	26
Historic preservation assistance	42.31% 11	15.38% 4	19.23% 5	23.08% 6	26
Energy efficiency improvements	0.00% 0	19.23% 5	42.31% 11	38.46% 10	26
Monthly housing rent assistance	20.00% 5	16.00% 4	20.00% 5	44.00% 11	25
Neighborhood code enforcement	24.00% 6	24.00% 6	20.00% 5	32.00% 8	25

Sources: Marvin Planning Consultants, SurveyMonkey

Table 2.3: Additional Needs Services

	1	2	3	4	TOTAL	WEIGHTED AVERAGE
Services for neglected children	4.17% 1	25.00% 6	20.83% 5	50.00% 12	24	3.17
HIV/AIDS counseling or assistance	62.50% 15	20.83% 5	12.50% 3	4.17% 1	24	1.58
Homeless shelters or services	4.35% 1	26.09% 6	26.09% 6	43.48% 10	23	3.09
Wet shelters (homeless shelters for intoxicated individuals)	8.33% 2	45.83% 11	16.67% 4	29.17% 7	24	2.67
Substance abuse services or counseling	4.17% 1	25.00% 6	25.00% 6	45.83% 11	24	3.13
Shelters or services for domestic violence victims	0.00% 0	29.17% 7	33.33% 8	37.50% 9	24	3.08
Services for those with sensory or mobility impairments	0.00% 0	41.67% 10	25.00% 6	33.33% 8	24	2.92
Centers or services for those with mental disabilities	0.00% 0	37.50% 9	20.83% 5	41.67% 10	24	3.04

Sources: Marvin Planning Consultants, SurveyMonkey

Question 34 asked respondents whether they would support a rental inspection program by the County. Overall, 15 (57.69%) support a rental inspection program, 3 (11.54%) do not support a rental inspection program, and 11 (30.77%) are not sure if they would support a rental inspection program.

Question 35 asked respondents whether they would support the use of county incentives for the rehabilitation of existing housing. Overall, 19 (73.08%) support the use of incentives, 1 (3.85%) do not support the use of incentives, and 6 (23.08%) are not sure if they would support the use of incentives.

Question 36 asked respondents whether they support the community's continued pro-active approach to workforce housing. Overall, 20 (76.92%) support the community's approach to workforce housing, 1 (3.85%) do not support the community's approach to workforce housing, and 5 (19.23%) are not sure if they would support the community's approach to workforce housing.

Survey Summary

Based upon the information shared by the survey respondents, there were significantly more homeowners compared to the number of renters who responded to the survey.

Most people agree they want a single-family home, but quality and cost of a home is critical. However, many respondents believe the type of housing they want is either not available in Lincoln County or they are not sure it exists. When these respondents were asked what type of housing they thought was needed in Lincoln County, there was a variety of housing types identified; however, a key word in most of the answers was "Affordable".

A major theme of both the survey and focus groups was the need for affordable housing. Quality, attainable, and available affordable housing is in short supply in the region and is needed. One additional theme is, everybody's definition of affordable seems to be different and the definition is seriously different depending upon one's viewpoint and employment/income level.

Despite the differing levels of affordability based on social and economic factors, everyone agrees quality affordable housing is needed in the region.

Stakeholder Focus Group Results

Over a four-day period in August 2023, the MPC team undertook a series of stakeholder focus groups and interviews to understand and get a broad picture of various stakeholders' thoughts on the Lincoln County and North Platte housing market, the challenges the community faces and what should be done moving forward. Several focus groups were convened which included representatives from area local governments, realtors, bankers, contractors, housing providers, non-profits, and the Mayor's Housing Task Force.

All focus groups agreed the housing market within the community is facing significant issues. These challenges not only impact current residents and employers but impact the future economic expansion opportunities of the region and its quality -of-life. Below are key points from the focus groups. The key themes across all the focus groups are:

- There is a severe lack of housing stock in North Platte and Lincoln County;
- Renters are paying an increasing share of their income for the same product each year;
- First time home buyers are struggling to find housing they can afford;
- Construction and infrastructure costs have increased significantly since the pandemic affecting developers bottom line;
- There are a lack of interested and available developers to meet the demand for housing;
- Stakeholders are both optimistic and pessimistic regarding how growth through new industries will affect the housing market;
- Infrastructure needs to be maintained and improved by the city and county to accommodate for the growth predicted in the area;
- There is a feeling the City allows slumlords to operate with impunity;
- The County Villages along I-80 (Brady, Maxwell, Hershey, and Sutherland) are seeing demand due to their smaller size, school districts, and proximity to North Platte.
- The City and County are doing a poor job enforcing local housing codes, especially among investor-owned properties; and,
- The City and County need to continue to be active players in the housing market;
- Housing availability is a widely recognized problem, is a key impediment to employee retention and attraction, and hinders economic development in the region;
- Housing for the areas most vulnerable populations need additional resources to effectively serve their clientele;
- There should be an emphasis on creating "affordable" housing, with housing price points below $250,000;
- There is a wide recognition the City's use of TIF has effectively encouraged housing development and should continue.

Lincoln County Commissioners Focus Group

A few notable themes from the conversation with the Lincoln County Commissioners are listed below:

- Work is needed to address the blighted and substandard properties in the area
- There are a number of empty lots within the boundaries of municipalities in Lincoln County ready to develop with infill housing, this should be a growth strategy to promote
- Diversity and affordability of housing is essential to a strong housing market in the county.
- There is a lack of organization between groups working to construct affordable housing in the area, Lincoln County could be the organizing body for these groups
- Micro TIF should be utilized as a development incentive for smaller scale projects
- The demand expected from new industries arriving in Lincoln County (Sustainable Beef/ Nebraska International Port of the Plains) is not being met by current development.
- All of the county villages along I-80 are experiencing increased demand for housing.
- Local contractors are incentivized by the housing market to prioritize high cost custom built homes as they can make guaranteed profit constructing this housing type.
- Suburban acreages outside of the county often

come into conflict with agricultural land uses.
- Certain subdivisions and buildings in the county are poorly planned and inspected, resulting in improper septic tanks, no dedicated roads, and drainage issues.

County Village Officials Focus Group

A few notable themes from the conversation with the County Village Officials are listed below:

- The villages understand development is coming to their communities with the increased economic growth happening in the region.
- Real estate transactions in the villages happen quickly and are often through word of mouth not done through real estate agents.
- Some villages are pro-growth and welcome positive changes to their community while others want their community to remain as it currently is.
- Home maintenance resources from the West Central Development District have helped village residents renovate their homes.
- The villages are open to developing additional housing types such as duplexes and triplexes to work to alleviate the housing shortage and preserve their land.
- The villages recognize the need for single floor handicap accessible elderly housing to ensure as residents age they do not have to leave their community to find a housing to fit their needs.
- The design of these additional housing types is important to how existing residents will react and accept it as part of their community.
- Infrastructure needs to be improved in the villages to properly accommodate for new housing units.
- Some villages want to focus their attention to promote infill housing while others want to focus on the development of new land.
- There is a perception landlords operating in the villages run a better operation compared to North Platte as village residents holding landlords accountable due to the low number of rentals in these communities.
- The West Central Development District conducts external inspections of problem properties and has a working relationship with villages to inform them of issues they are seeing.
- Some villages have well maintained mobile homes while others strictly oppose additional development due to the deterioration of several mobile homes have seen over the past few decades.

Bankers Focus Group

A few notable themes from the bankers focus group:

- High mortgage rates tend to be an obstacle for buyers who are already struggling to afford housing.
- Local homebuilders often have relationships with several banks who need to be flexible with each other.
- Refinancing has halted since mortgage rates increased in 2022.
- The appraisal industry is healthy and there are numerous appraisers available in the area.
- The issue many projects in the area face is not a lack of capital but a lack of local homebuilders and subcontractors to complete the work.
- The number of local contractors and the amount of work they can complete will not meet the demand for housing over the next five years.
- First time homebuyers are struggling to get into housing as they are often outbid by investors.
- Housing projects on the west side of North Platte should be prioritized as the road, water, and sewer infrastructure in this part of town is best equipped to handle additional homes.
- There are a number of individuals looking to build their own home in Lincoln County outside of city limits who ignore the building code and are allowed to proceed despite this.
- Buyers are not educated about the resources available to them such as CROWN (rent-to-own project funded by tax credits).
- There should be a concentrated effort to recruit contractors from other parts of the state to relocate to North Platte.
- There are few contractors willing to do a home remodel as they can make more money building new construction homes.

Housing Providers Focus Group

A few notable themes from the housing providers focus group are listed below:

- Lincoln County Community Development Corporation (LCCDC) is developing affordable housing across the county.
- LCCDC administers grants for rehabilitating delipidated housing across the county.
- The past rounds of funding from the Rural Workforce Housing Fund
- Low income tenants are being preyed upon by landlords because there is little to no enforcement. The group expressed concern that when tenants complain landlords simply evict tenants, rather than fixing the issues, because there is always someone ready to lease their unit.
- Habitat for Humanity continues to construct affordable housing in the region.

- Creation of a land trust has been discussed and considered by housing providers, but has yet to be implemented.
- The Rural Workforce Housing Fund provided beneficial assistance for housing providers to rehabilitate homes.
- Tax Increment Financing (TIF) has been utilized effectively by North Platte over the past few years.
- There are some members of the community who believe TIF is paid for by taxpayers and oppose any new TIF funding for this reason.
- The North Platte Property Resolution Team is taking increased action by cleaning up properties and targeting slum lords.
- Additional transitional housing (homeless to stable housing) units are needed to fulfill the demand.
- Housing providers in the area have difficulty working with each other, hindering progress towards their similar goals.
- Public housing in North Platte has an extensive waiting list.
- Housing providers have struggled to cooperate with certain local governments in the area.
- Market rate new construction homes are not attainable for workers at Sustainable Beef, who will buy these homes and where will workers live?
- Land speculation due to new industries may cause an unsustainable increase in property values for many home owners.
- Land acquisition is a challenge for these organizations.
- Defining the affordable rent or purchase range for each income group would help those working in housing.
- Understanding the needs of incoming workers to North Platte before they arrive can give housing providers a basis to go off of.
- The 2018 Housing Assessment Provided housing providers with data to improve their operation and focus on areas of need in the housing market.
- Quality rental units are hard to find, and the prices are high for what you get (low value).

Development Corporation of North Platte Focus Group

A few notable themes from the conversation with the Development Corporation of North Platte are listed below:

- Those involved in economic development and housing already know the housing study will say North Platte is undergoing a housing shortage.
- The hope is the housing study can access additional grant funding.
- Regardless of local political administration the data provided will still demonstrate the need for additional housing development.
- New housing developments need to be properly served by adequate infrastructure (water, sewer, roads).
- North Platte needs to be more competitive for state and federal grants to bring additional money to the community.
- Increased amenities, parks, trails, and gathering places in new housing developments is a tool to attract young families to the area.
- A comprehensive map of every parcel in the city qualified for Micro TIF would be beneficial for developers.
- Infill housing development should be prioritized over expanding outside of city limits.
- Housing over businesses downtown not only helps to alleviate the housing shortage but also works to revive the area. Upper floor housing appeals to a younger demographic who want to live close to the amenities of downtown.
- Development of additional grocery, retail, and dining businesses needs to coincide with new housing development, specifically on the west side of North Platte.
- There should be no housing development within 1/4th of a mile of the Nebraska International Port of the Plains to allow for expansion of this facility.
- Lincoln County and its villages need to address the number of abandoned properties within their borders.
- Rehabilitation incentives need to be better promoted so all households regardless of income can continue upkeep of their property.
- Ensuring the Pawnee Hotel does not sit vacant for another decade is a top priority for North Platte.
- There is a need to develop additional housing units in the $100,000 to $200,000 price range for more residents to buy their own homes.
- Vacant lots across North Platte are prime targets for higher density units, such as townhomes or duplexes.
- Lincoln County's villages generally act as bedroom communities for North Platte.
- Additional research needs to be done on suitable locations for the development of a mobile home park.
- Walkable amenities such as parks, small grocery stores, or retail shops need to be located within close proximity to residents, hotels, and student housing located south of the interstate. Increased pedestrian safety along Jeffers Street, Walker Road, and State Farm Road would help connect the existing amenities to where people

live.

City of North Platte Staff Focus Group

A few notable themes from the conversation with the City of North Platte Staff are listed below:

- Increased housing density means the fire code must be up to par as any given fire will impact more residents.
- Sprinklers in each unit are the best way to ensure a fire does not destroy a home.
- The city and developers are at odds on the design of dead ends for turnarounds for fire trucks.
- New housing developments have few access points for fire and rescue vehicles.
- There are a number of people living in RVs and tents around North Platte on vacant lots in violation of city code. There are a number of trash and safety concerns associated with people squatting on these properties.
- There are significantly fewer new homes constructed compared to 20 years ago.
- Neighborhood scale amenities including green space need to be preserved as places residents can be proud of.

Property Resolution Team Focus Group

A few notable themes from the conversation with the Property Resolution Team are listed below:

- The Mayor created this group to address the dilapidated housing present in North Platte.
- There are still a number of slumlords operating in town refusing to upkeep their units. These landlords do not care about evicting tenants as the housing market is so tight they can find a new resident quickly.
- The quality of mobile home park in North Platte is heavily dependent on the owner. Some mobile home parks are bringing in dilapidated units over from Colorado due to Nebraska state law being more lenient on the condition of these structures.
- The Property Resolution Team has advocated for, and successfully updated, mobile home code.
- The Property Resolution Team takes a proactive approach to condemn problem properties in the city and have started a database to show where issues occur.
- There is a perception North Platte is too nice on landlords and does not effectively deal with repeat offenders.
- There are few places for tenants who have just been evicted to stay. The homeless shelter and public housing are always at/or near capacity.
- The District and County Court system has been backlogged since the pandemic slowing down the eviction process.
- To keep up with demand public housing needs to expand and modernize.
- Kansas Point Campground on Lake Maloney is a hotspot for the transient population in the area.
- Investors from outside of North Platte are purchasing homes and outbidding first time home buyers.
- Housing developers are only interested in building upper income custom built housing, the rest of the market is underserved. There are not enough contractors in the area to meet demand.
- State tenant law is relatively weak so there are few protections the state guarantees for renters in the area.
- Additional transitional housing (homeless to stable housing) units are needed to fulfill the demand.
- Services to support mental illness and drug addiction are needed so these conditions do not cause residents to lose housing and become homeless.

North Platte City Council Focus Group

A few notable themes from the conversation with the North Platte City Council are listed below:

- Housing is the most critical need for North Platte during the next decade.
- There need to be designated growth areas for the development of new neighborhoods.
- New housing developments need to be properly served by adequate infrastructure (water, sewer, roads).
- Development of additional grocery, retail, and dining businesses needs to coincide with new housing development, specifically on the west side of North Platte.
- North Platte needs more small scale commercial centers scattered throughout residential areas, such as Westfield Shopping Center.
- Parks need to be included in new neighborhoods as they are developed as they add value to the surrounding homes.
- The city needs to find ways to approach developers from outside North Platte to convince them to work in the area.
- There are areas of North Platte where a significant portion of the housing stock needs rehabilitation.
- The demand for senior housing grows each year as the city's population grows older. New purpose built senior housing is needed to meet demand.
- A way to combat investors purchasing single family homes is to use a land trust model. This would disincentivize investors from coming in

and buying property.
- Different types of housing are needed to fix the housing shortage such as duplexes, triplexes, townhomes, mobile homes, tiny homes, and more. The housing crisis cannot be solved with a uniform solution.
- The construction of a planned RV park would address workers who are permanently living in parks and vacant lots across the city.

Realtors Focus Group

A few notable themes from the conversation with area Realtors are listed below:

- The inventory of houses is much lower compared to 5 years ago.
- At the beginning of the pandemic when interest rates were low the market was hot and lots of transactions occurred. Now as interest rates have increased there is less turnover.
- The median sales price in the area has stayed under $200,000 until the past few years.
- There are a large number of out of state buyers moving to North Platte; the largest majority are moving here from Colorado, more specifically metro Denver. Other common states North Platte sees new arrivals from include Texas, Wyoming, and California.
- Out of state investors are paying cash for houses and existing rental properties and not moving to the community.
- There are not enough contractors or developers in the area to keep up with demand.
- Developers cannot afford to construct affordable housing without significant incentive from a local government.
- Rehabilitation of dilapidated structures would increase the housing stock in the area.
- The floodplain in North Platte and the villages along I-80 hinders development in every direction.
- The villages along I-80 are best suited for commuting to North Platte and will see growth in the near future. There is already demand to live in these communities due to their local school districts.
- New residents who are used to commuting in large metro areas will not mind the drive from the villages to North Platte.
- First time home buyers struggle in the Lincoln County real estate market for a number of reasons.
  - ◊ Low credit score
  - ◊ Buyers not utilizing local lenders who are familiar with the market and have connections to local resources
  - ◊ There are no homes available within the price range for first time buyers
  - ◊ Out of state investors are outbidding buyers with cash offer
  - ◊ There are no rent to own programs making the barrier to entry more difficult
- There is demand for a mixture of new housing types both to own and to rent.

Educators Focus Group

A few notable themes from the conversation with Educators are listed below:

- There is no housing available for staff or some families who want to live in some of the villages. 75% of the Hershey Public School Districts Staff lives in North Platte. None of the staff for Maxwell Public Schools lives in the village.
- There are dormitories on both campuses of Mid Plains Community College. The north campus houses around 80 students and the south campus houses around 300 students.

Contractors Focus Group

A few notable themes from the conversation with area Contractors are listed below:

- The contractor base has reduced significantly since the 2018 Housing Study. This is combined with a larger workload due to the growth the area is experiencing.
- The contractors who are in business are having a difficult time staffing for entry level positions.
- Mid-Plains Community College has some construction programs but need to bolster these approaches to develop a workforce able to meet the workforce demand these contractors have. Most of the students taking these construction programs are students from outside of Lincoln County.
- Profit margins are better for contractors doing a remodel compared to a new subdivision of homes.
- Area cities such as Gothenburg and Cheyenne, WY have comprehensive workforce development programs including apprenticeship in the private sector, city incentives to fund the training of these new hires, and the support of tradespeople.
- There is room for housing development at every income level as workers lack options.
- The Mulligan Meadows subdivision offered free lots for builders if they would develop the unit on the land.
- The cost to develop a standard lot and add the necessary infrastructure is around $40,000. Without site acquisition this cost drops to $32,000.
- There are development constraints on every side of North Platte including the floodplain, interstate, railroad, airport, and physical

geography. For these reasons infill development should be prioritized where there is vacant land.
- North of the railroad there are few retail establishments and no grocery stores. Adding these amenities to the north side of the city would boost the appeal of living there.
- Additional big box retail would bolster the appeal of living in Lincoln County, there are many families who travel to Kearney for grocery shopping each weekend.

Non-Profits Focus Group

A few notable themes from the conversation with Non-Profits are listed below:

- The price of housing has dramatically increased in North Platte since the 2018 Housing Assessment.
- Non-profits housing those transitioning out of homelessness or other bad situations are at capacity and often have to waitlist people.
- The demand has exceed the number of beds the homeless shelter added since the last housing assessment.
- Everyone knows homelessness is an issue and most North Platte residents are supportive of additional resources for the homeless.
- There are a number of houses across Lincoln County which are not hooked up to utilities and are used for storage purposes.
- Low income tenants are being preyed upon by landlords because there is little to no enforcement.
- There have been instances where slumlords have tricked North Platte residents who speak limited or no English into believing they were signing a lease for a rent to own property.
- Non English speaking households often do not know where to access housing resources due to the language barrier.
- Spanish translators are available to help residents understand contract terms but non-profits lack the capacity to translate into other languages.
- The new mobile home ordinance has helped to ensure new units are high quality and livable.
- Dedicated RV parks should be constructed to address the number of residents living out of their campers in Lincoln County.
- There is a perception the city of North Platte has done an excellent job with commercial and economic development, but less so with housing development.
- TIF is a useful tool which needs to be implemented across North Platte's blighted areas.
- The largest demographic of newcomers moving to North Platte are from Denver and other large metropolitan areas.
- There are a number of long stay hotels and mobile home parks with unsafe conditions for their residents.
- The city needs to take a more active role in the housing market to ensure safe, affordable, and quality places to live exist for all residents.

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Chapter 3
Existing Conditions

Introduction

This Chapter of the Housing Needs Assessment Study examines the existing conditions for North Platte, Lincoln County, the villages of Brady, Hershey, Maxwell, Sutherland, Wallace, and Wellfleet.

North Platte is the county seat and largest community within Lincoln County. It is a major economic hub in West Central and Western Nebraska. It is home to the world's largest single classification rail switching yard (Union Pacific Railroad), a major regional medical center, several major financial institutes, a Wal-Mart Distribution Center, and many other employment generators. In April 2025 Sustainable Beef's new cattle processing facility began production in North Platte. This company is expected to add 800 jobs to the region. Over the coming years as these positions are filled the area will experience steady population growth.

Because of North Platte's location, size and employer base, it is a major hub for people to live as well. However, North Platte is not different from a majority of the United States with a housing shortage. Based upon the information obtained through the survey, there is at a minimum a perceived shortage of quality, affordable housing ($135,000 to $175,000) in the area.

This study examines the existing conditions both via data and physical conditions. As stated earlier, these data have come from multiple sources including US Census, HUD, the Lincoln County Assessors database, and more. In a number of cases these data have been field verified, especially on condition analysis.

Ultimately, the Demand Analysis will be based upon several factors including:

- US Census data
- HUD data



Duplex, North Platte
Source: Marvin Planning Consultants

- Condition of structure (structures needing to be replaced)

Housing Market: Current Conditions/Trends

Population and Household Trends

The population in Lincoln County, North Platte and the villages has remained relatively constant over the past few decades, but this trend is expected to change over the next five years. The 5-year projection between 2025 – 2030 anticipates a significant increase in the total population of North Platte, and modest increases in several surrounding villages. Factoring in margin of error, some villages are experiencing a no-growth/no-loss scenario.

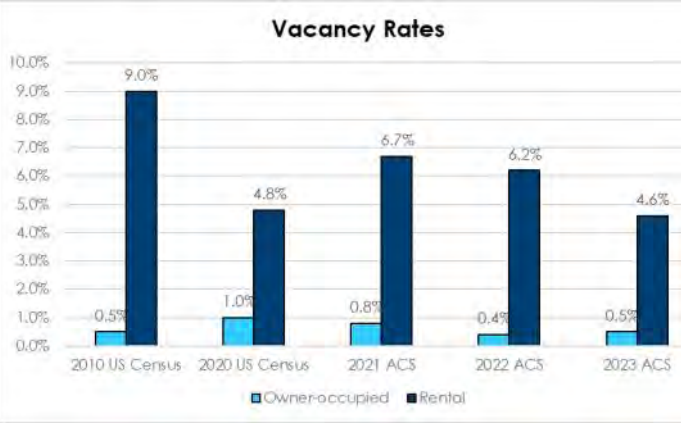
These projections factor the major changes in the employment base in the next five years i.e., Sustainable Beef and the development of the Nebraska International Port of the Plains. If there are additional major changes to the economic base of Lincoln County within the next five years, that will likely have an impact on population and household growth, and also housing demand.

Current Vacancy Rate

The single family for-sale market in Lincoln County and North Platte is remarkably tight due to lack of available supply and purchaser demand. The graph, Figure 3.1, illustrates the continued tightening of the Lincoln County housing market between 2010 and 2023. The most recent Census estimate, the 2019-2023 American Community Survey indicates both the for-sale and rental vacancy rate in Lincoln County remained tight at 0.5% and 4.6% respectively.

The North Platte for-sale market is tighter than the County as a whole. According to the 2019-2023 American Community Survey the for-sale vacancy rate was estimated to be 0.0% and the rental vacancy rate 4.7%, slightly higher compared to Lincoln County. Given the ACS is a five year rolling average of data from 2019-2023 it is not reflective of actual conditions in the market. Examining real estate listings on sites such as Zillow or Redfin show

Figure 3.1: Vacancy Rates - Lincoln County



Source: US Census 2010-2023 American Community Survey

Table 3.1: Population 2020 and 2029

	2020 Total Population	2024 Total Population	2029 Total Population	2020-2029 Population Growth Rate
Lincoln County	34,676	33,728	36,861	6.30%
North Platte	23,165	22,698	24,969	7.79%
Brady	383	343	364	-4.89%
Hershey	649	622	701	8.06%
Maxwell	257	242	264	2.77%
Sutherland	1,313	1,270	1,382	5.24%
Wallace	318	300	289	-9.12%
Wellfleet	72	76	76	5.56%
Sources: U.S. Census Bureau: 2020 Decennial Census, ESRI Population Estimates, Marvin Planning Consultants				

Table 3.2: Household Data

	2020 Total Households	2024 Total Households	5-year household change (projected)	2020 Average Household Size
Lincoln County	14,683	14,358	1558	2.36
North Platte	10,095	9,937	1078	2.29
Brady	157	151	16	2.44
Hershey	277	265	29	2.34
Maxwell	112	106	12	2.29
Sutherland	522	506	55	2.51
Wallace	135	129	-6	2.36
Wellfleet	29	27	-2	2.48
Sources: ESRI Population Estimates, Marvin Planning Consultants				

there are anywhere from 60-70 for sale homes on the market at any given time in Spring 2025. This compares to a historic Midwest average sales vacancy rate of 2% and a historic rental vacancy rate of 10%. Lincoln County Nebraska has a sales vacancy rate that is over ½ of the historic Midwest averages and North Platte is even tighter.

The previous housing assessment in 2018 found an effective housing vacancy rate of 3.3%. Over the last seven years, the housing market has further tightened, and the current combined sales and rental vacancy rates in Lincoln County equate to an estimated overall effective housing vacancy rate of only 1.8%[1] and North Platte has an estimated effective housing vacancy rate of 1.9%. ***These low rates are due to a lack of housing product available within the Lincoln County and North Platte market.*** A healthy housing market should have an effective vacancy rate of between 5% and 7%. This ensures there is adequate product for new households moving into a community, and for existing residents to move up or change tenure if desired. A constrained housing market leads to price escalation, potential difficulties in attracting workers to a region, exasperating a tight labor market and hampering economic growth. The lack of available housing product may also cause frustration from existing residents who may not be able to find the desired product for their current lifestyle and may chose to leave the region in search of housing that fits their needs.

Housing Age, Quality and Abandonment

The housing stock in Lincoln County continues to age and many units are showing signs of disrepair. As each year goes the housing stock ages, and if new units are placed in service or existing units are not maintained or renovated, neighborhoods can deteriorate, which leads to disinvestment and possible abandonment. The housing stock in Lincoln County, North Platte and the villages continues to age. The tables on the previous page illustrate the number of housing units by year constructed. It is important to note the median age of the housing

Each community profile contains a map with Lincoln County Assessor Data showing the Year Built for each housing unit.

Table 3.3: Number of Units by Year Built

	Lincoln County	North Platte	Brady	Hershey
Units Built in 2020 or Later	165	162	0	3
Units Built in 2010-2019	713	443	18	13
Units Built in 2000-2009	1,155	442	22	8
Units Built in 1990-1999	1,233	569	14	26
Units Built in 1980-1989	1,489	1,149	35	8
Units Built in 1970-1979	3,416	2,345	29	88
Units Built in 1960-1969	1,675	1,250	10	31
Units Built in 1950-1959	2,433	2,013	10	16
Units Built in 1940-1949	1,259	971	6	18
Units Built in 1939 or Earlier	3,043	2,063	42	66
Median Year Structure Built	1969	1965	1979	1971
Source: US Census 2019 – 2023 American Community Survey				

	Maxwell	Sutherland	Wallace	Wellfleet
Units Built in 2020 or later	0	0	0	0
Units Built in 2010-2019	1	33	4	0
Units Built in 2000-2009	8	54	0	0
Units Built in 1990-1999	5	52	22	5
Units Built in 1980-1989	7	29	6	3
Units Built in 1970-1979	17	172	22	4
Units Built in 1960-1969	12	49	13	0
Units Built in 1950-1959	10	5	9	1
Units Built in 1940-1949	5	37	15	4
Units Built in 1939 or Earlier	46	132	53	13
Median Year Structure Built	1955	1973	1954	1945
Source: US Census 2019 – 2023 American Community Survey				

[1] The effective vacancy rate is a measure of the actual number of vacant properties that are available for sale or rent. The effective vacancy rate excludes properties that are for occasional or seasonal use, housing for migrant workers, and properties that fall into the "other" category which are ones that are neither for sale or rent and are typically abandoned properties.

stock in all Lincoln County communities is over 45 years old. These structures can show signs of significant wear and major mechanical systems are well past their useful life.

Some of this deterioration is manifesting itself through exterior conditions and visible signs of failing systems. According to Lincoln County Assessor data (Table 3.4 below), 940 homes are in "Worn Out" or "Badly Worn" condition. That represents 7% of the housing stock in Lincoln County. Just over half (51%) of the homes in Lincoln County have been assessed as rated "Good" or higher. These different conditions are defined by the County as follows:

- **Worn Out:** Repair and overhaul needed on painted surfaces, roofing, plumbing, heating, numerous functional inadequacies, substandard utilities, etc. This condition is found only in extraordinary circumstances. Excessive deferred maintenance and abuse, limited value-in-use, approaching abandonment or major reconstruction, reuse or change in occupancy is imminent. Effective age of the residence is near the end of the scale regardless of the actual chronological age.
- **Badly Worn:** Many repairs needed, with many items needing refinishing or overhauling, deferred maintenance obvious, inadequate building utility and services all shortening the life expectancy and increasing the effective age.
- **Average:** Some evidence of deferred maintenance and normal obsolescence with age in that a few minor repairs and refinishing are needed, along with some refinishing. But with all major components are still contributing toward an extended life expectancy, the effective age and utility is standard for like properties of its class and usage.
- **Good:** No obvious maintenance is required but neither is everything new. Appearance and utility are above the standard, and the overall effective age will be lower than the typical property.
- **Very Good:** All items are well maintained, many having been overhauled and repaired as soon as they showed signs of wear, increasing the life expectancy and lowering the effective age with little deterioration or obsolescence evident with a high degree of utility.
- **Excellent:** All items that can normally be repaired or refinished have recently been corrected, such as new roofing, paint, furnace overhaul, state-of-the-art components, etc. With no functional inadequacies of any consequence and all major short-lived components in like-new condition, the overall effective age has been substantially reduced upon complete revitalization of the structure regardless of the actual chronological age.

If properties are allowed to fall into disrepair either because the owner does not have the resources to maintain the structure, or simply through neglect, properties can become extremely delipidated. At some point, if there is no intervention, it may cost more to rehabilitate a structure than it is economically feasible, and in many cases those properties become abandoned. The 2019 – 2023 ACS 5-year survey identified 1,120 housing units classified as "Vacant – Other" in Lincoln County and 810 units in North Platte. Those units are neither for sale or rent and tend to be off the market due to poor condition or abandonment. These units identified by the ACS Census survey are similar to the 940 Lincoln County homes and 673 North Platte homes in poor condition identified by the Lincoln County Assessor. Unfortunately, the "Vacant – Other" category has increased in both Lincoln County overall and North Platte itself:

Lincoln County	**North Platte**
2017: 824 Units	2017: 510 Units
2018: 966 Units	2018: 635 Units
2019: 1,106 Units	2019: 722 Units
2020: 1,212 Units	2020: 830 Units
2021: 1,179 Units	2021: 812 Units
2022: 1,217 Units	2022: 906 Units
2023: 1,120 Units	2023: 810 Units

In order to improve the quality of the housing stock in Lincoln County and North Platte, these units will need to be addressed. This can be done through either demolition or rehabilitation. Each structure will need to be evaluated for market potential and economic feasibility of renovation.

The data in Table 3.4 and the conversations with the different groups within North Platte confirm one another; ***there is more than a housing shortage in North Platte, there is a shortage of decent, affordable housing for those in the lowest income levels.*** The following data and maps will provide more information on the need for better quality housing in North Platte.

Table 3.4: Condition of Housing Units in Lincoln County

Condition	Worn Out	Badly Worn	Average	Good	Very Good	Excellent	Multifamily Units	No Condition Provided	Total
North Platte	141	532	2,756	4,627	963	118	671	30	9,838
Brady	9	11	86	58	6	3	0	8	181
Hershey	8	15	85	88	96	1	0	6	299
Maxwell	5	10	63	30	3	1	0	11	123
Sutherland	8	20	137	298	0	3	0	11	477
Wallace	2	8	57	59	12	1	0	7	146
Wellfleet	2	1	17	11	2	1	0	4	38
Unincorporated Lincoln County	42	126	782	1,035	310	37	0	70	2,402
Lincoln County Total	**217**	**723**	**3,983**	**6,206**	**1,392**	**165**	**671**	**147**	**13,504**

Source: Lincoln County Accessor

Table 3.5: Comprehensive Housing Affordability Strategy (CHAS)

Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% HAMFI	755	1,115	1,870
Household Income >30% to <=50% HAMFI	770	935	1,705
Household Income >50% to <=80% HAMFI	1,580	1,030	2,610
Household Income >80% to <=100% HAMFI	1,265	430	1,695
Household Income >100% HAMFI	5,505	1,050	6,555
Total	**9,875**	**4,565**	**14,440**
Housing Problems Overview [1]	**Owner**	**Renter**	**Total**
Household has at least 1 of 4 Housing Problems	1,735	1,890	3,625
Household has none of 4 Housing Problems	8,140	2,675	10,815
Cost burden not available - no other problems	0	0	0
Total	**9,875**	**4,565**	**14,440**
Severe Housing Problems Overview [2]	**Owner**	**Renter**	**Total**
Household has at least 1 of 4 Severe Housing Problems	855	970	1,825
Household has none of 4 Severe Housing Problems	9,020	3,595	12,615
Cost burden not available - no other problems	0	0	0
Total	**9,875**	**4,565**	**14,440**
Housing Cost Burden Overview [3]	**Owner**	**Renter**	**Total**
Cost Burden <=30%	8,130	2,710	10,840
Cost Burden >30% to <=50%	880	965	1,845
Cost Burden >50%	780	845	1,625
Cost Burden not available	90	40	130
Total	**9,875**	**4,565**	**14,440**
Substandard only	**45**	**215**	**260**

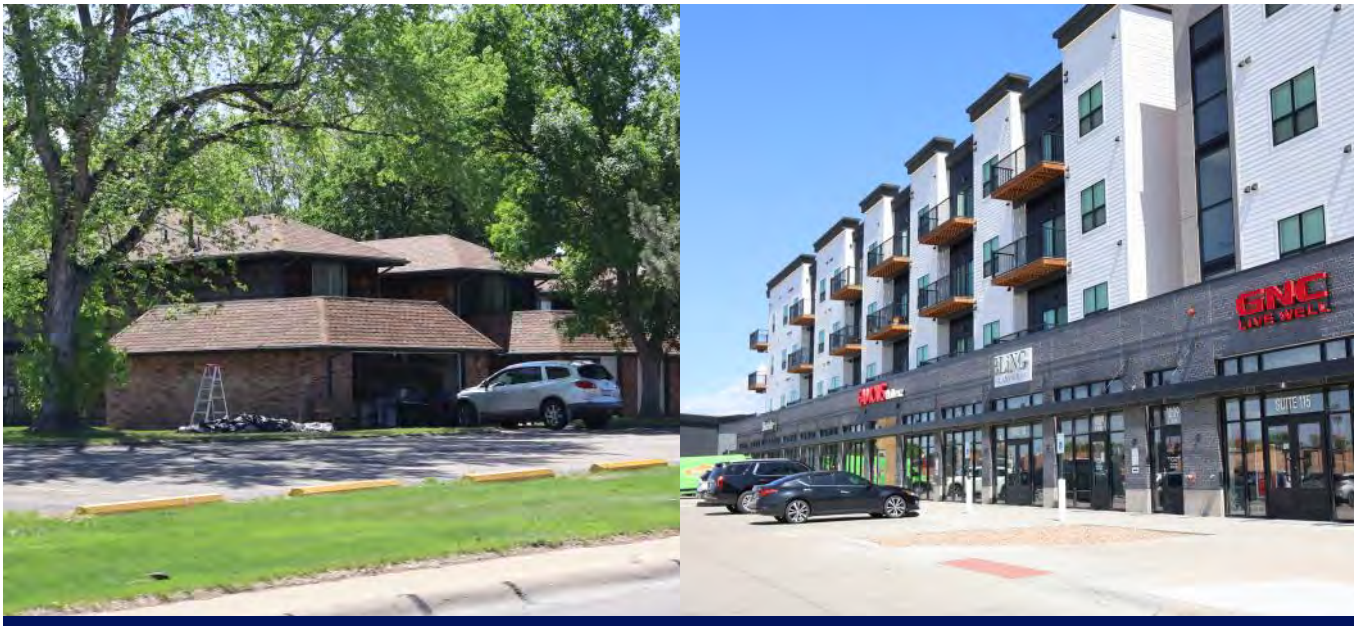
1. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than 1 person per room; and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities)
4. For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

Nearly 25% of renter households earn less than 30% the HUD Area Median Family Income (HAMFI). Only 7.6% of owner households meet the same criteria. Overall, 67% of renter occupied made less than 80% of the HAMFI.

Nearly 42% of renter households had at least 1 of 4 housing problems present in the place of residence. While only 17% of owner-occupied units met this criteria. In reality, no housing unit should be meeting any of the housing problems.

Around 21% of renter households had at least 1 of 4 severe housing problems present in the place of residence. Therefore, nearly 79% had no issues identified in a rental unit. While only 8.6% of owner-occupied units met this criteria. In reality, no housing unit should be meeting any of the housing problems.

Nearly 40% of renter households have been identified to have a housing cost burden; around half are paying over 50% of their income in rent and other associated items. While around 82% of owner occupied units had NO housing cost burden.



Duplexes and the Heartland Flats
Source: Marvin Planning Consultants

Table 3.5: Comprehensive Housing Affordability Strategy (CHAS) cont.

Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Total
Household Income <= 30% HAMFI	1,430	440	1,870
Household Income >30% to <=50% HAMFI	1,185	520	1,705
Household Income >50% to <=80% HAMFI	585	2,030	2,610
Household Income >80% to <=100% HAMFI	160	1,535	1,695
Household Income >100% HAMFI	270	6,285	6.555
Total	**3,625**	**10,815**	**14,440**

When examining housing problems vs. income, 88% of **ALL HOUSEHOLDS** with at least 1 of 4 identified housing problems belonged to households earning less than 80% of the Median Income.; nearly 1/2 of them earned less than 30% of the HAMFI. Overall, 22% of **ALL** Households were earning less than 80% of HAMFI and living in a house with 1 of 4 housing problems.

Income by Housing Problems (Renters only)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Total
Household Income <= 30% HAMFI	850	265	1,115
Household Income >30% to <=50% HAMFI	765	170	935
Household Income >50% to <=80% HAMFI	210	820	1,030
Household Income >80% to <=100% HAMFI	20	410	430
Household Income >100% HAMFI	45	1,005	1,050
Total	**1,890**	**2,675**	**4,565**

Applying the same concepts to rentals only, nearly 97% of renters in a homes reporting at least 1 of 4 housing problems were earning 80% OR LESS of the HAMFI for North Platte. Nearly 40% of **ALL RENTERS** earned 80% of HAMFI and lived in a housing unit with at least 1 of the 4 housing problems.

Income by Housing Problems (Owners only)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Total
Household Income <= 30% HAMFI	580	175	755
Household Income >30% to <=50% HAMFI	420	350	770
Household Income >50% to <=80% HAMFI	375	1,210	1,580
Household Income >80% to <=100% HAMFI	140	1,125	1,265
Household Income >100% HAMFI	225	5,280	5,505
Total	**1,735**	**8,140**	**9,875**

Nearly 80% of all owner-occupied households with at least 1 of 4 housing problems were earning 80% or less of the local HAMFI. Overall, nearly 14% of all owner-occupied households were earning 80% of the HAMFI.

Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	1,420	1,105	1,870
Household Income >30% to <=50% HAMFI	1,185	335	1,705
Household Income >50% to <=80% HAMFI	565	75	2,610
Household Income >80% to <=100% HAMFI	125	15	140
Household Income >100% HAMFI	170	95	6,555
Total	**3,465**	**1,625**	**14,440**

Overall, 22% of **ALL HOUSEHOLDS** earning 80% or less of the HAMFI had a Housing Cost Burden. In addition, 13% of **ALL HOUSEHOLDS** were earning less than 30% of the HAMFI.

Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	840	640	1,115
Household Income >30% to <=50% HAMFI	765	195	935
Household Income >50% to <=80% HAMFI	195	0	1,030
Household Income >80% to <=100% HAMFI	0	0	430
Household Income >100% HAMFI	10	10	1,050
Total	**1,810**	**845**	**4,565**

Rental households with a cost burden, 99% of these households were earning 80% or less of the HAMFI. Only 1% percent were earning over 100% of the HAMFI.

Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	580	465	755
Household Income >30% to <=50% HAMFI	425	140	770
Household Income >50% to <=80% HAMFI	370	75	1,580
Household Income >80% to <=100% HAMFI	125	15	1,265
Household Income >100% HAMFI	160	85	5,505
Total	**1,660**	**780**	**9,875**

Regarding owner-occupied households having a housing cost burden, nearly 83% earned 80% or less of the HAMFI. Nearly, 10% were earning a rate greater than 100% of the HAMFI.

Employment and Household Income

There are two main sources of data for employment and household income, the American Community Survey and the Economic Census. While both are products of the U.S. Census Bureau, they have very different methods of data collection. The American Community Survey respondents are individual households, while the Economic Census collects information directly from businesses. While related, those are fundamentally two distinct data sources. Taken together, their analysis provides a snapshot of a community's economic health, including job and employment sector trends, including the number of businesses, job growth or decline, average sector wages, household income, types of income, and poverty indicators. Since housing affordability, and the ability to maintain a house is directly related to income, analyzing employment and household incomes are crucial to a comprehensive housing analysis.

Household Income Ranges

Table 3.6 illustrates the estimated number of households by income range.

Table 3.7 illustrates the estimated growth of annual per capita and household income growth within Lincoln County. The current annual household income growth rate is estimated at 2.55%, which is a modest 5-year growth rate. Whether this increase turns into an actual increase in real buying power among the households will depend on the inflation rate over the next five years.

At Risk Households

Another key factor to examine are those households at risk of entering into a housing crisis, becoming homeless, or due to income constraints not able to maintain their housing. The poverty rate estimate in Lincoln County is slightly higher than the overall state of Nebraska poverty rate estimate (12.8% v. 10.3%). The City of North Platte's estimated poverty rate is even higher at 16.1%. Those households tend to be the highest risk for homelessness because they are living on the financial edge and may have issues of income, food and housing insecurity. The households likely require deeply subsidized housing to keep their housing expenses below 30% of the household income. This subsidy can be in the form of public housing, or private housing with rent subsidy contracts. There will be a need to construct or renovate existing housing to create a quality housing stock.



Single Family Home, Lincoln County
Source: Marvin Planning Consultants

Table 3.6: Household Income Ranges - North Platte

Household Income Range - North Platte	2024	% of Households	2029 Projected	% of Households	% Change
Less than $15,000	1,333	13.4%	1,232	12.4%	-7.6%
$15,000-$24,999	1,046	10.5%	911	9.2%	-12.9%
$25,000-$34,999	939	9.4%	854	8.6%	-9.1%
$35,000-$49,999	1,322	13.3%	1,142	11.5%	-13.6%
$50,000-$74,999	1,859	18.7%	1,928	19.4%	3.7%
$75,000-$99,999	1,493	15.0%	1,453	14.6%	-2.7%
$100,000-$149,999	1,128	11.4%	1,277	12.8%	13.2%
$150,000-$199,999	590	5.9%	887	8.9%	50.3%
$200,000 or greater	227	2.3%	267	2.7%	17.6%
Median Household Income	$53,095	-	$58,460	-	10.1%
2024 Households by Income Base	9,937	100%	9,951	100%	0.1%

Source: ESRI Income Estimates

Table 3.7: Per Capita and Household Income Growth - North Platte

	North Platte
2013-2023 Per Capita Income: Annual Growth Rate	2.94%
2013-2023 Median Household Income: Annual Growth Rate	3.46%

Source: American Community Survey 2009-2013 and 2019-2023

Table 3.8: At Risk Households- North Platte

Variable	North Platte
2019-2023 ACS Households Below the Poverty Level	1,560
Percent below the poverty level	16.1%
2019-2023 ACS Households with 1+ Persons with a Disability	3,806
2019-2023 ACS Households at or Above the Poverty Level	8,479
2018-2022 ACS Married Couple Families below Poverty Level	247
2019-2023 ACS Households with Social Security Income	3,733
2019-2023 ACS Households with No Social Security Income	6,386
2019-2023 ACS Households with Retirement Income	1,902
2019-2023 ACS Households with No Retirement Income	8,217
2019-2023 ACS Households with Public Assistance Income	1,826
2019-2023 ACS Households with No Public Assistance Income	8,293
2019-2023 ACS Total Households	10,119

Source: US Census 2019 – 2023 American Community Survey

Employment and Jobs

The regional economy has a direct effect on the housing market. Job growth without the corresponding increase in housing units can create pressures on the housing market leading to price inflation and dissatisfaction with the perceived value of the neighborhood. Existing homeowners during these periods of price escalation, may see the upward movements of prices as a great return on their investment, while renters may see the opportunities for homeownership shrink. In addition, potential new residents may see the high housing costs as a reason to look to other communities for employment. Conversely, if there is an economic downturn and corresponding loss of jobs within a community, there will be downward pressures on the housing market pushing values lower because demand has lessened. Homeowners may see this as a loss in their equity, while renter households may see this as an opportunity to move into homeownership where previously they were priced out.

Lincoln County and North Platte's economy has been stable over the years, but during interviews with business and community leaders, raised concerns about the impact of the current housing market on business retention and expansion efforts. Concerns were also expressed by young professionals and others about the high cost of housing, and the low perceived value due to age and condition of the existing housing stock.

Increasing Jobs

According to Census estimates Lincoln County lost a net 1,046 jobs between 2013 and 2023. This loss is consistent with the general population decline seen over the past decade. Despite this, there were still growing sectors of the local economy. The top three sectors for job increase were:

- Construction (215 jobs)
- Professional, Scientific, and Technical (160 jobs)
- Finance, Insurance, and Real Estate (155 jobs)

The top three sectors for job losses during the same time period were:

- Transportation and Utilities (-644 jobs)
- Retail trade (-300 jobs)
- Manufacturing (-245 jobs)

Despite population decline, housing production did not keep pace with housing demand. The other factor impacting the housing market is the type of job and corresponding salaries. According to the 2022 County Business Pattern Data, the most current data available at time of writing, there were 11,970 employees with a combined annual payroll of $416,871,000.0 in Lincoln County. This equates to an average annual salary of $34,826.00. Of course, not all jobs pay equally, and Table 3.9 breaks down the average salary by employment sector.

While there are a large number of jobs, there is also a wide variance between average salaries among the jobs in Lincoln County. Just over half (57% or 6,855) of the jobs have an average salary of less than $40,000.00, as reported by business establishments. Just slightly under half (42% or 5,047 jobs) earn salaries less than $30,000.00. It is important to note that two of the top three employment sectors has an average salary less than $40,000.00. These working households are likely those with the highest housing cost burden, and the high housing costs in Lincoln County exasperate this situation. Housing policies should be focused on addressing the cost burden and housing quality of those households.

Local Conditions

The following maps indicate the quality of residential dwelling units by neighborhood throughout North Platte. The data for the maps is

Table 3.9: Employment and Income– Lincoln County

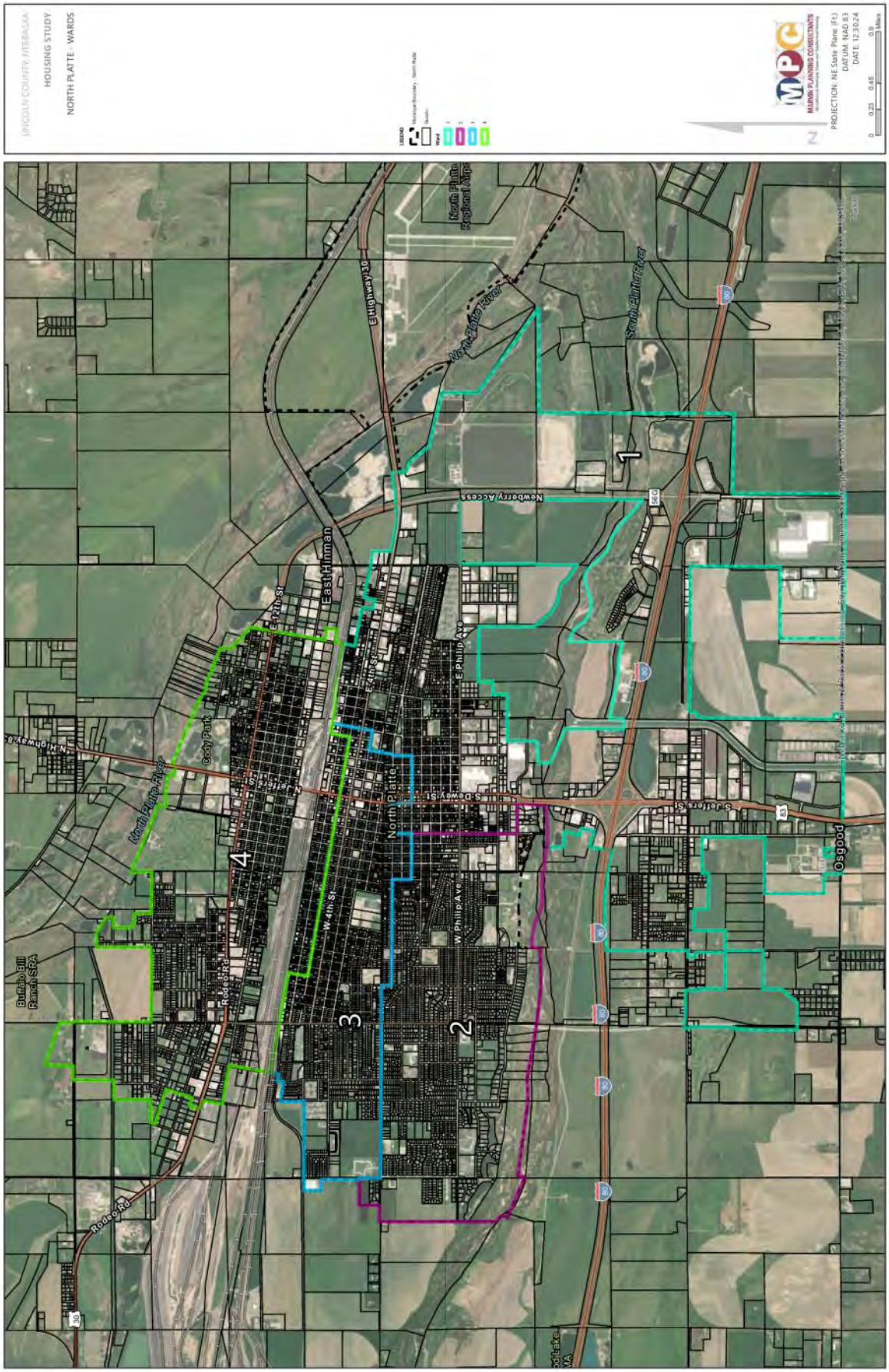
NAICS Code	Employment Sector	Year	Establishments	Employees	1st Quarter Payroll (1,000)	Annual Payroll (1,000)	Average Salary
0	**Total for all sectors**	2022	1,012	11,294	$124,308	$516,611	$45,742.07
52	**Finance and insurance**	2022	72	494	$8,788	$33,704	$68,226.72
23	**Construction**	2022	96	649	$10,271	$39,449	$60,784.28
48-49	**Transportation and warehousing**	2022	59	1,078	$15,278	$57,379	$53,227.27
62	**Health care and social assistance**	2022	136	2,818	$41,321	$178,559	$63,363.73
11	**Agriculture, forestry, fishing and hunting**	2022	8	23	$393	$1,751	$76,130.43
42	**Wholesale trade**	2022	38	414	$5,247	$22,414	$54,140.10
51	**Information**	2022	19	232	$2,641	$9,775	$42,133.62
56	**Administrative and support and waste management and remediation services**	2022	47	265	$2,703	$15,054	$56,807.55
54	**Professional, scientific, and technical services**	2022	70	354	$3,693	$15,855	$44,788.14
31-33	**Manufacturing**	2022	22	297	$3,338	$13,491	$45,424.24
53	**Real estate and rental and leasing**	2022	33	175	$1,895	$7,932	$45,325.71
44-45	**Retail trade**	2022	155	1,900	$15,413	$63,623	$33,485.79
81	**Other services (except public administration)**	2022	118	670	$4,482	$19,236	$28,710.45
61	**Educational services**	2022	10	108	$560	$2,361	$21,861.11
72	**Accommodation and food services**	2022	98	1,620	$7,130	$31,581	$19,494.44
71	**Arts, entertainment, and recreation**	2022	26	163	$687	$3,331	$20,435.58
21	**Mining, quarrying, and oil and gas extraction**	2022	-	-	-	-	-
22	**Utilities**	2022	-	-	-	-	-
55	**Management of companies and enterprises**	2022	4	23	288	1,365	$59,347.83
99	**Industries not classified**	2022	-	-	-	-	-

(D) - Disclosure Issues

(-) - Not listed in the data

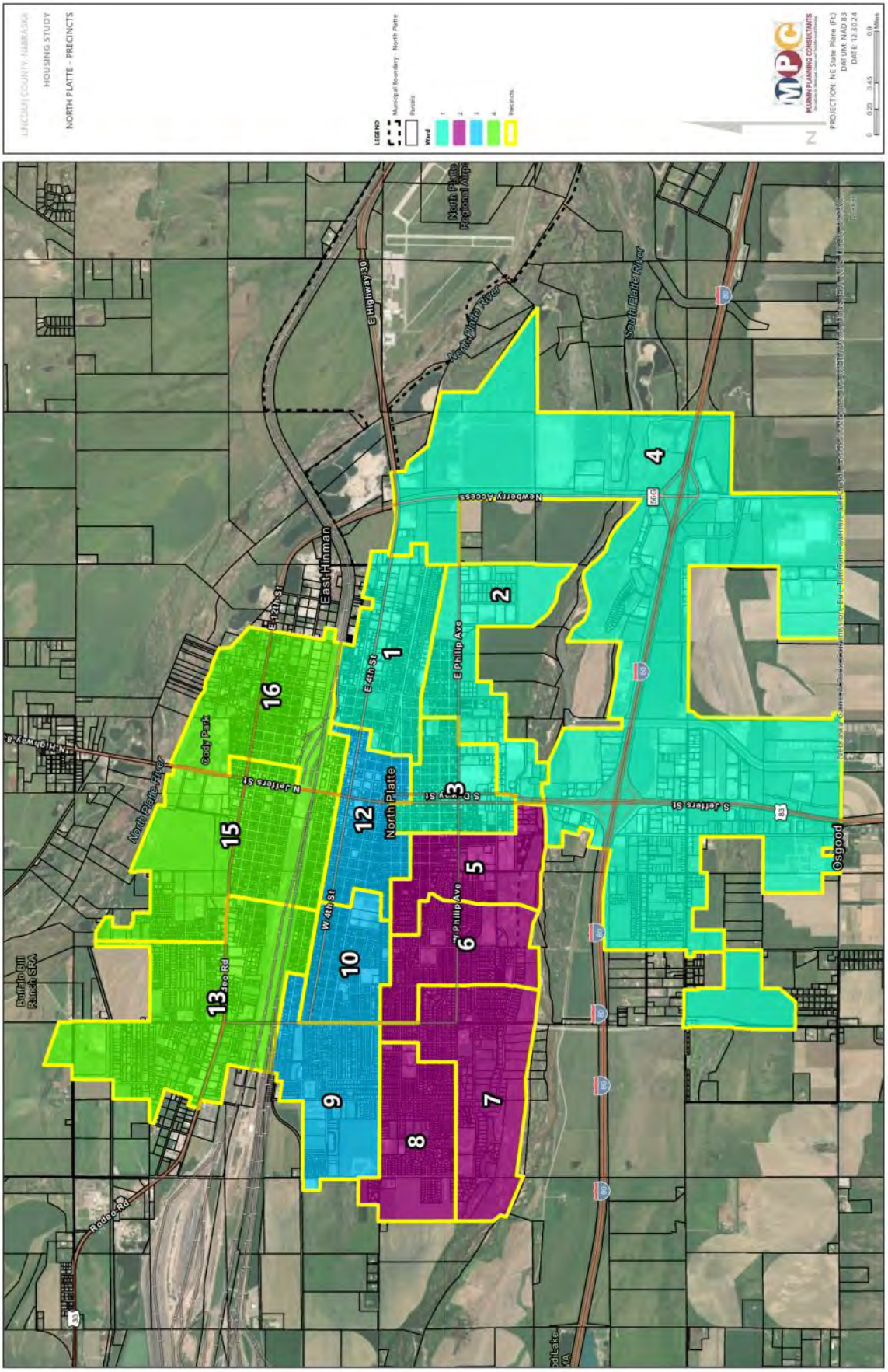
Source: US Census County Business Patterns - 2022

Figure 3.2: City of North Platte Wards



Source: Lincoln County Accessor

Figure 3.3: City of North Platte Precincts



Source: Lincoln County Accessor

Table 3.10: Residential Building Conditions by Neighborhood

Ward and Precinct	# Poor Condition	% Poor Condition	# Fair Condition	% Fair Condition	# Avg. Condition	% Avg Condition	# Good Condition	% Good Condition	# Exc. Condition	% Exc. Condition
Ward 1										
W-1 Precinct 1	18	2.70%	45	6.50%	521	75.50%	97	14.10%	8	1.20%
W-1 Precinct 2	2	0.80%	9	3.70%	188	77.70%	38	15.70%	5	2.10%
W-1 Precinct 3	9	1.80%	26	5.20%	294	59.20%	149	30.00%	18	3.60%
W-1 Precinct 4	2	0.70%	5	1.80%	215	77.10%	54	19.60%	3	1.10%
Ward 1	31	1.80%	85	5.00%	1,218	71.40%	338	19.80%	34	2.00%
Ward 2										
W-2 Precinct 5	2	0.40%	23	4.50%	308	59.80%	181	35.20%	1	0.20%
W-2 Precinct 6	0	0.00%	11	1.60%	560	80.00%	126	18.00%	3	0.40%
W-2 Precinct 7	0	0.00%	7	1.30%	424	76.80%	116	21.10%	5	0.90%
W-2 Precinct 8	0	0.00%	8	1.20%	502	78.10%	120	18.60%	13	2.00%
Ward 2	2	0.10%	49	2.00%	1,794	74.40%	543	22.50%	22	0.90%
Ward 3										
W-3 Precinct 9	7	0.90%	26	3.50%	557	74.40%	131	17.50%	28	3.70%
W-3 Precinct 10	8	1.00%	37	4.60%	579	72.60%	169	21.20%	5	0.60%
W-3 Precinct 12	8	1.20%	45	6.90%	496	77.00%	86	13.40%	9	1.40%
Ward 3	23	1.00%	108	4.90%	1,632	74.50%	386	17.60%	42	1.90%
Ward 4										
W-4 Precinct 13	20	2.60%	78	10.30%	610	80.60%	38	5.00%	11	1.50%
W-4 Precinct 15	33	4.20%	132	17.00%	572	73.50%	37	4.80%	4	0.50%
W-4 Precinct 16	32	5.70%	80	14.20%	423	75.00%	24	4.30%	5	0.90%
Ward 4	85	4.00%	290	13.80%	1,605	76.50%	99	4.70%	20	0.90%
Totals	141		532		6,249		1,366		118	
% of City Total	1.7%		6.3%		74.3%		16.3%		1.4%	
City Total 8,406*										

Source: Lincoln County Assessor's Database, MPC, 2024

* This is the number of housing units with assigned conditions in the Assessor data. There are a number of units without housing conditions not represented in this table. See Table 3.4.



A Very Poor Structure and a Very Good Structure
Source: Marvin Planning Consultants

The data found in Table 3.10 examines the housing conditions in North Platte by precinct. The data has been download from the Lincoln County Assessor's database. These data are critical since the future demand for housing is not simply limited to new construction and also includes the need for replacement units.

Redevelopment is a major component in a comprehensive housing strategy. The redevelopment portion of this strategy involves a couple of approaches, including:

- Condemnation and demolition
- Renovation of existing structures

There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Chapter.

In addition to Table 3.10, there are maps for each individual precinct and ward with the units identified. The individual units are color coded with Table 3.10; therefore, the conditions and location of specific units are identified. The following is a summary of the conditions found in each precinct and ward in North Platte and the unincorporated areas of Lincoln County.

North Platte: Ward 1

Within W-1, the residential make-up is as follows:

- Single Family 93.0%
- Multi Family 3.7%
- Mobile Homes 3.2%

Overall, there are a similar number of single-family dwellings in W-1 compared to all of North Platte. Multi family structures are 2.3 times more concentrated in this ward versus North Platte as a whole. Mobile Homes are 1.6 times more concentrated than North Platte as a whole.

Ward 1(Figure 3.4) is located in the southeastern portion of the community. The Assessor's data indicates 32 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 1.80% of all residential structures in this part of the community. Furthermore, 85 or 5.00% are considered in "Fair" condition. This equates to 117 structures or 6.80% of the housing is considered to be in less than "Average" condition.

There are 83.8% of structures in the ward over 40 years of age and 65.0% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

The Median Housing Value within this ward is $100,570 compared to North Platte's Median Housing Value of $99,970. Ward 1's Median Housing Value is 6% greater compared to North Platte as a whole. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units. In Ward 1 the ratio is equal to 3.18, meaning the residential units rated Good or Excellent in the neighborhood account for 318% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the precinct are.

North Platte: Ward 1, Precinct 1

Within W-1, P-1 the residential make-up is as follows:

- Single Family 95.5%
- Multi Family 3.6%
- Mobile Homes 1.0%

These locations are on Figure 3.5.

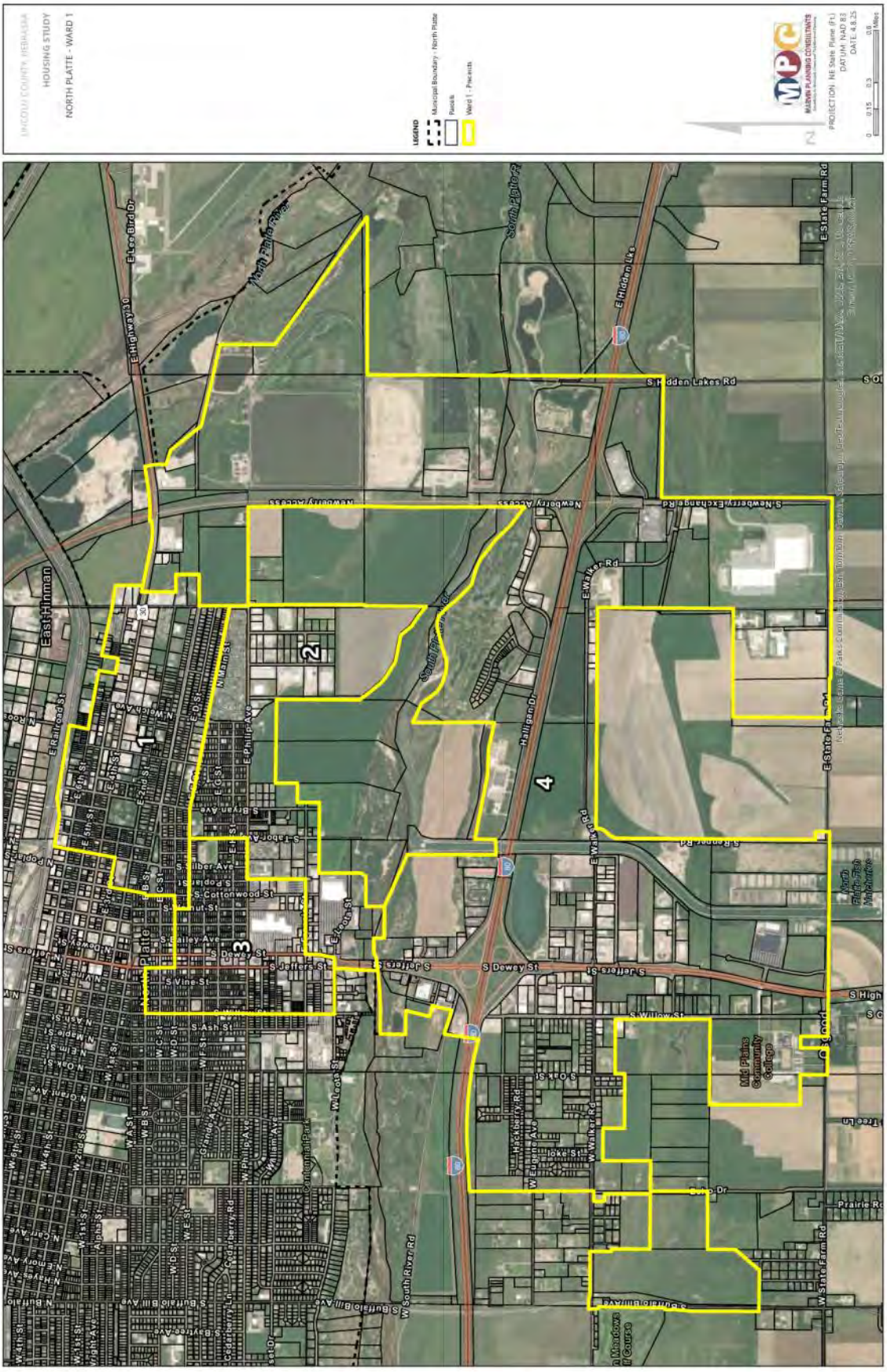
Overall, there are a similar number of single-family dwellings in P-1 compared to all of North Platte. Multi family structures are 2.3 times more concentrated in this neighborhood versus North Platte as a whole. Mobile Homes are only half as concentrated in this precinct compared to North Platte as a whole.

Precinct 1 is located in the southeastern portion of the community. The Assessor's data indicates 19 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 2.80% of all residential structures in this part of the community. Furthermore, 45 or 6.50% are considered in "Fair" condition. This equates to 64 structures or 9.30% of the housing is considered to be in less than "Average" condition.

Figure 3.8 and 3.9 indicate there are 93.1% of structures in the precinct over 40 years of age and 74.7% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

Figure 3,10 indicates the Median Housing Value within this precinct is $91,840 compared to North Platte's Median Housing Value of $99,970. Precinct 1's Median Housing Value is 91% of North Platte as a whole, since this area has a higher concentration of structures in less than "Average" condition. Figure 3.10 also indicates the assessed valuation range for each residential structure in the neighborhood. In

Figure 3.4: Ward 1



Source: Lincoln County Accessor

Figure 3.5: Residence Type – Precinct 1

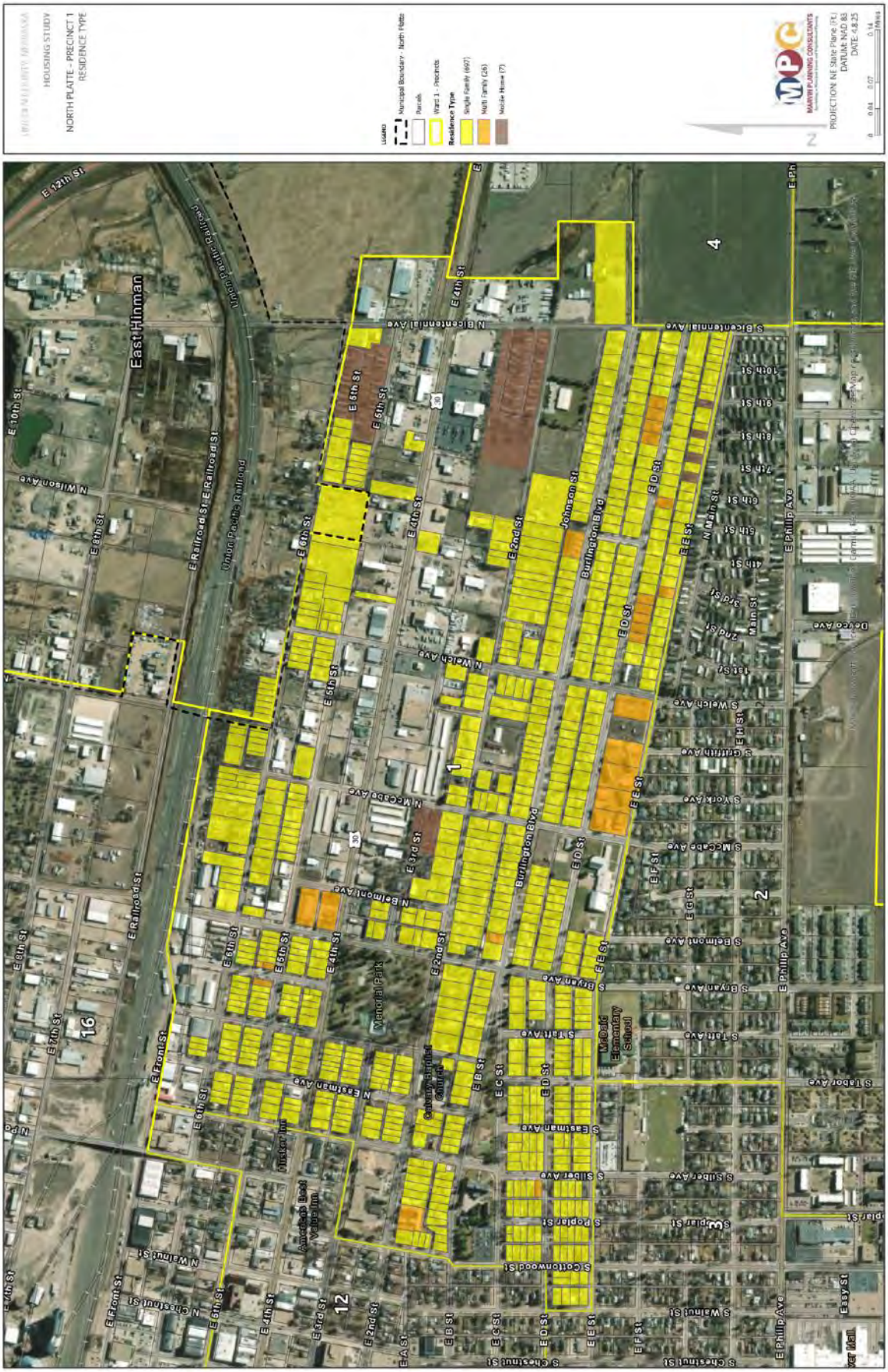


Figure 3.6: Condition Analysis – Precinct 1

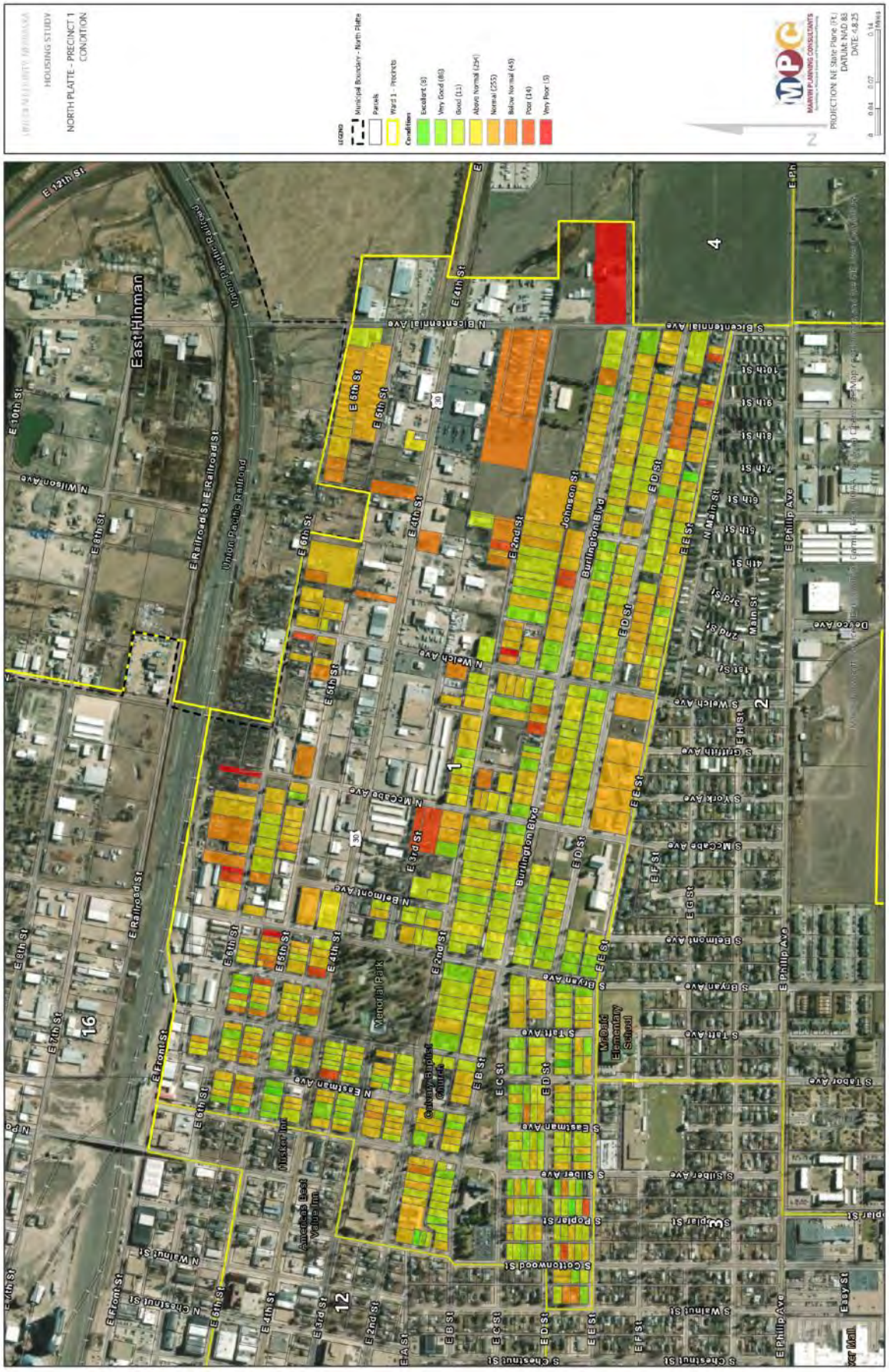


Figure 3.7: Year Built – Precinct 1

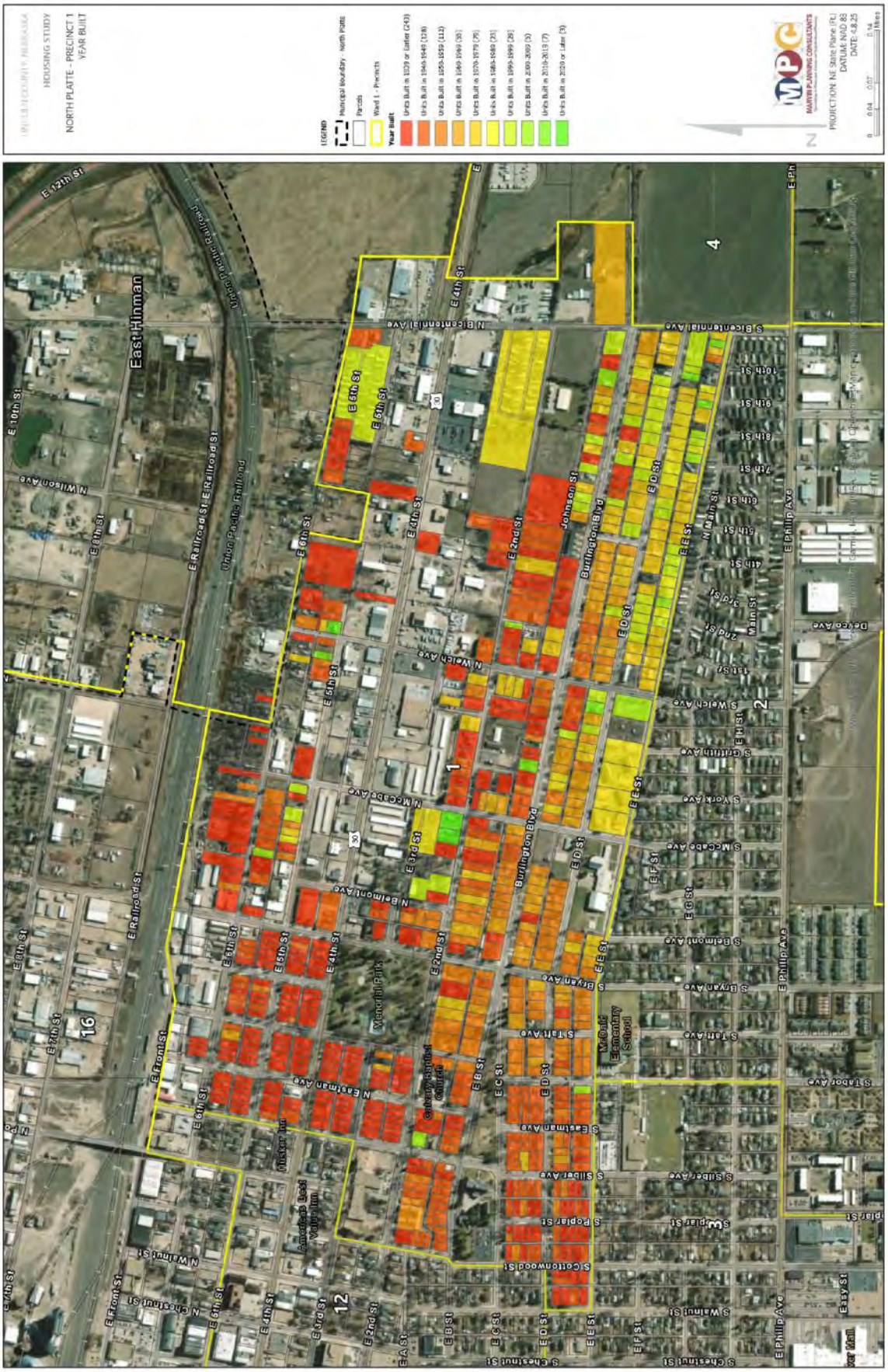


Figure 3.8: 40 Years and Older – Precinct 1

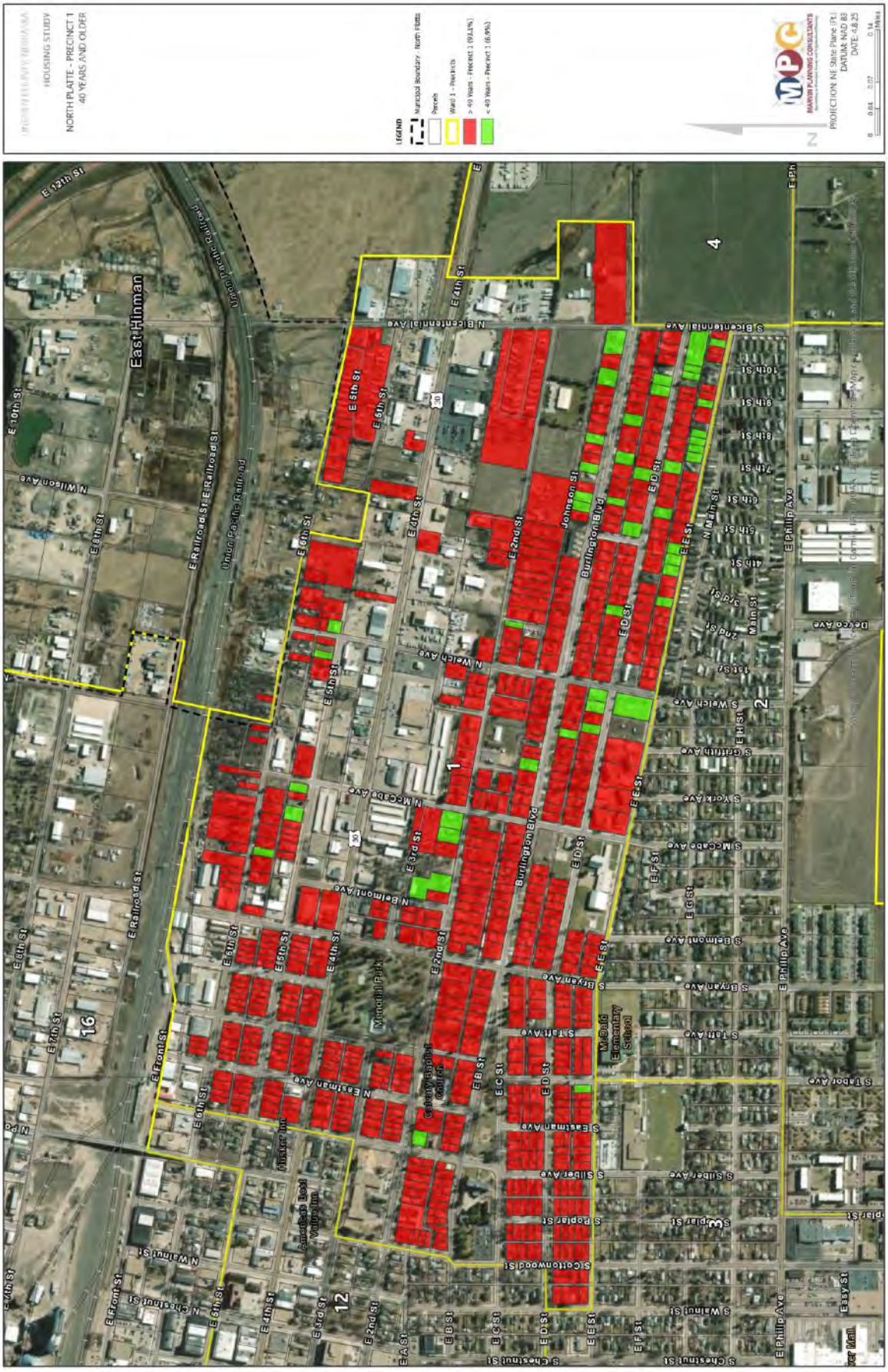


Figure 3.9: 60 Years and Older – Precinct 1

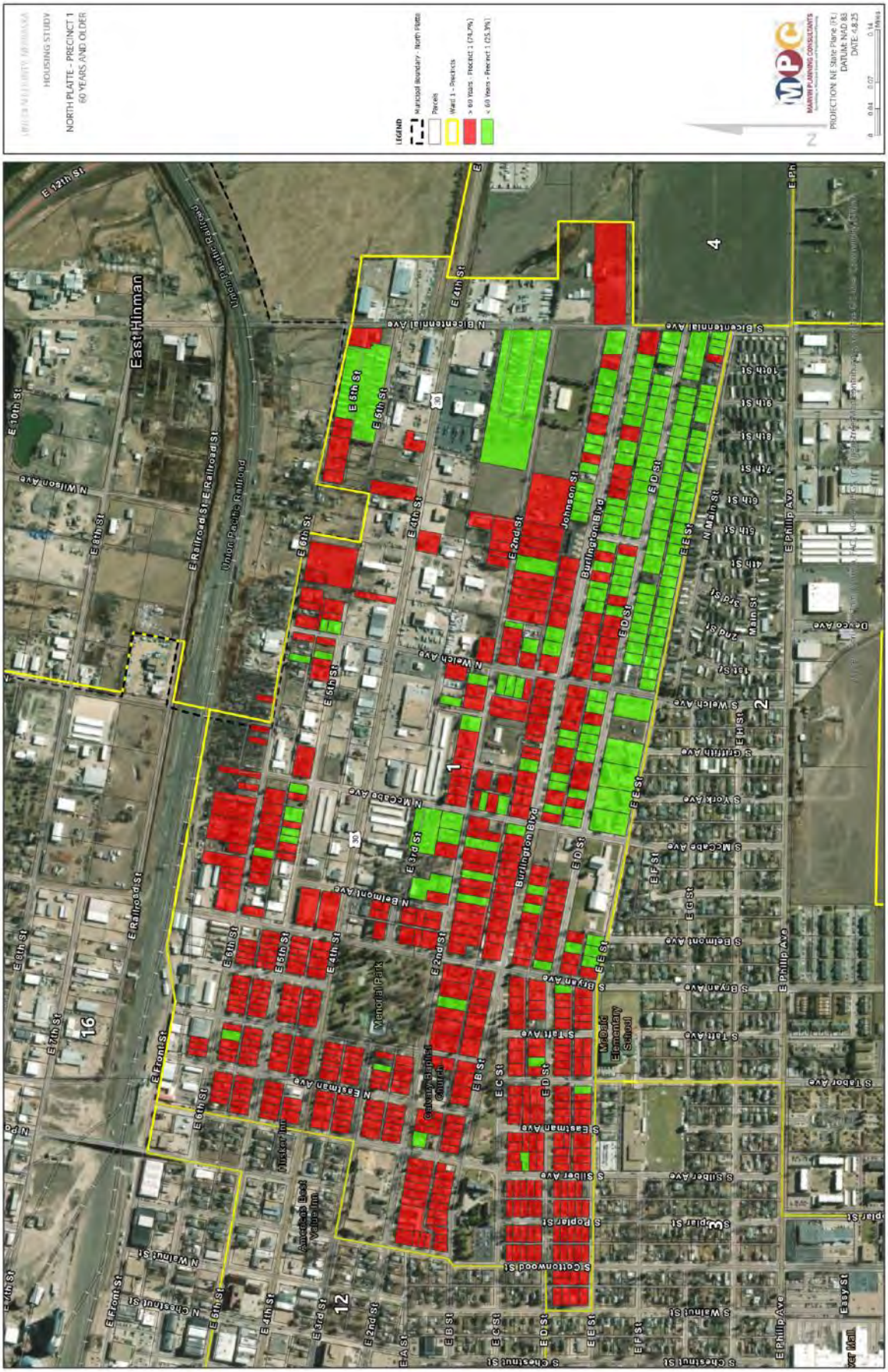
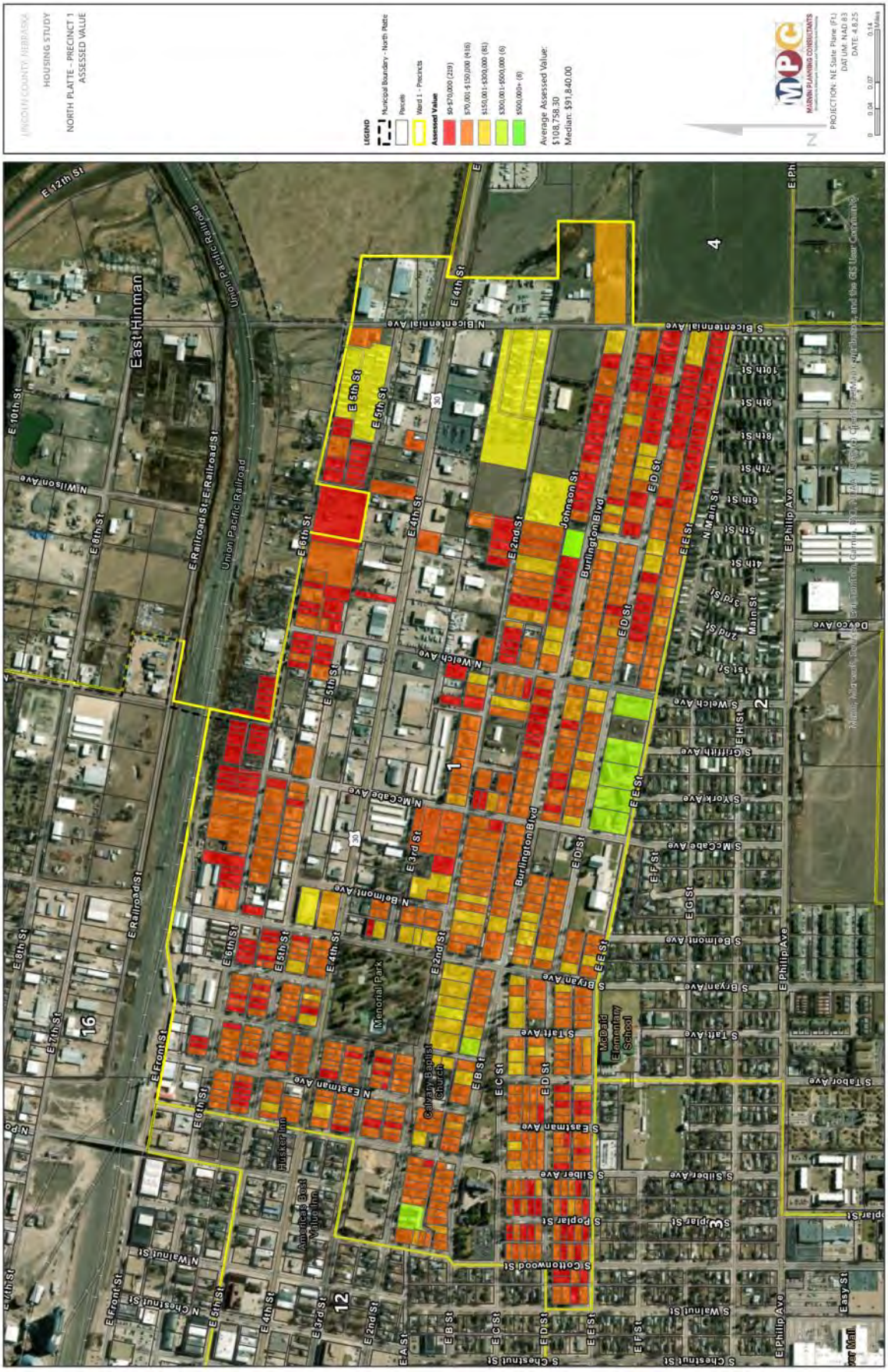


Figure 3.10: Assessed Value – Precinct 1



some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units using data from Figure 3.6. In Precinct 1 the ratio is equal to 1.64, meaning the residential units rated Good or Excellent in the neighborhood account for 164% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the precinct are.

North Platte: Ward 1, Precinct 2

Within W-1, P-2 the residential make-up is as follows:

- Single Family 89.6%
- Multi Family 8.1%
- Mobile Homes 2.2%

These locations are on Figure 3.11.

Overall, there is a smaller concentration of single-family dwellings in P-2 compared to all of North Platte. Multi family structures are 5.1 times more concentrated in this neighborhood versus North Platte as a whole. Mobile Homes are 1.1 times more concentrated than North Platte as a whole.

Precinct 2 is located in the southeastern portion of the community. The Assessor's data indicates 2 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. Furthermore, 9 or 3.70% are considered in "Fair" condition. This equates to 11 structures or 4.50% of the housing is considered to be in less than "Average" condition.

Figures 3.14 and 3.15 indicate there are 70.9% of structures in the precinct over 40 years of age and 28.7% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

Figure 3.16 indicates the Median Housing Value within this precinct is $104,925 compared to North Platte's Median Housing Value of $99,970. Precinct 2's Median Housing Value is 4% greater compared to North Platte as a whole. Figure 3.16 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units using data from Figure 3.12. In Precinct 2 the ratio is equal to 3.90, meaning the residential units rated Good or Excellent in the neighborhood account for 390% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the precinct are.

North Platte: Ward 1, Precinct 3

Within W-1, P-3 the residential make-up is as follows:

- Single Family 96.1%
- Multi Family 3.7%
- Mobile Homes 0.2%

These locations are on Figure 3.17.

Overall, the concentration of single-family dwellings is similar in P-3 compared to all of North Platte. Multi family structures are 2.3 times more concentrated in this neighborhood versus North Platte as a whole. Mobile Homes are 1/9th as concentrated than North Platte as a whole.

Precinct 3 is located in the south central portion of the community. The Assessor's data indicates 9 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 1.80% of all residential structures in this part of the community. Furthermore, 26 or 4.60% are considered in "Fair" condition. This equates to 35 structures or 7.00% of the housing is considered to be in less than "Average" condition.

Figures 3.20 and 3.21 indicate there are 95.3% of structures in the precinct over 40 years of age and 90.7% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

Figure 3.22 indicates the Median Housing Value within this precinct is $90,770 compared to North Platte's Median Housing Value of $99,970. Precinct 3's Median Housing Value is 90% of North Platte as a whole, since this area has a higher concentration of less than "Average" structures. Figure 3.22 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units using data from Figure 3.18. In Precinct 3 the ratio is equal to 4.77, meaning the residential units rated Good or Excellent in the neighborhood account for 477% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the precinct are.

Figure 3.11: Residence Type – Precinct 2

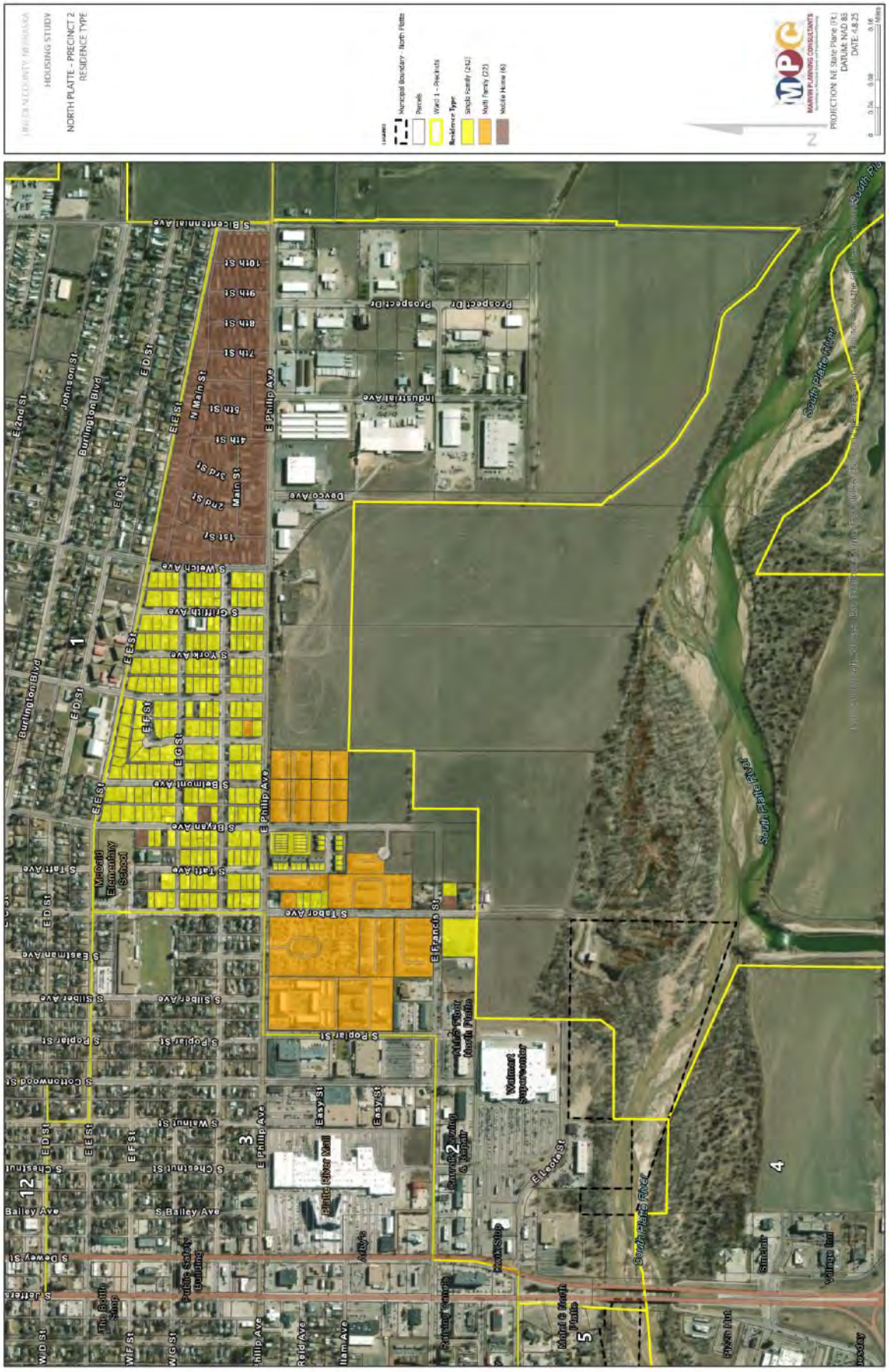


Figure 3.12: Condition Analysis – Precinct 2

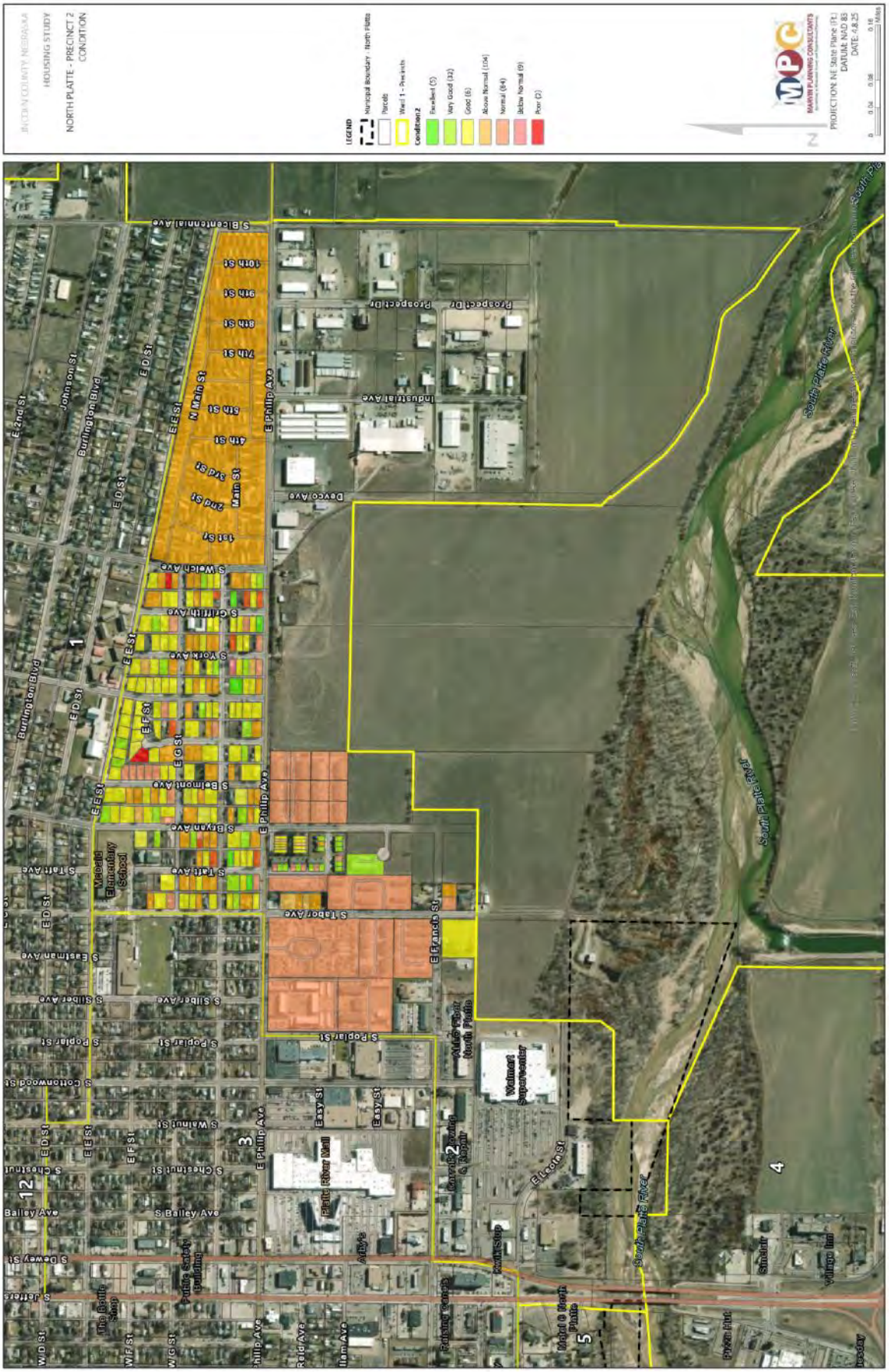


Figure 3.13: Year Built – Precinct 2

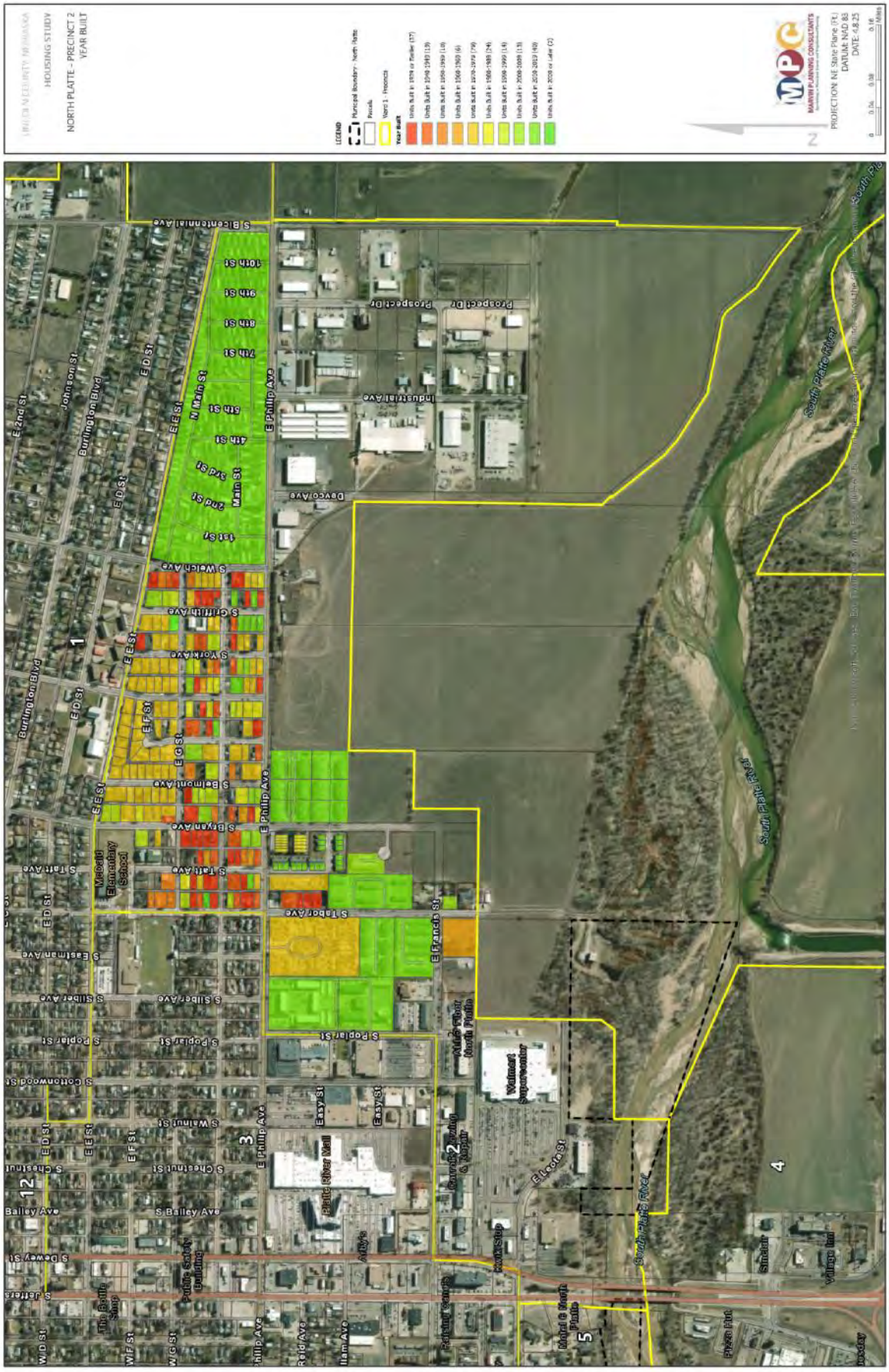


Figure 3.14: 40 Years and Older – Precinct 2

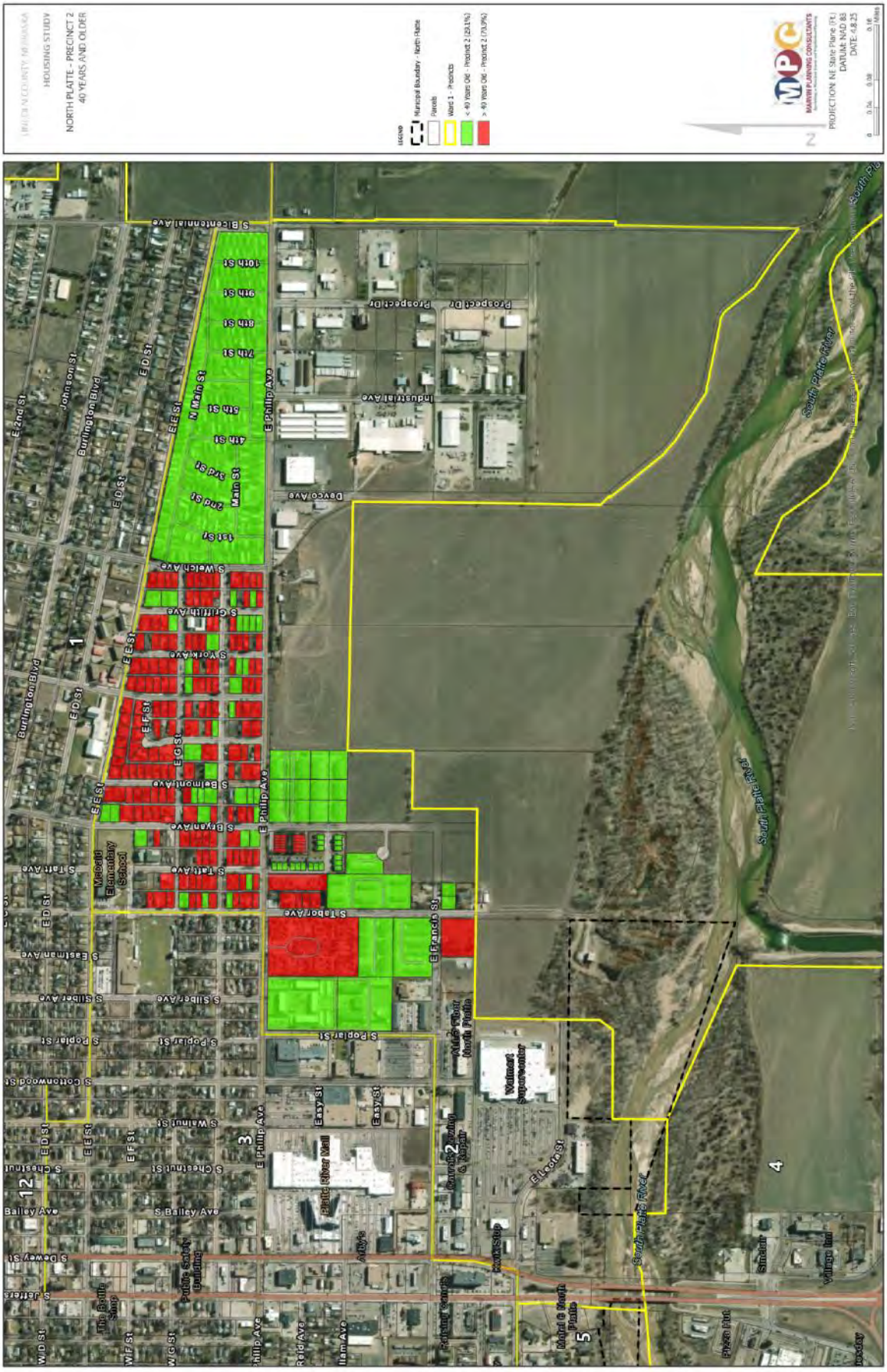


Figure 3.15: 60 Years and Older – Precinct 2

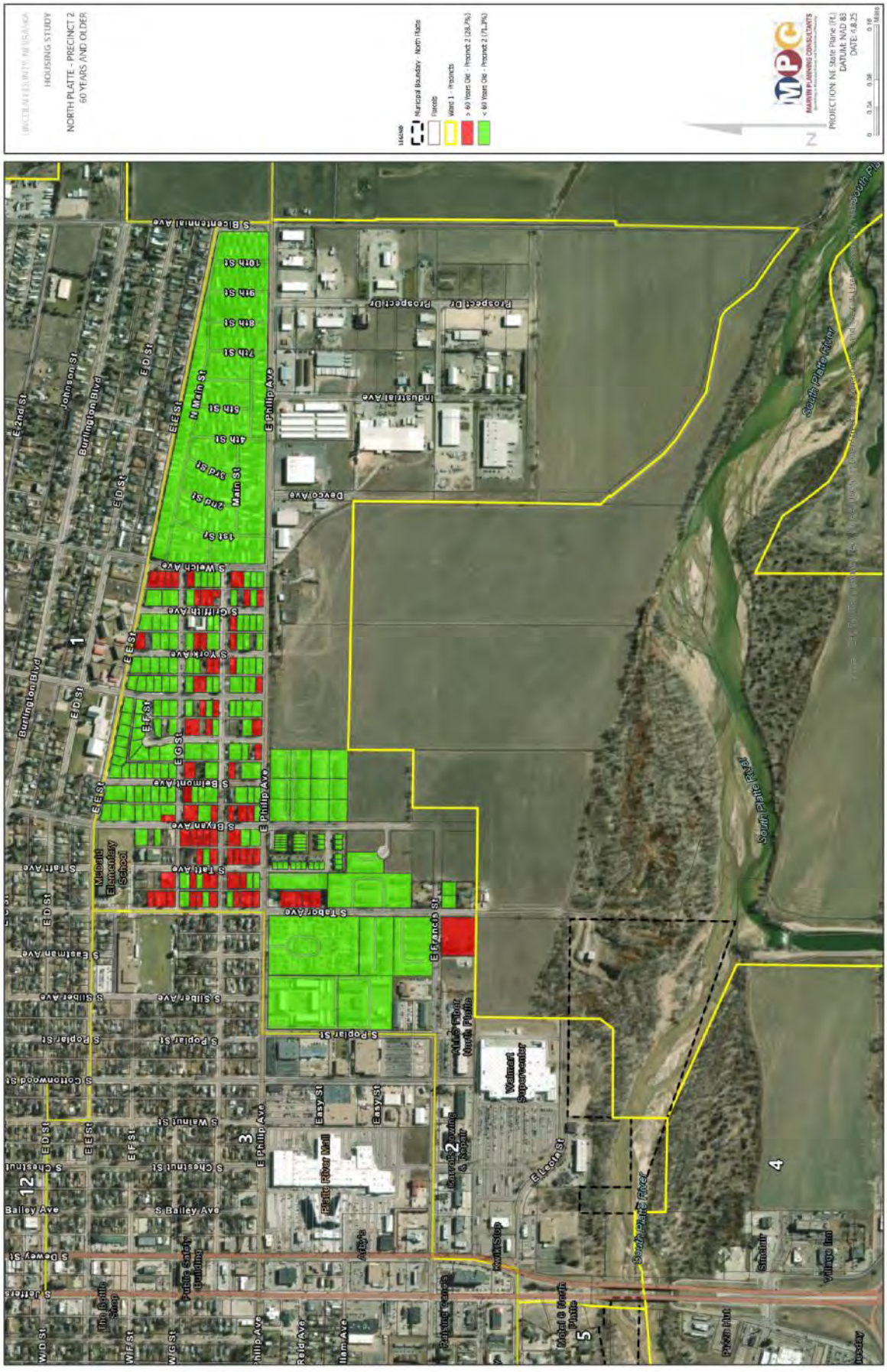


Figure 3.16: Assessed Value – Precinct 2

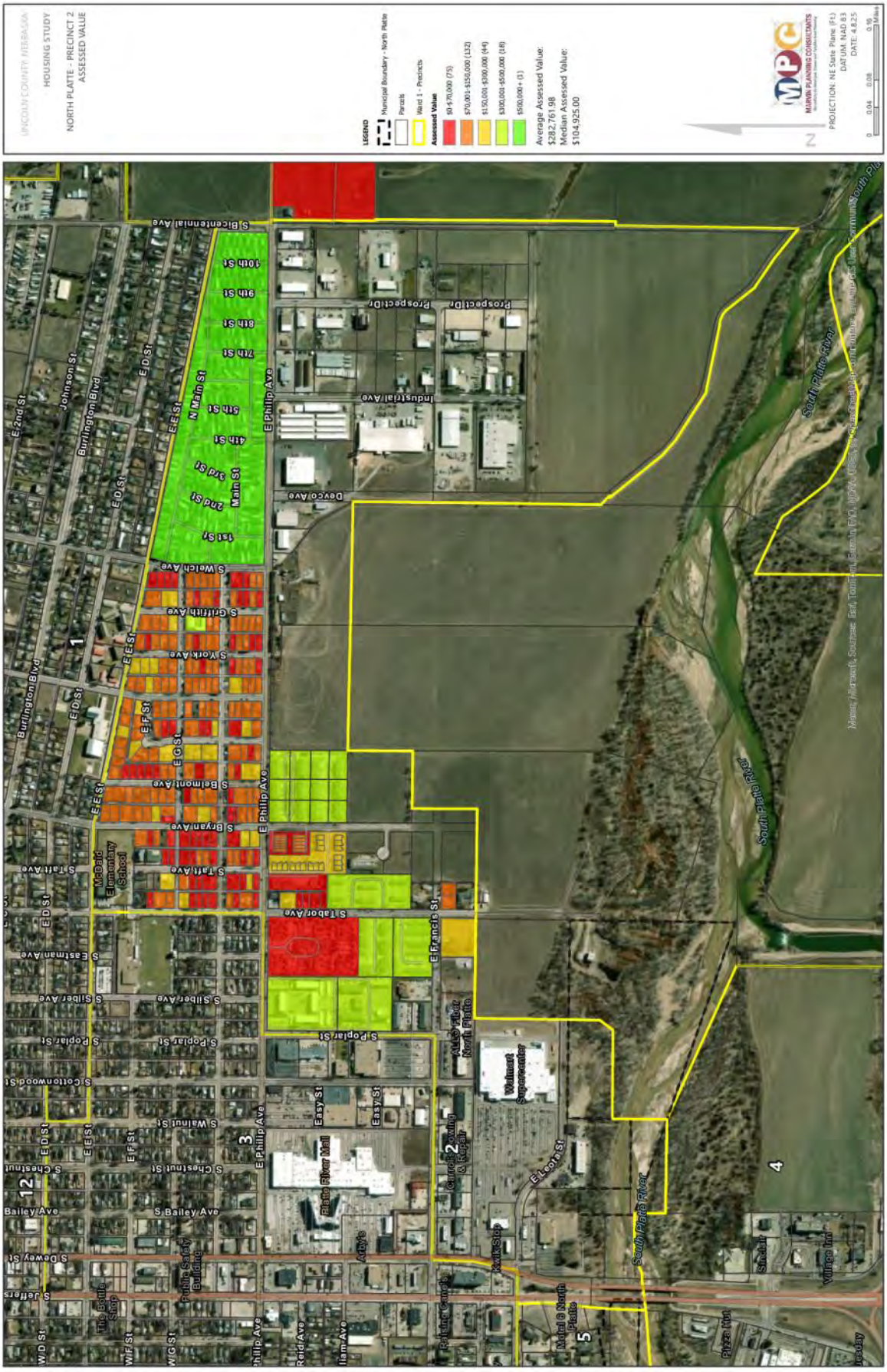


Figure 3.17: Residence Type – Precinct 3

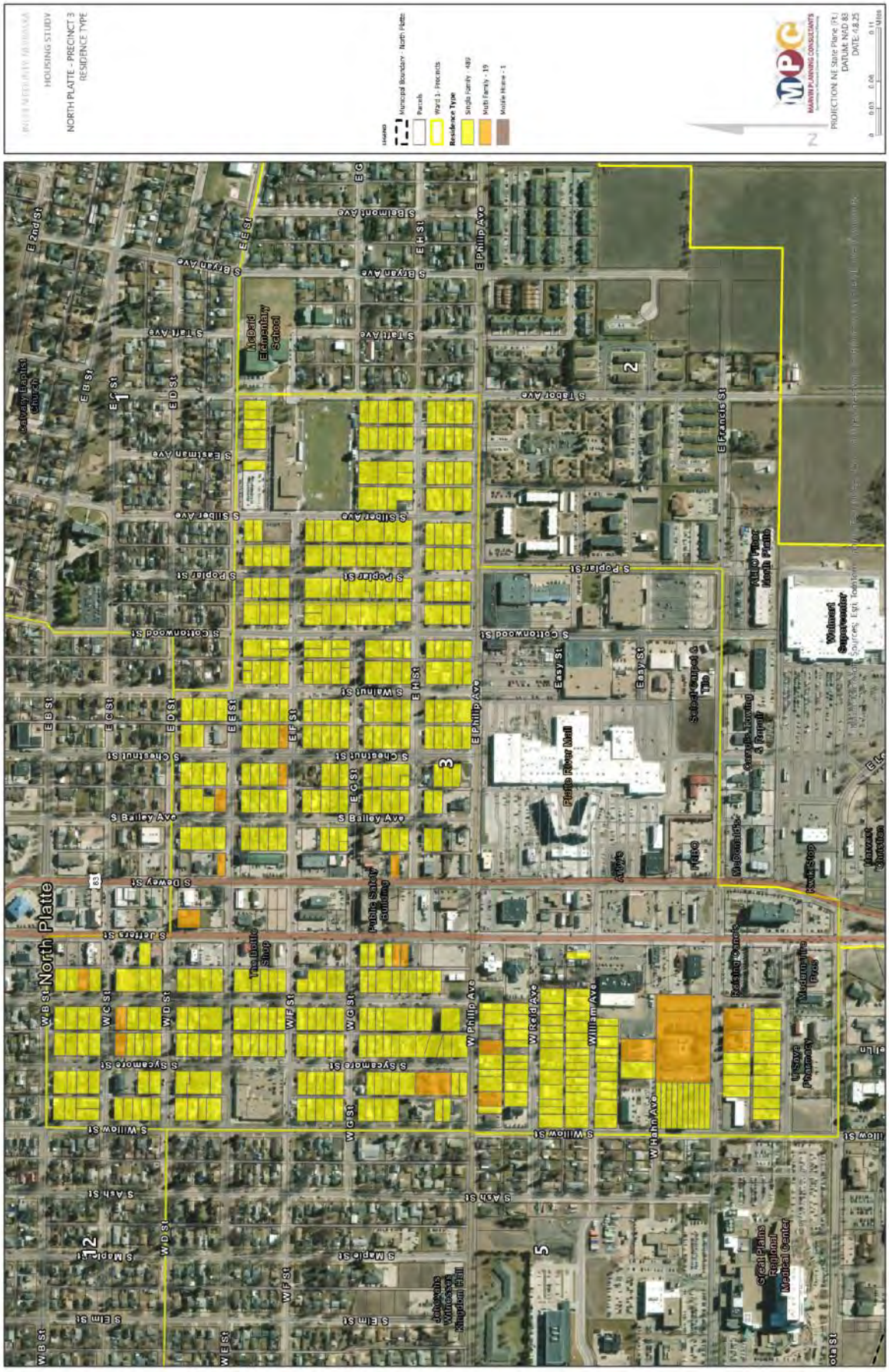


Figure 3.18: Condition Analysis – Precinct 3

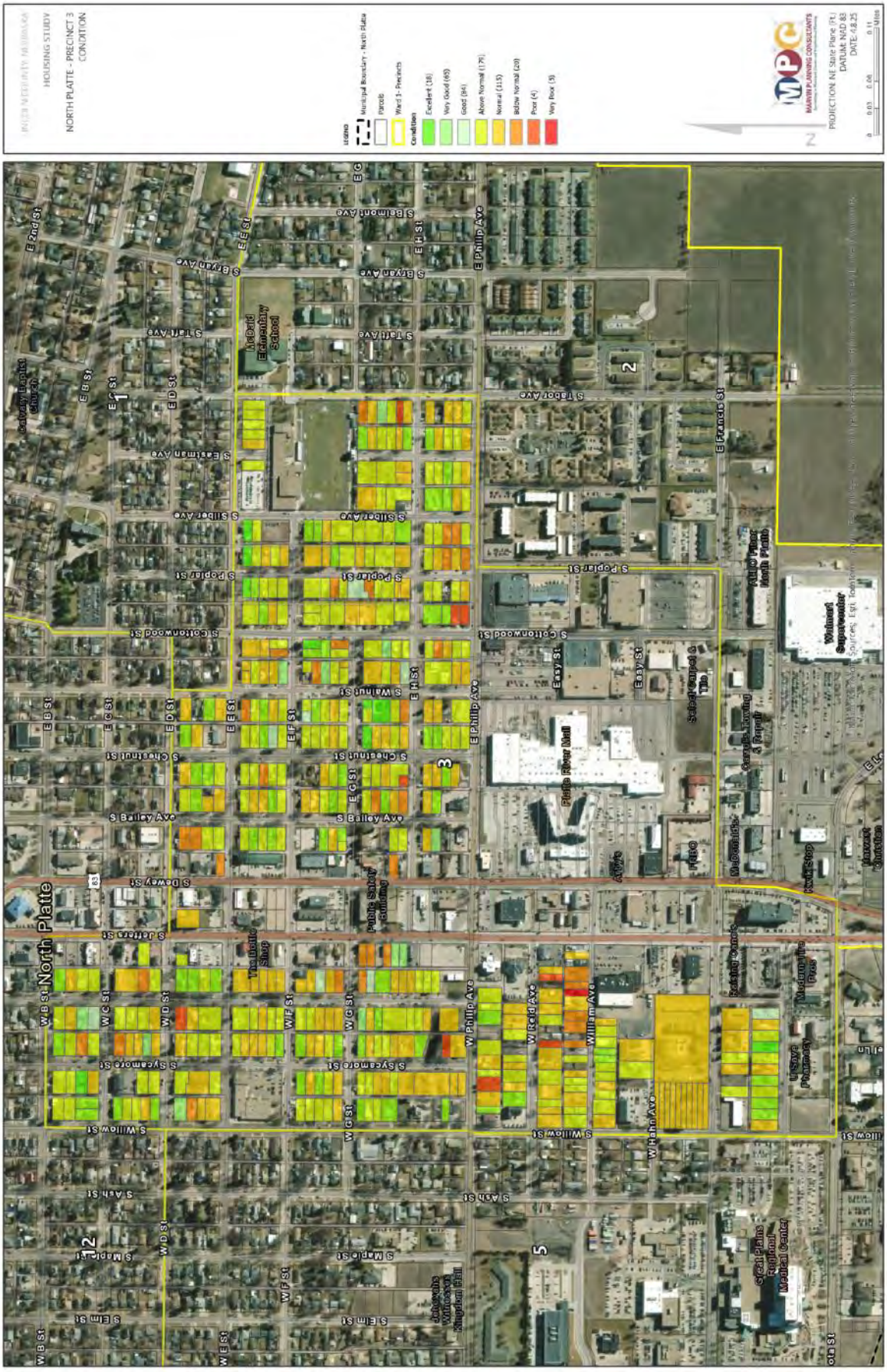


Figure 3.19: Year Built – Precinct 3

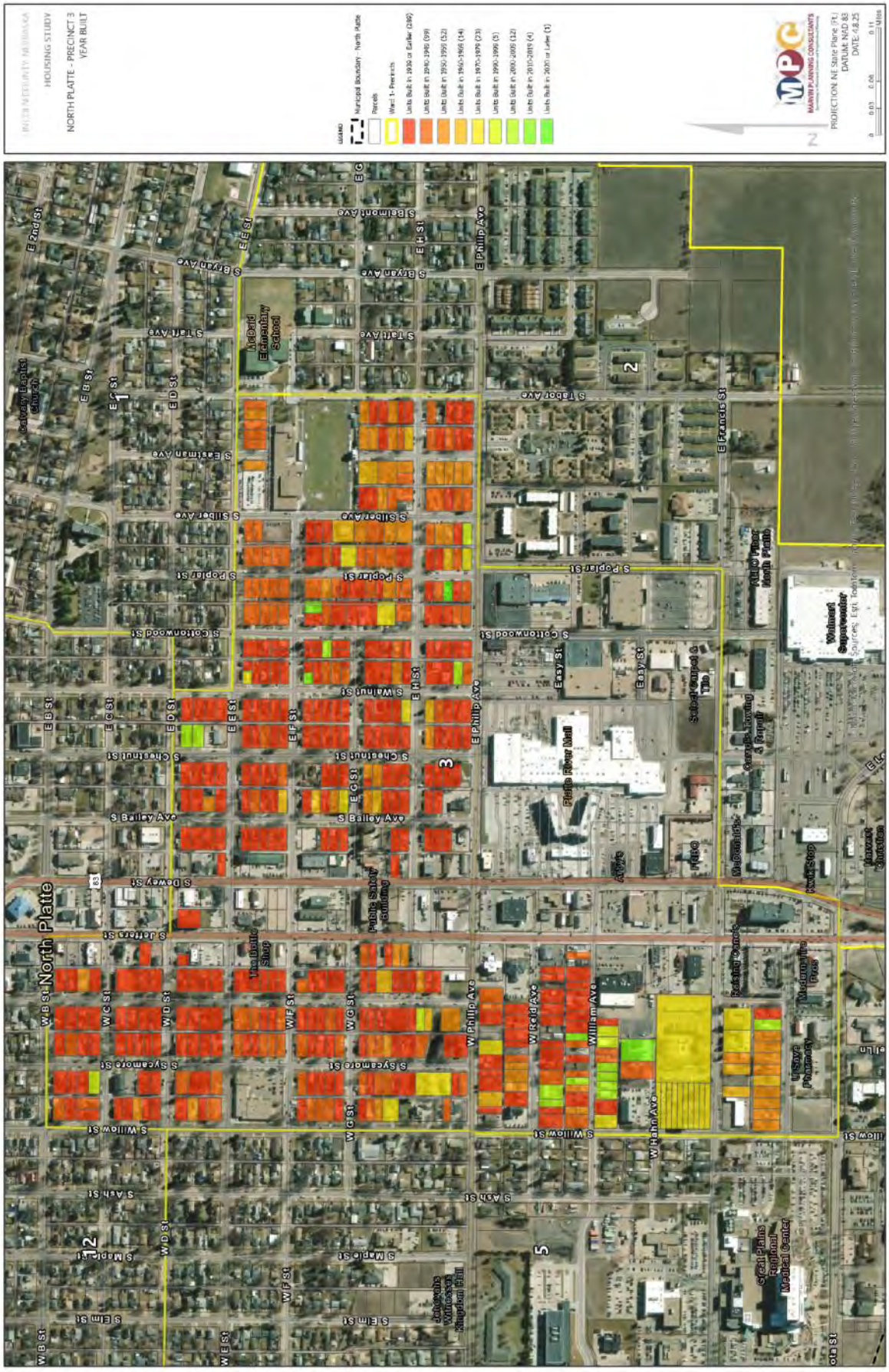


Figure 3.20: 40 Years and Older – Precinct 3

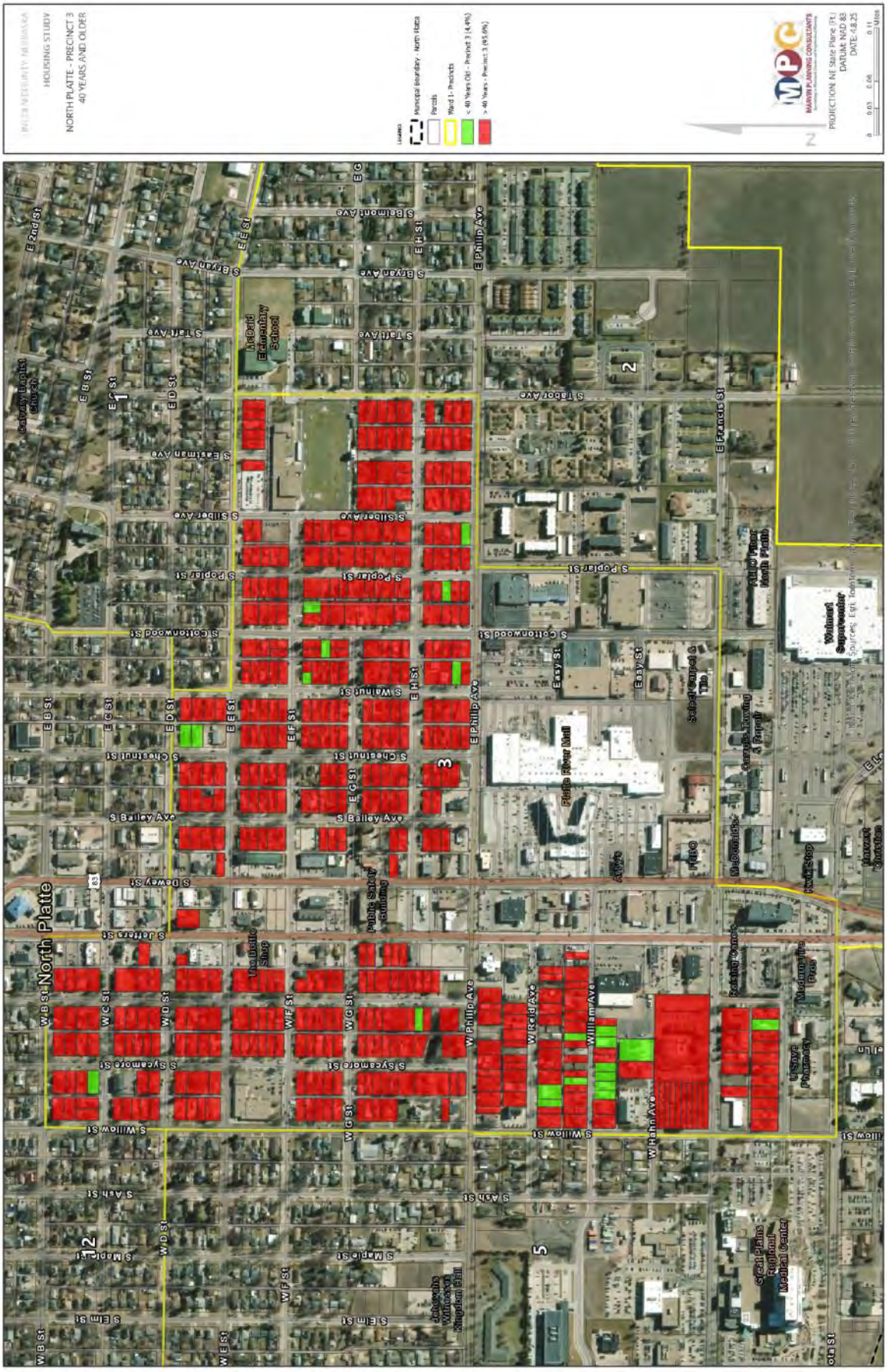


Figure 3.21: 60 Years and Older – Precinct 3

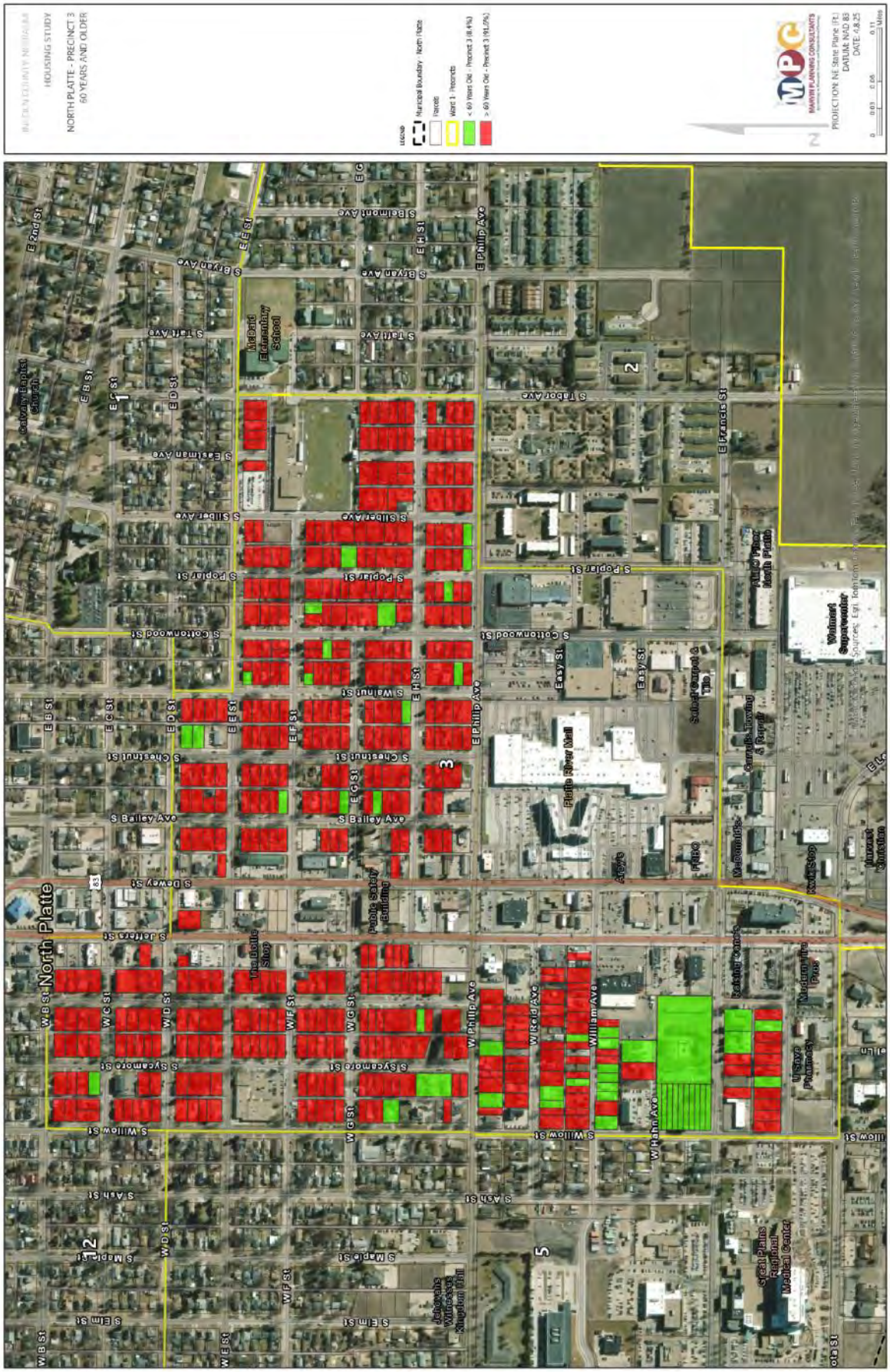
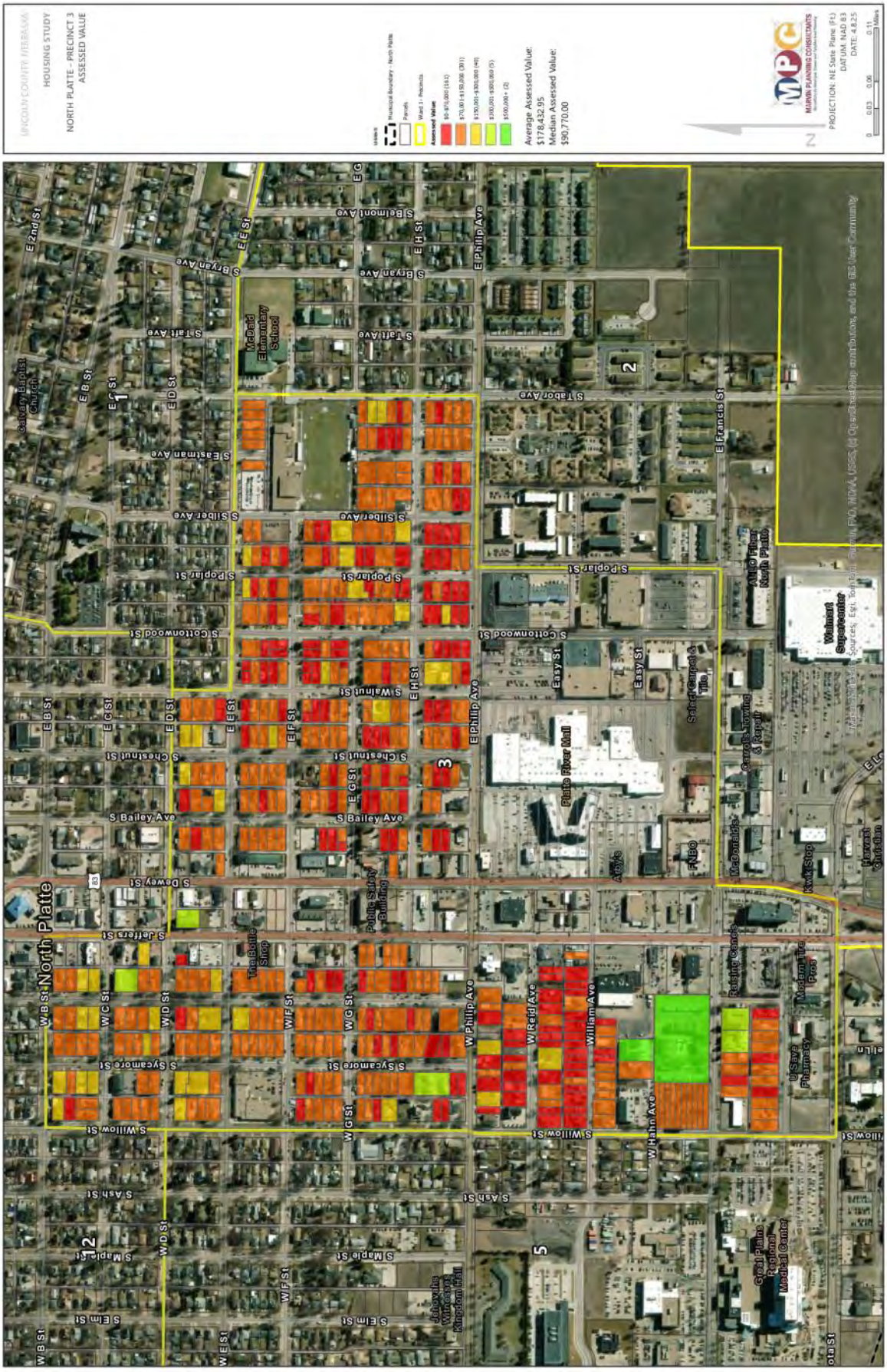


Figure 3.22: Assessed Value – Precinct 3



North Platte: Ward 1, Precinct 4

Within W-1, P-4 the residential make-up is as follows:

- Single Family 85.4%
- Multi Family 0.3%
- Mobile Homes 14.2%

These locations are on Figure 3.23.

Overall, the concentration of single-family dwellings is less in P-4 compared to all of North Platte. Multi family structures are 1/4th less concentrated than North Platte as a whole. Mobile Homes are 7.1 times more concentrated than North Platte as a whole.

Precinct 4 includes the incorporated part of North Platte south of the South Platte River and a portion of the community east of Bicentennial Ave. The Assessor's data indicates 2 structures in this area is considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 0.70% of all residential structures in this part of the community. Furthermore, 5 or 1.80% are considered in "Fair" condition. This equates to 7 structures or 2.50% of the housing is considered to be in less than "Average" condition.

Figures 3.26 and 3.27 indicate there are 51.3% of structures in the precinct over 40 years of age and 25.1% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

Figure 3.28 indicates the Median Housing Value within this precinct is $153,367 compared to North Platte's Median Housing Value of $99,970. Precinct 4's Median Housing Value is 53% greater compared to North Platte as a whole. This is significantly higher since this area has a higher concentration of greater than "Average" structures. Figure 3.28 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units using data from Figure 3.24. In Precinct 3 the ratio is equal to 8.14, meaning the residential units rated Good or Excellent in the neighborhood account for 814% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the precinct are.

North Platte: Ward 2

Within W-2, the residential make-up is as follows:

- Single Family 99.3%
- Multi Family 0.5%
- Mobile Homes 0.2%

Overall, the single-family dwelling are 1.3 times more concentrated in W-2 compared to all of North Platte. Multi family structures are 1/4th less concentrated than North Platte as a whole. Mobile Homes are 1/8th less concentrated than North Platte as a whole.

Ward 2 (Figure 3.29) is located in the southwestern portion of the community. The Assessor's data indicates 2 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 0.10% of all residential structures in this part of the community. Furthermore, 49 or 2.00% are considered in "Fair" condition. This equates to 51 structures or 2.10% of the housing is considered to be in less than "Average" condition.

There are 87.2% of structures in the ward over 40 years of age and 43.3% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

The Median Housing Value within this ward is $164,615 compared to North Platte's Median Housing Value of $99,970. Ward 2's Median Housing Value is 65% greater compared to North Platte as a whole. This is significantly higher since this area has a higher concentration of greater than "Average" structures. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units. In Ward 2 the ratio is equal to 11.08, meaning the residential units rated Good or Excellent in the ward account for 1,108% of the Fair or Poor units. Thus, the ward is being highly influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the ward are.

North Platte: Ward 2, Precinct 5

Within W-2, P-5 the residential make-up is as follows:

- Single Family 98.4%
- Multi Family 1.4%
- Mobile Homes 0.2%

These locations are on Figure 3.30.

Overall, the single-family dwelling are 1.2 times the concentration in P-5 compared to all of North Platte. Multi family structures are 3/4th less concentrated than North Platte as a whole. Mobile Homes are 1/10th less concentrated than North Platte as a whole.

Figure 3.23: Residence Type – Precinct 4

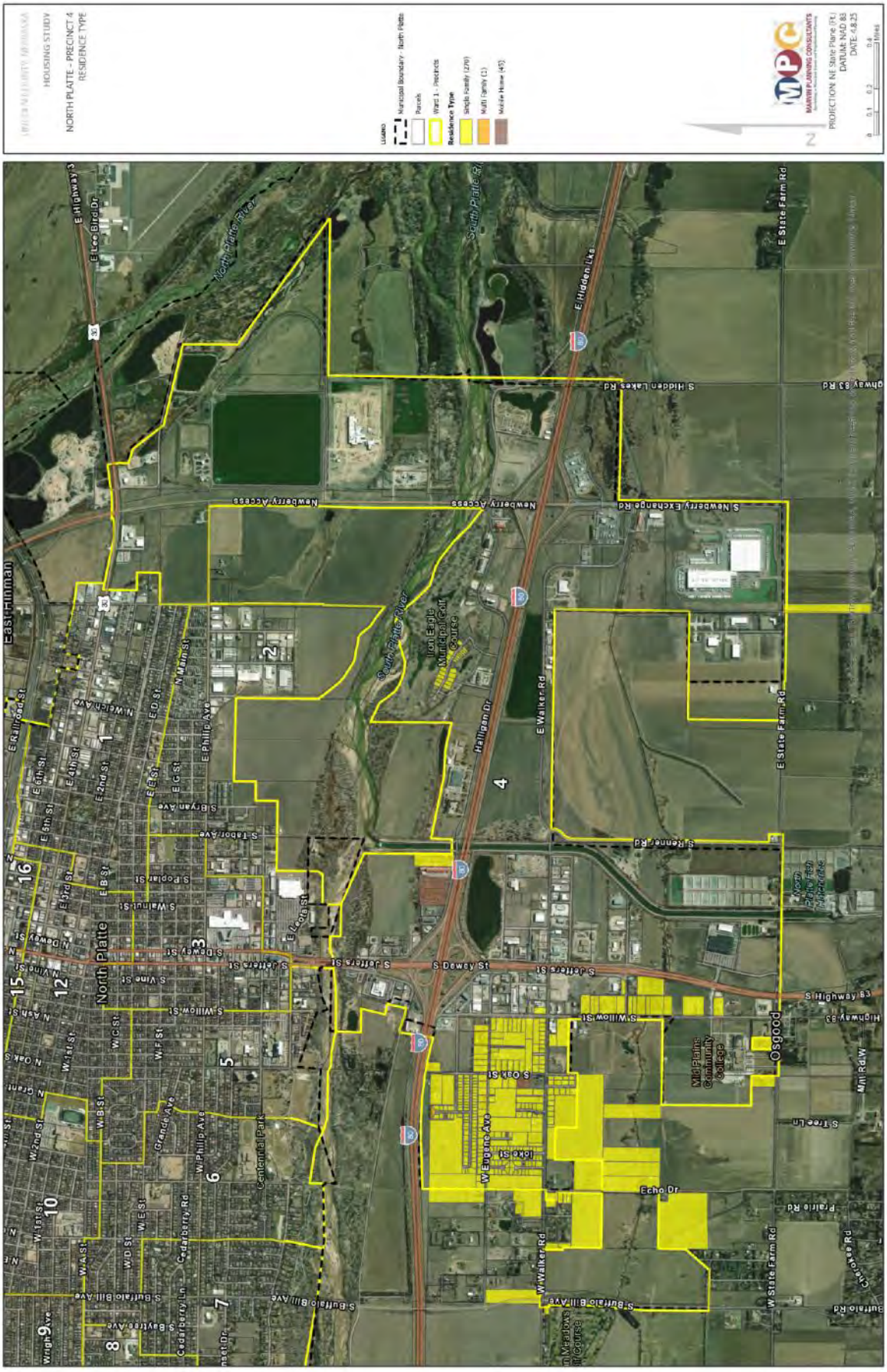


Figure 3.24: Condition Analysis – Precinct 4

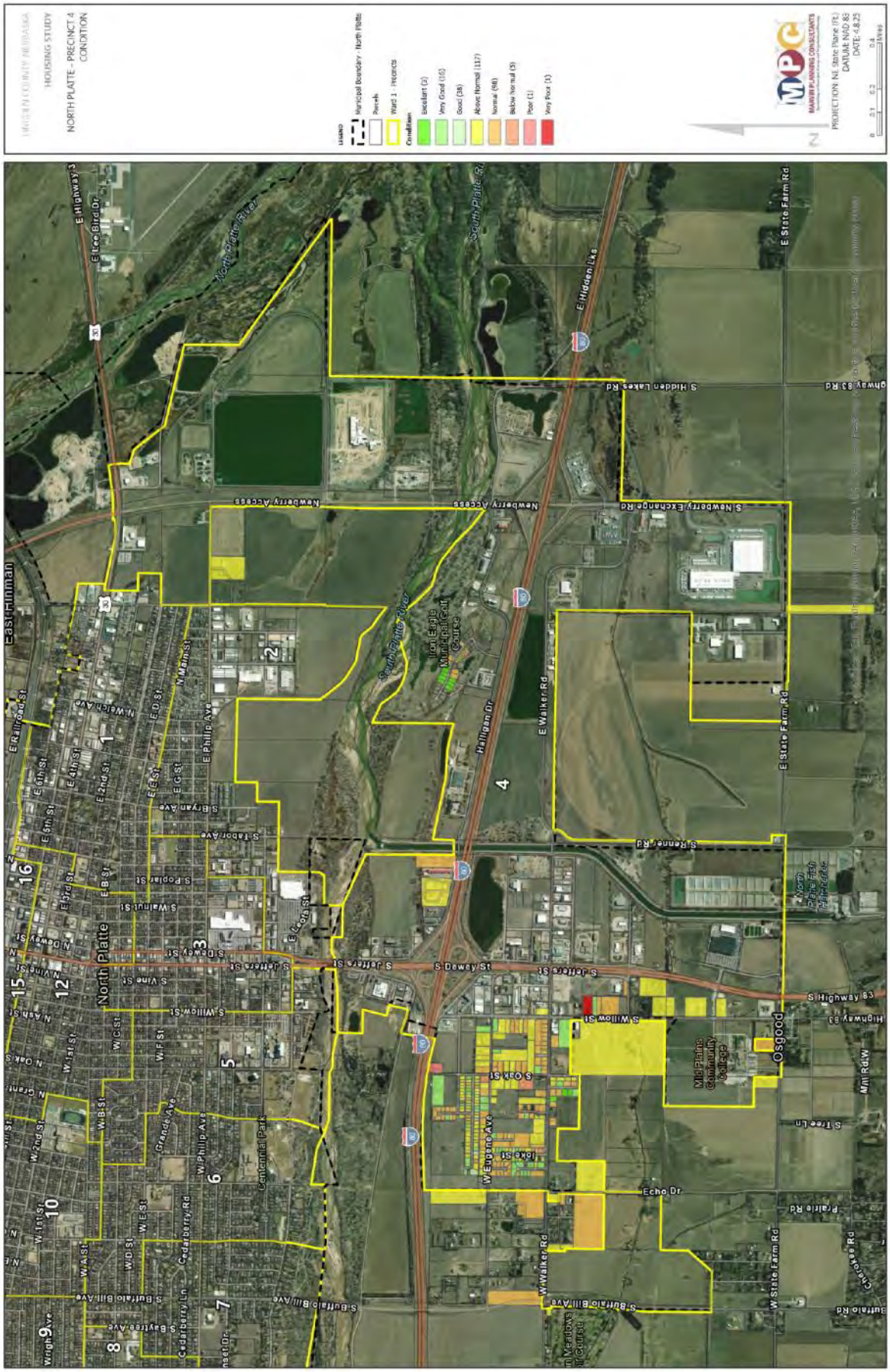


Figure 3.25: Year Built – Precinct 4

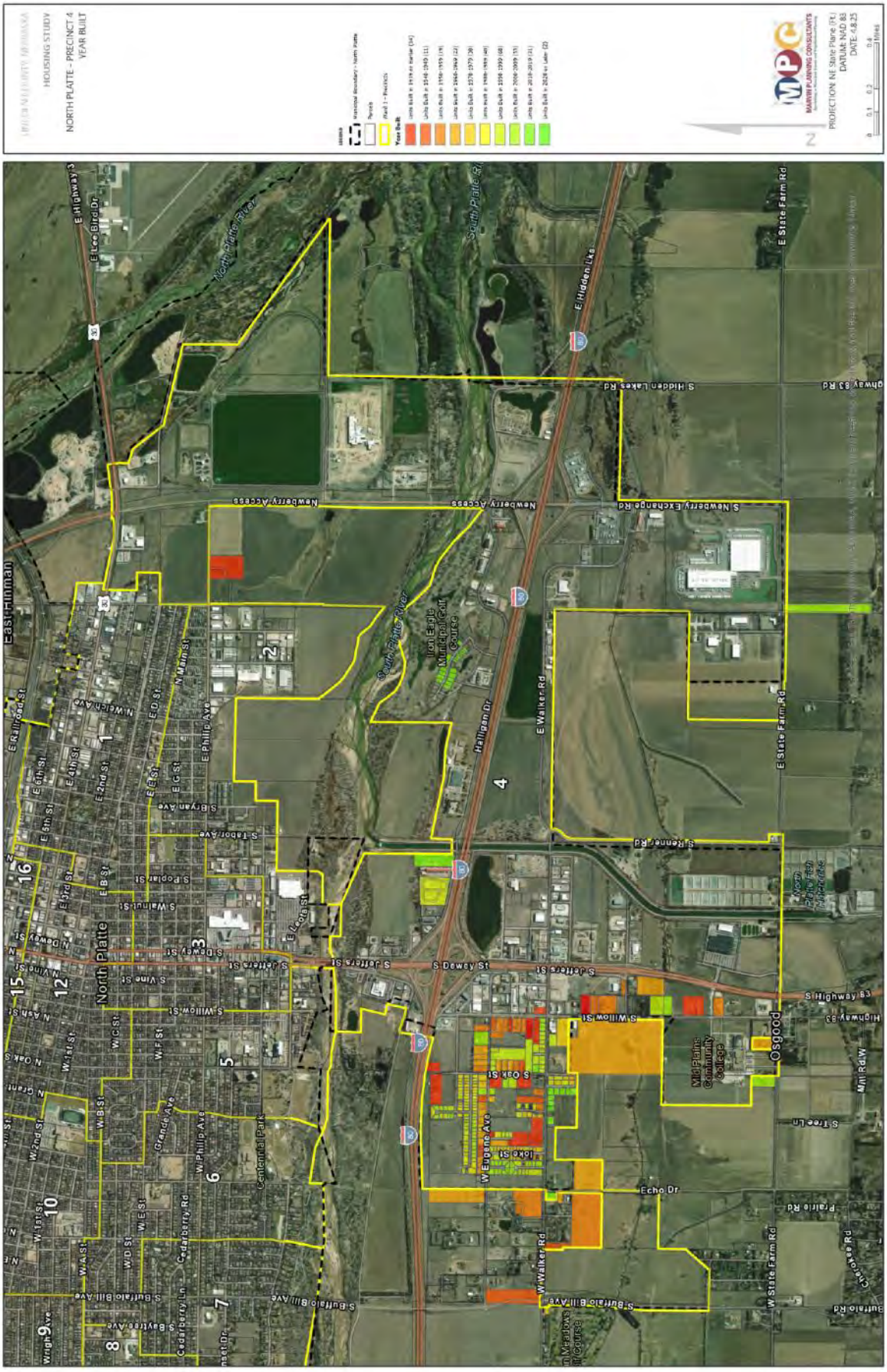


Figure 3.26: 40 Years and Older – Precinct 4

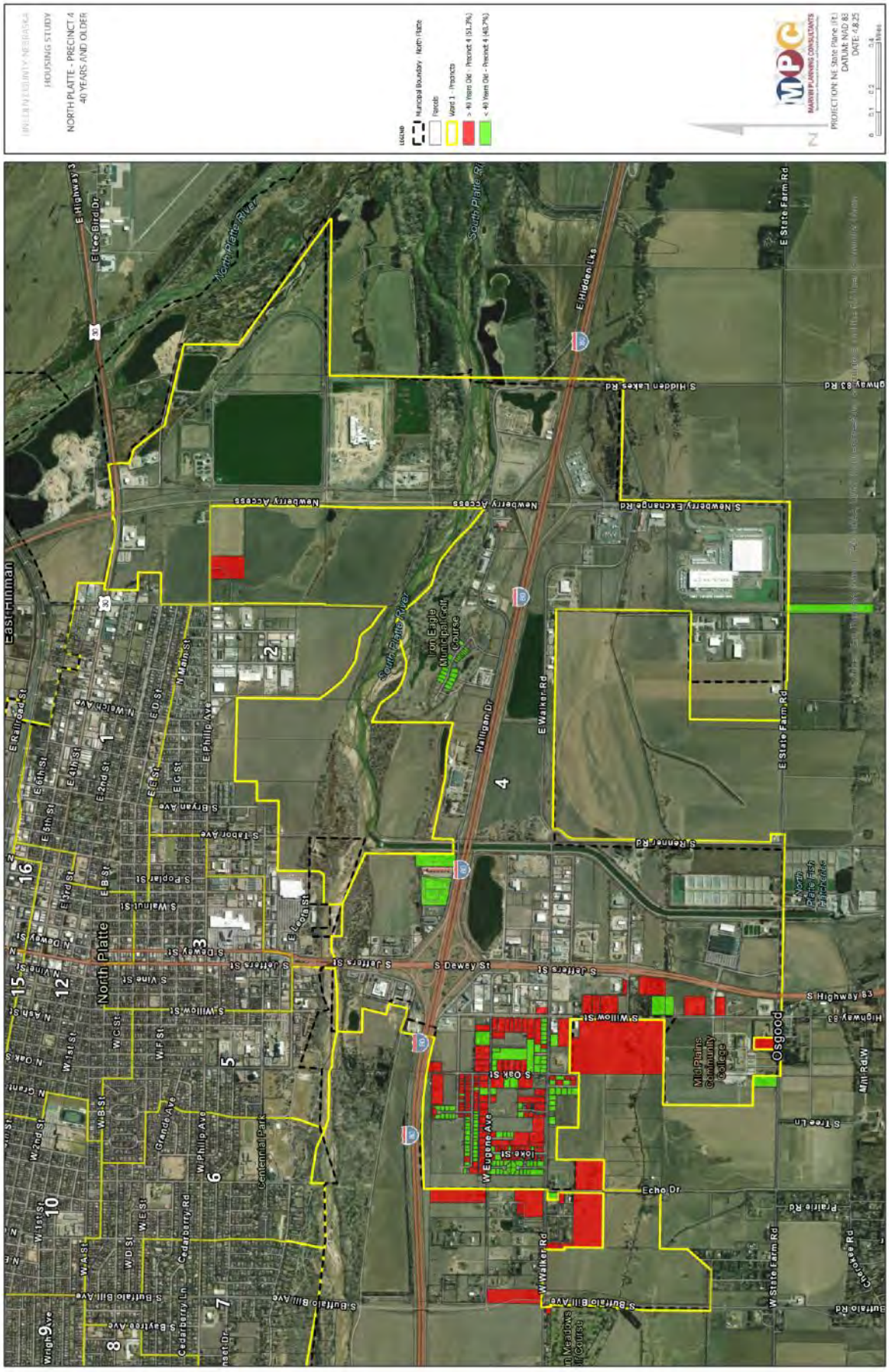


Figure 3.27: 60 Years and Older – Precinct 4

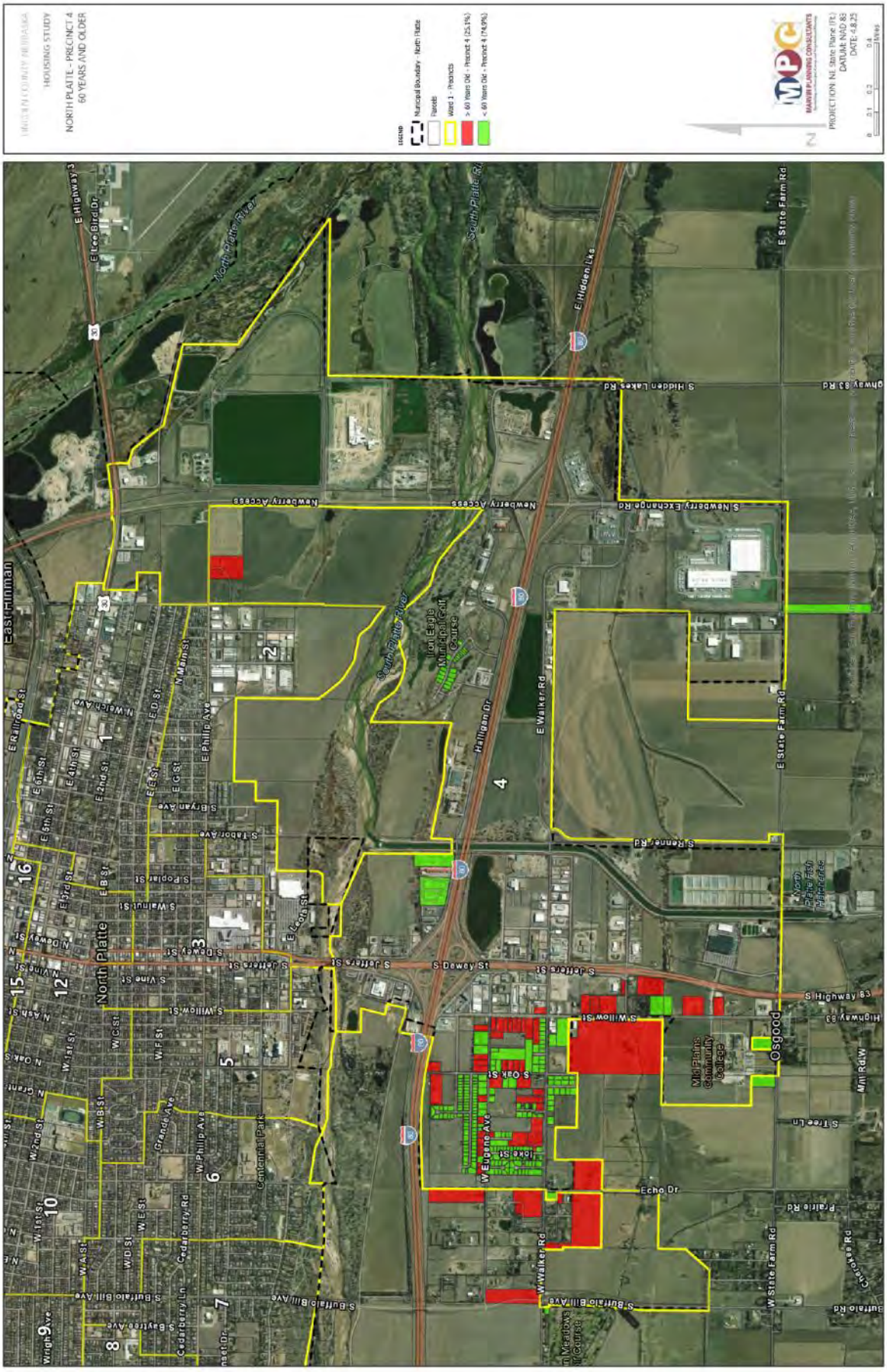


Figure 3.28: Assessed Value – Precinct 4

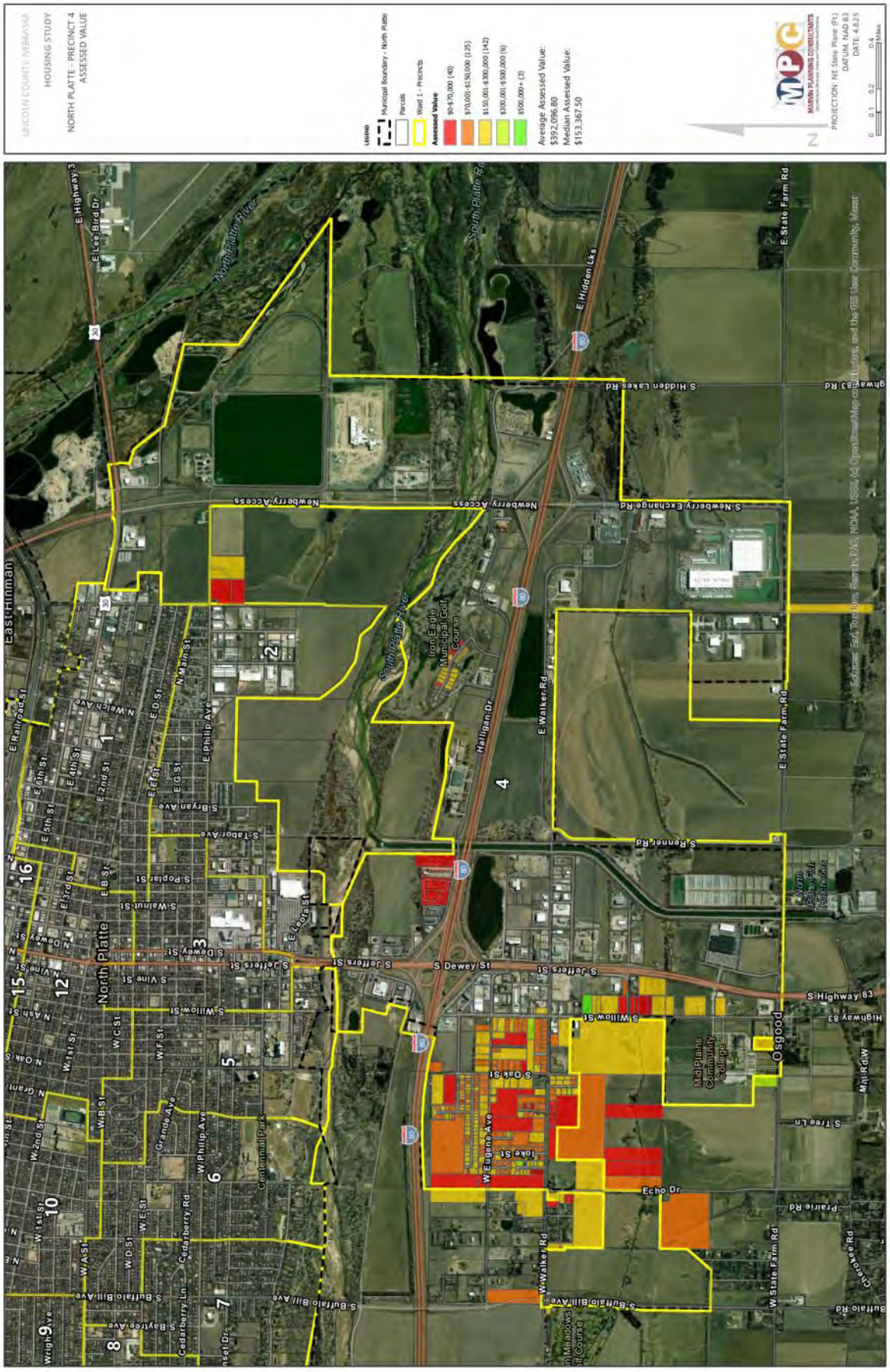
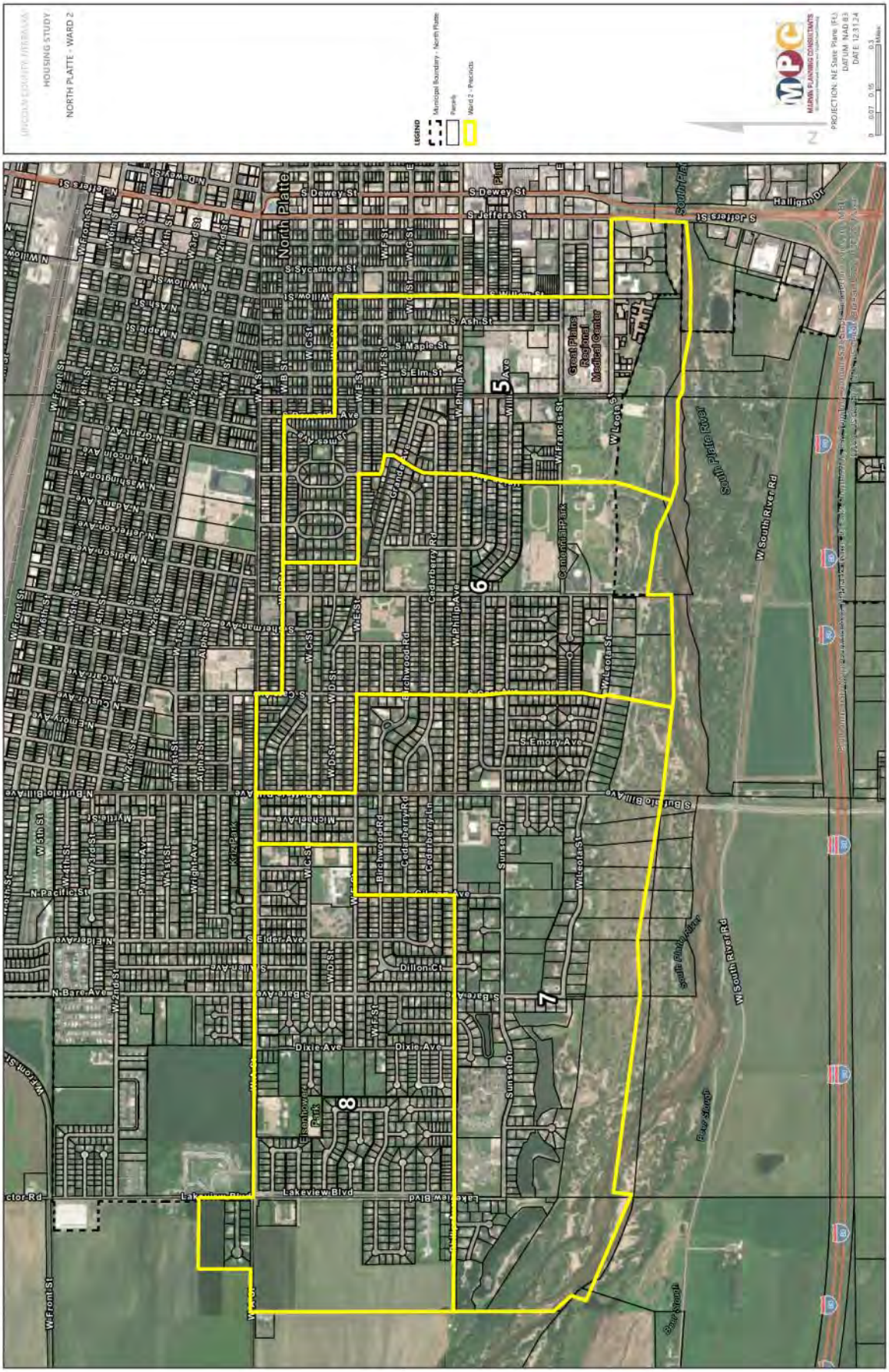


Figure 3.29: Ward 2



Precinct 5 is located in the south central portion of the community. The Assessor's data indicates 2 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 0.40% of all residential structures in this part of the community. Furthermore, 23 or 4.40% are considered in "Fair" condition. This equates to 25 structures or 4.80% of the housing is considered to be in less than "Average" condition.

Figures 3.33 and 3.34 indicate there are 98.2% of structures in the precinct over 40 years of age and 68.7% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

Figure 3.35 indicates the Median Housing Value within this precinct is $123,865 compared to North Platte's Median Housing Value of $99,970. Precinct 3's Median Housing Value is 23% higher compared to North Platte as a whole. This is higher since this area has a higher concentration of greater than "Average" structures. Figure 3.35 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units using data from Figure 3.31. In Precinct 5 the ratio is equal to 7.28, meaning the residential units rated Good or Excellent in the neighborhood account for 728% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the precinct are.

North Platte: Ward 2, Precinct 6

Within W-2, P-6 the residential make-up is as follows:

- Single Family 99.0%
- Multi Family 0.4%
- Mobile Homes 0.6%

These locations are on Figure 3.36.

Overall, the single-family dwellings are 1.2 times the concentration in P-6 compared to all of North Platte. Multi family structures are 1/4th less concentrated than North Platte as a whole. Mobile Homes are 1/4th less concentrated than North Platte as a whole.

Precinct 6 is located in the south central portion of the community. The Assessor's data indicates 0 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. Furthermore, 11 or 1.60% are considered in "Fair" condition. This equates to 11 structures or 1.60% of the housing is considered to be in less than "Average" condition.

Figures 3.39 and 3.40 indicate there are 90.0% of structures in the precinct over 40 years of age and 44.1% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

Figure 3.41 indicates the Median Housing Value within this neighborhood is $156,865 compared to North Platte's Median Housing Value of $99,970. Precinct 6's Median Housing Value is 57% higher compared North Platte as a whole. This is greater since this area has a higher concentration of greater than "Average" structures. Figure 3.41 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units using data from Figure 3.37. In Precinct 6 the ratio is equal to 11.72, meaning the residential units rated Good or Excellent in the neighborhood account for 11,720% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the precinct are.

North Platte: Ward 2, Precinct 7

Within W-2, P-7 the residential make-up is as follows:

- Single Family 99.8%
- Multi Family 0.2%

These locations are on Figure 3.42.

Overall, the single-family dwellings are 1.3 times the concentration in P-7 compared to all of North Platte. Multi Family structures 1/10th less concentrated than North Platte as a whole.

Precinct 7 is located in the southwest portion of the community. The Assessor's data indicates 0 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. Furthermore, 7 or 1.30% are considered in "Fair" condition. This equates to 7 structures or 1.30% of the housing is considered to be in less than "Average" condition.

Figures 3.45 and 3.46 indicate there are 73.4% of structures in the precinct over 40 years of age and 18.7% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

Figure 3.30: Residence Type – Precinct 5



Figure 3.31: Condition Analysis – Precinct 5

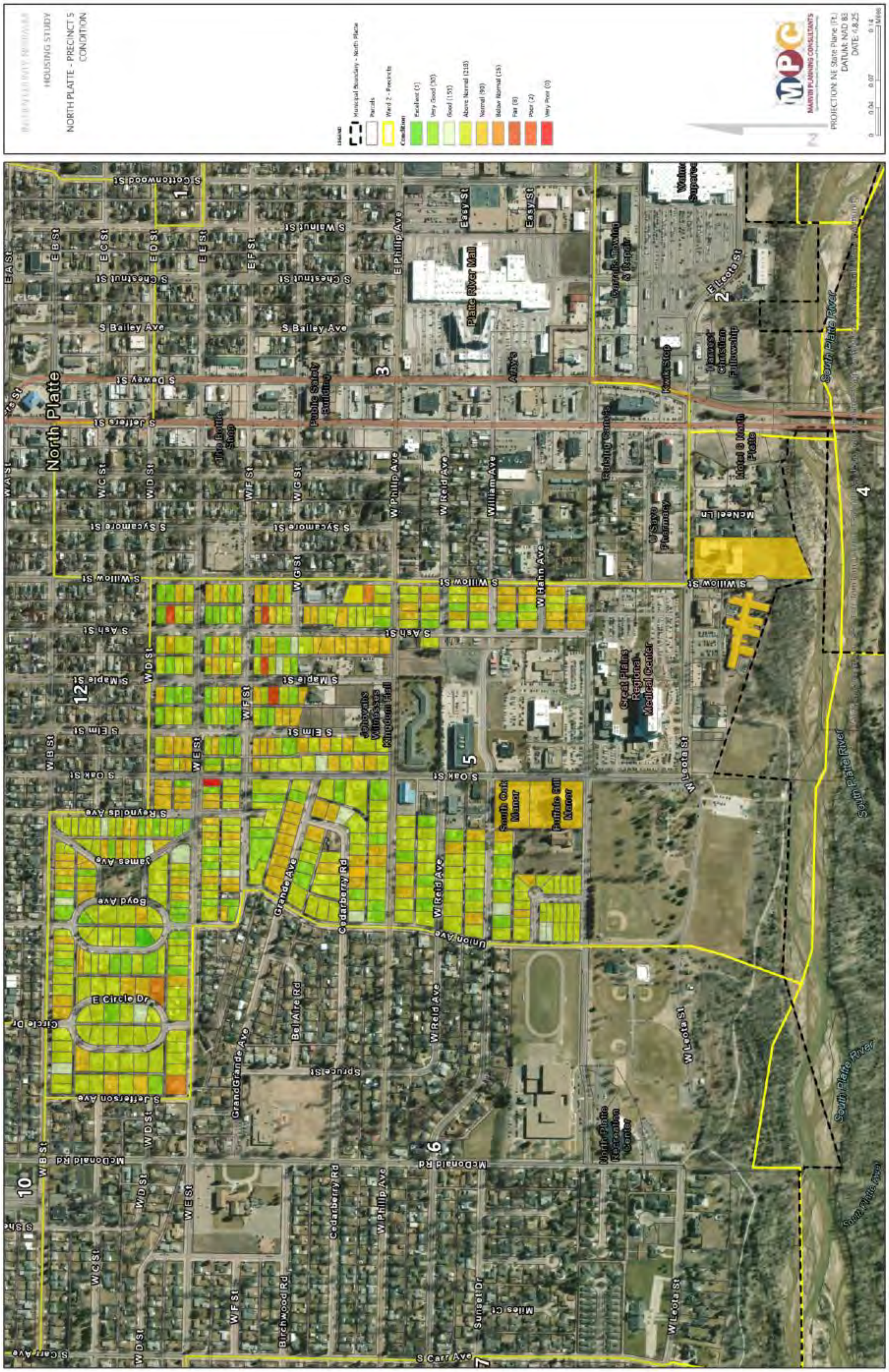


Figure 3.32: Year Built – Precinct 5

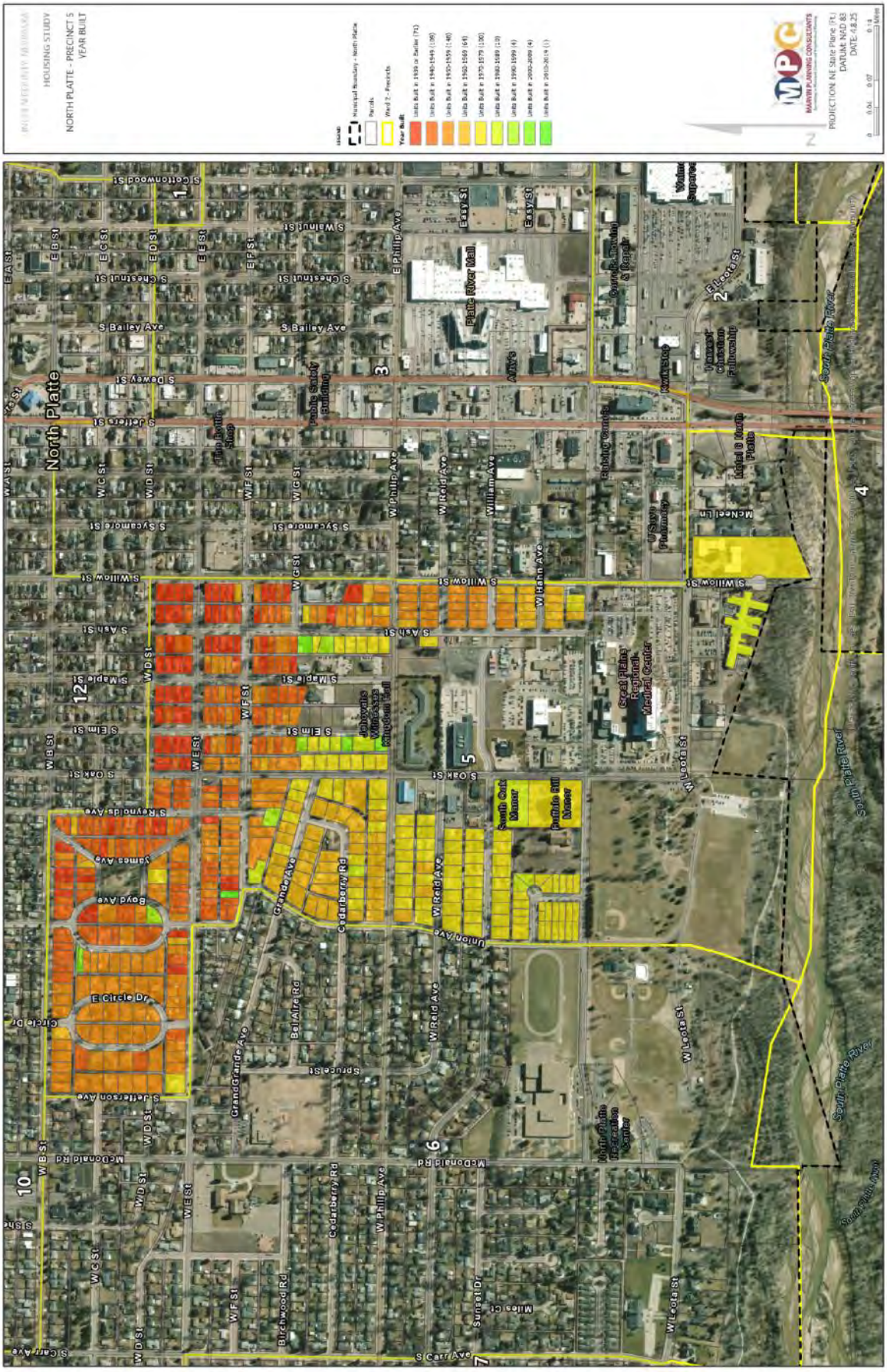


Figure 3.33: 40 Years and Older – Precinct 5

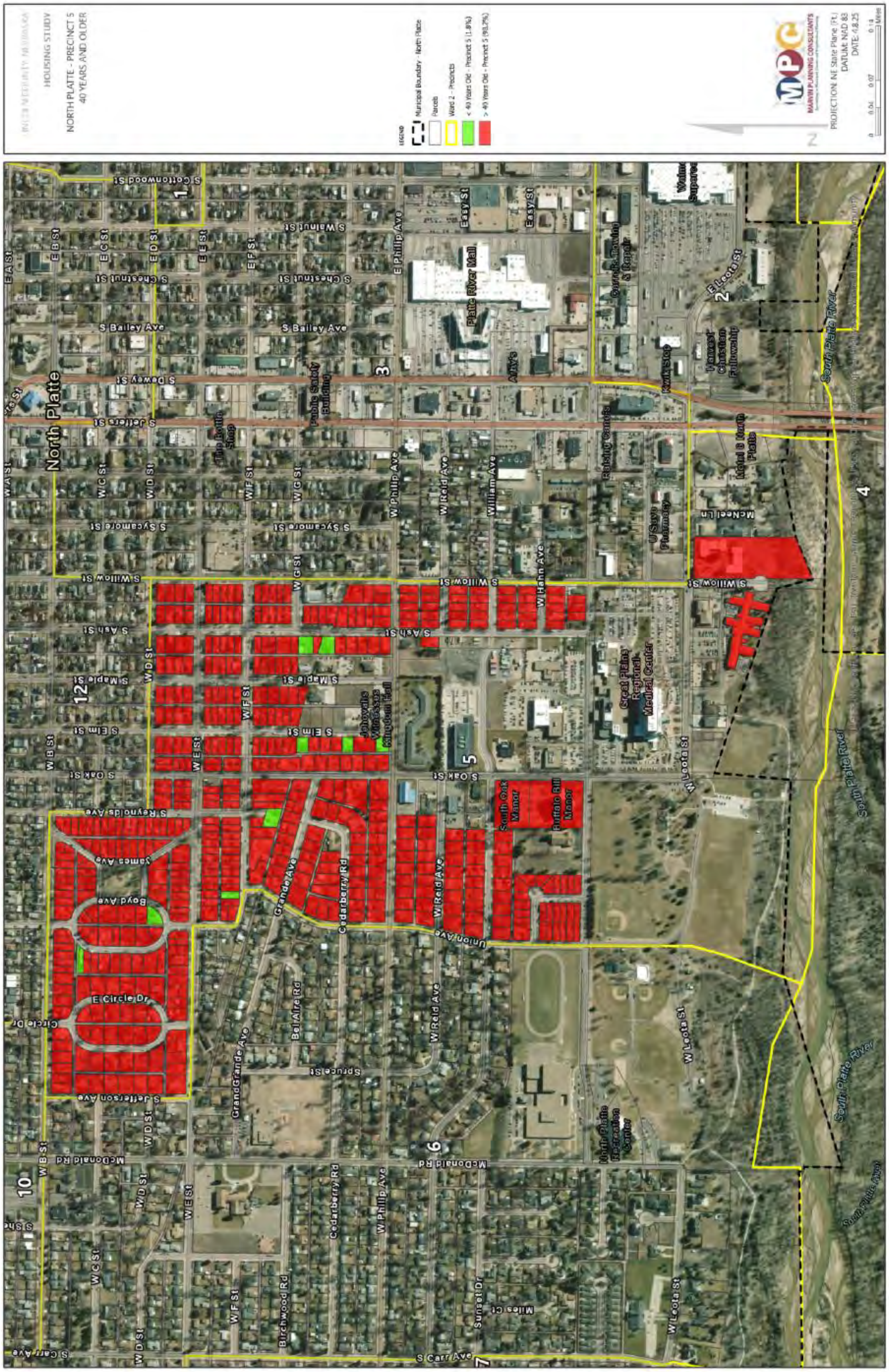


Figure 3.34: 60 Years and Older – Precinct 5

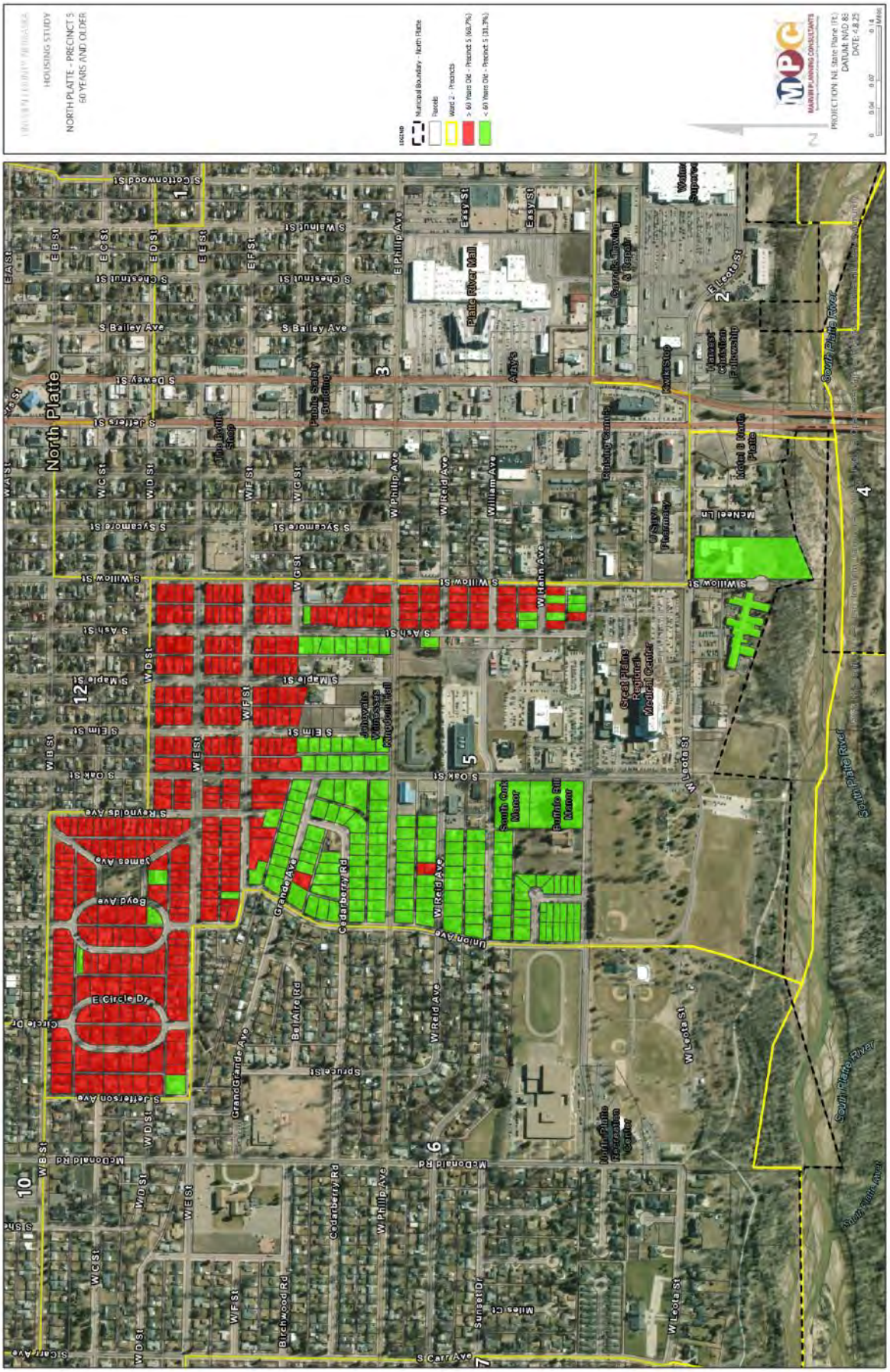


Figure 3.35: Assessed Value – Precinct 5

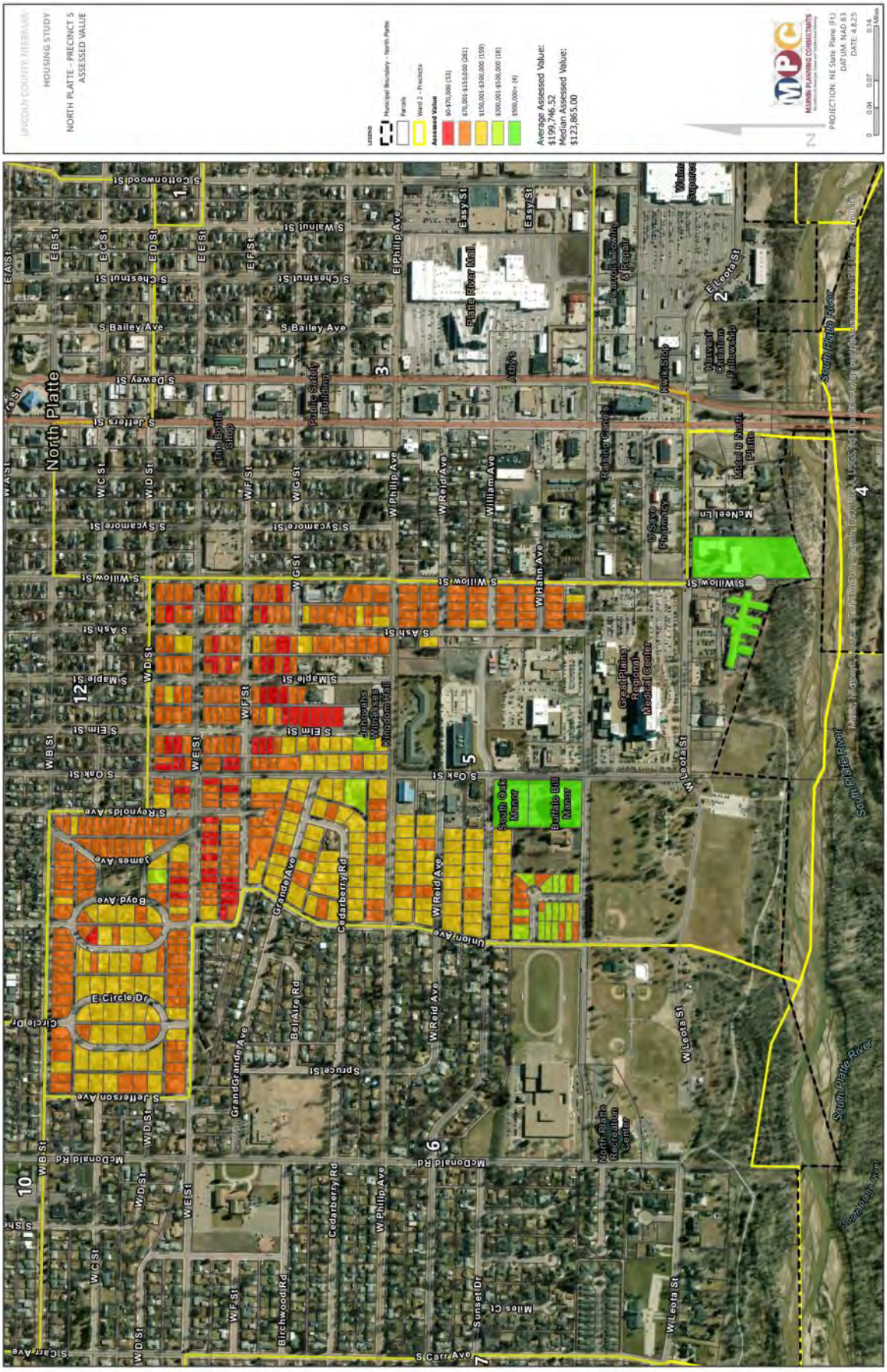


Figure 3.36: Residence Type – Precinct 6



Figure 3.37: Condition Analysis – Precinct 6

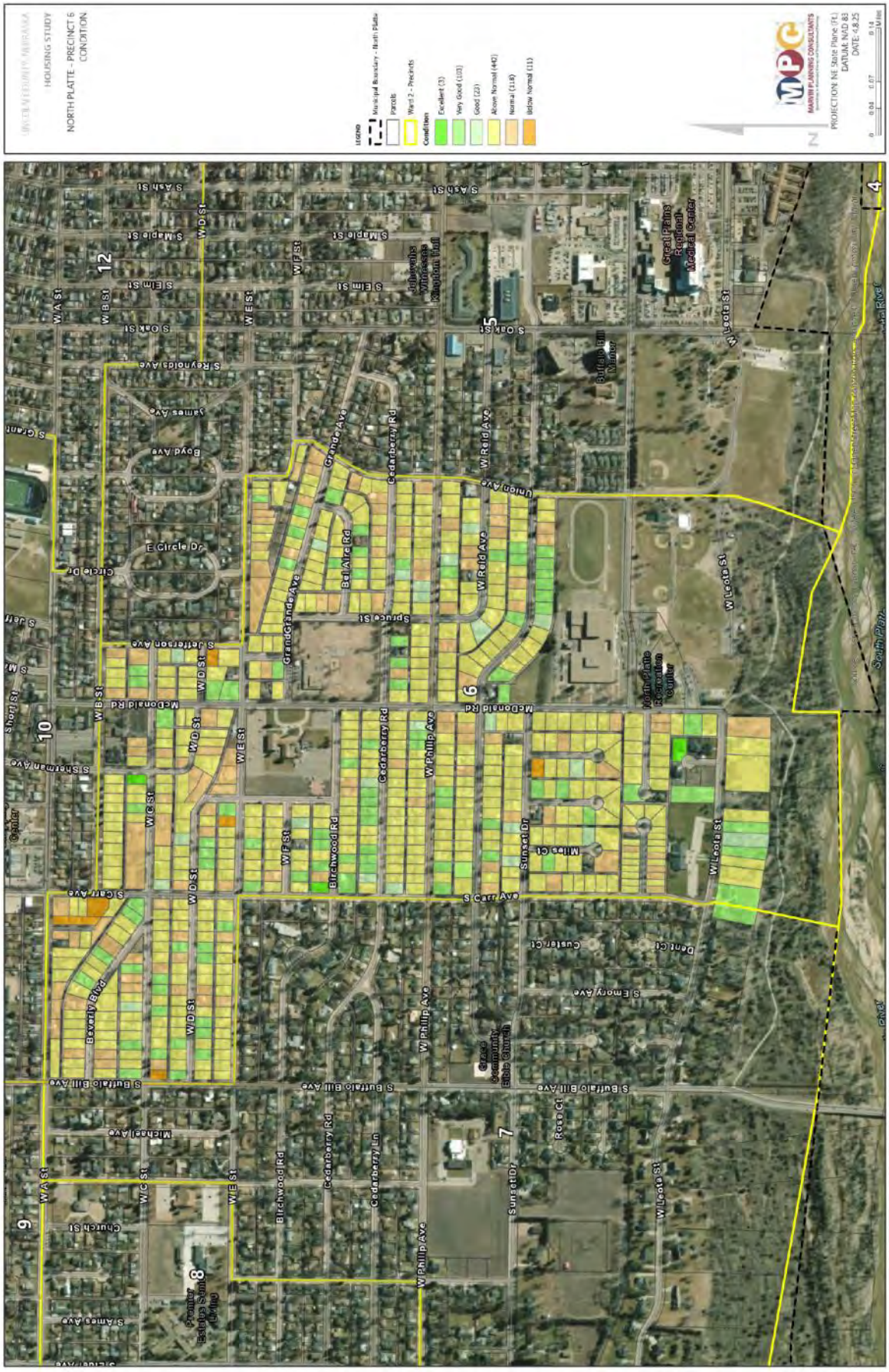


Figure 3.38: Year Built – Precinct 6

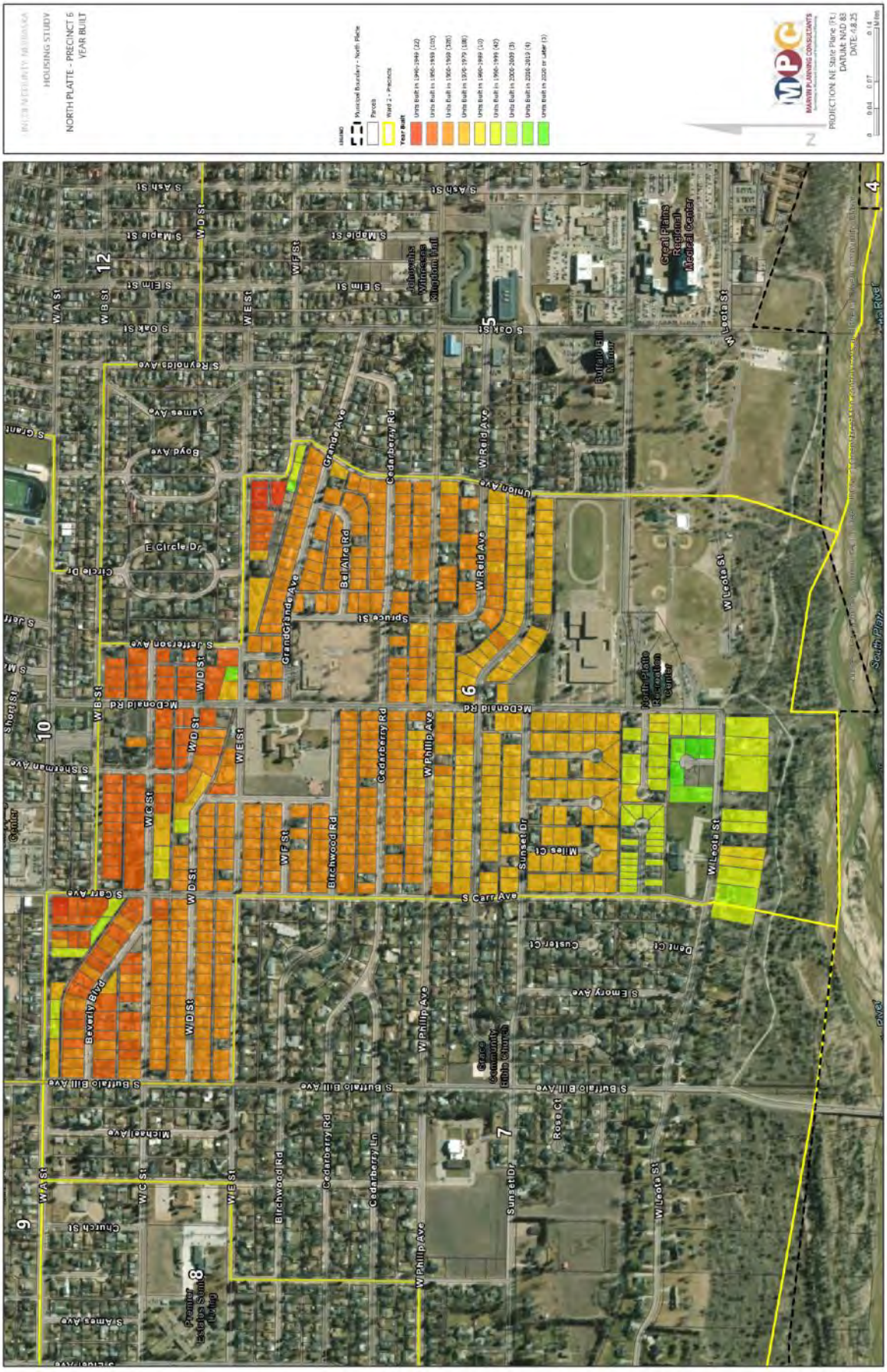


Figure 3.39: 40 Years and Older – Precinct 6



Figure 3.40: 60 Years and Older – Precinct 6

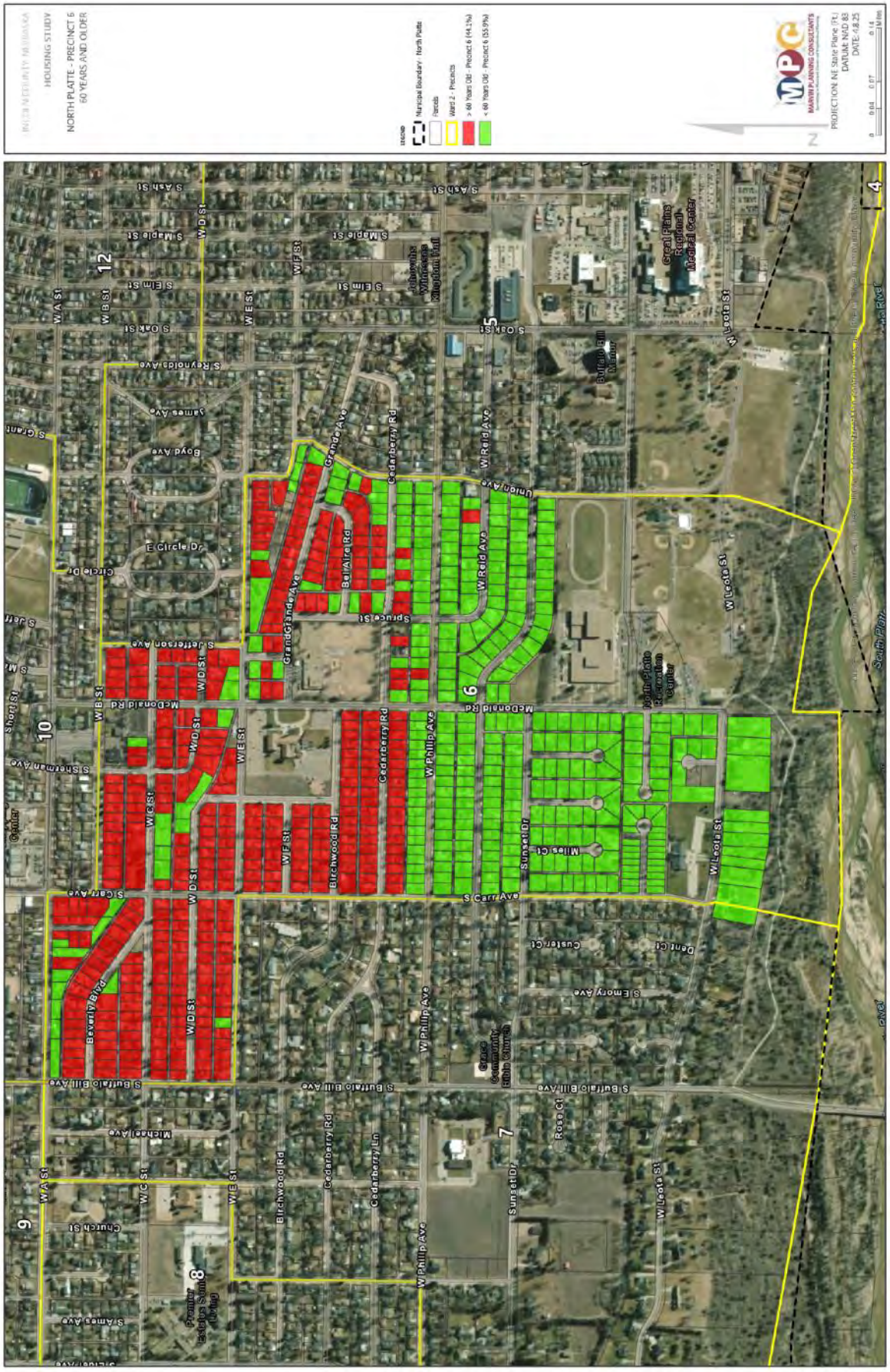


Figure 3.41: Assessed Value – Precinct 6



Figure 3.42: Residence Type – Precinct 7

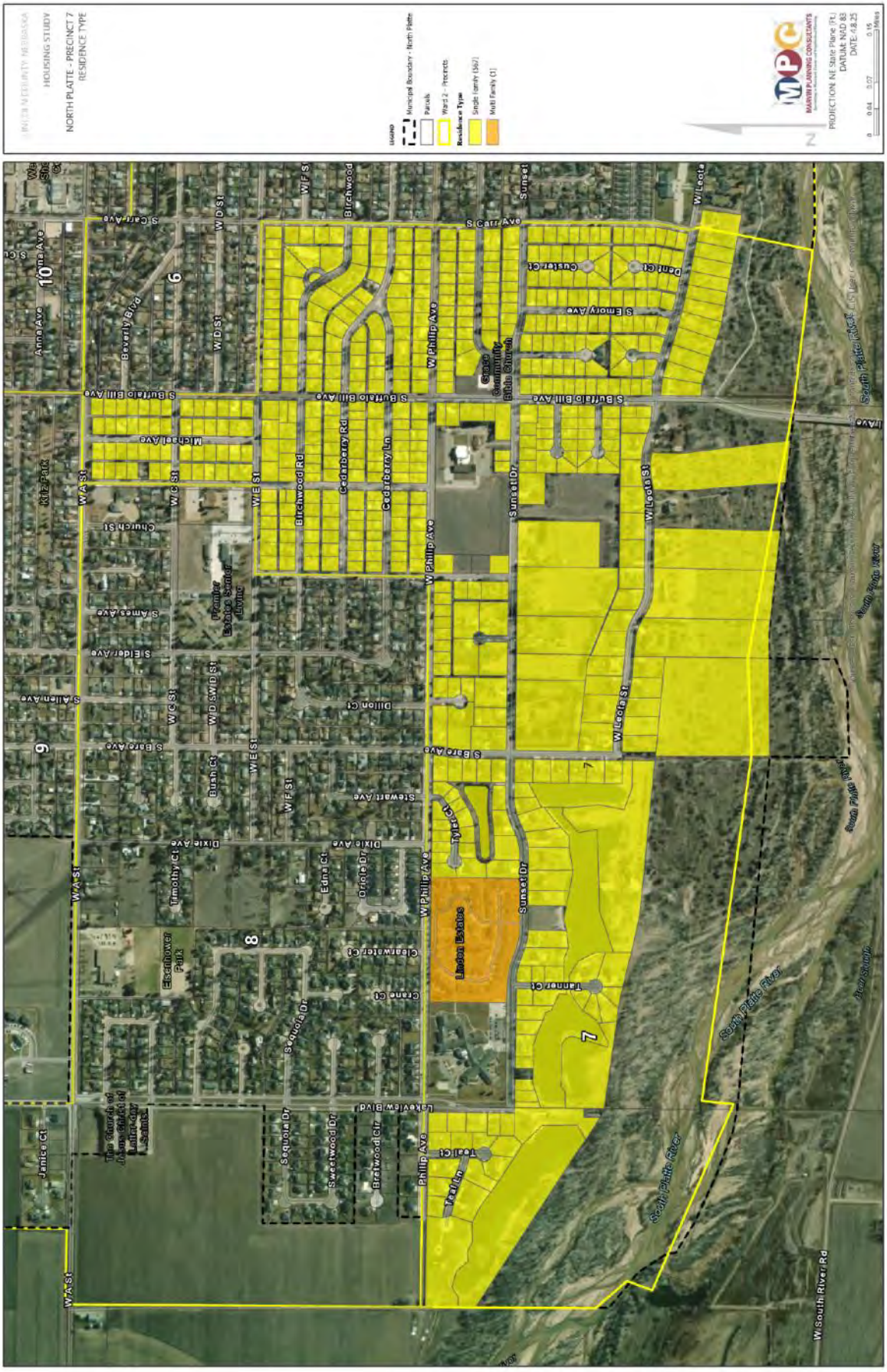


Figure 3.43: Condition Analysis – Precinct 7

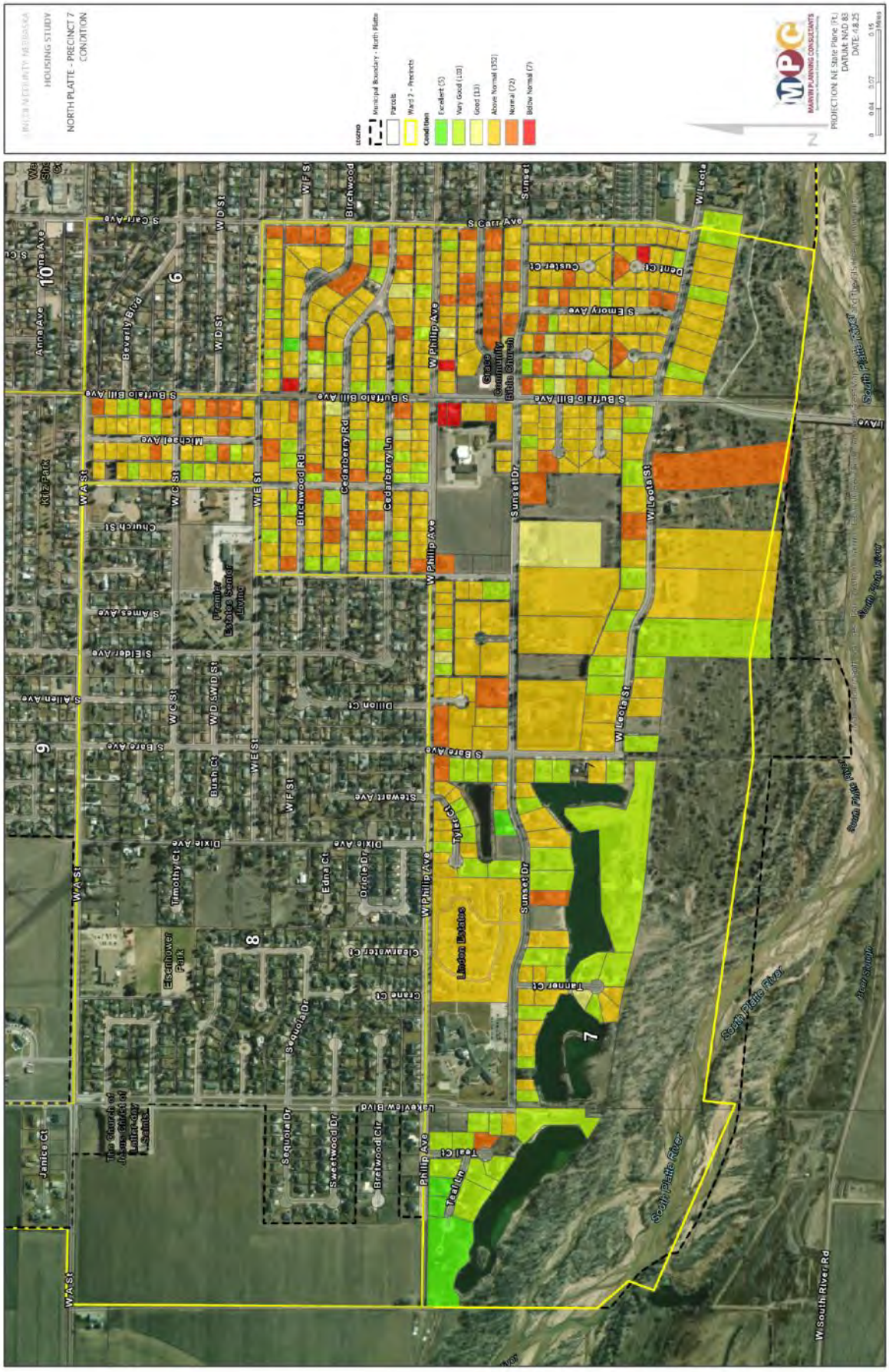


Figure 3.44: Age of Structure – Precinct 7

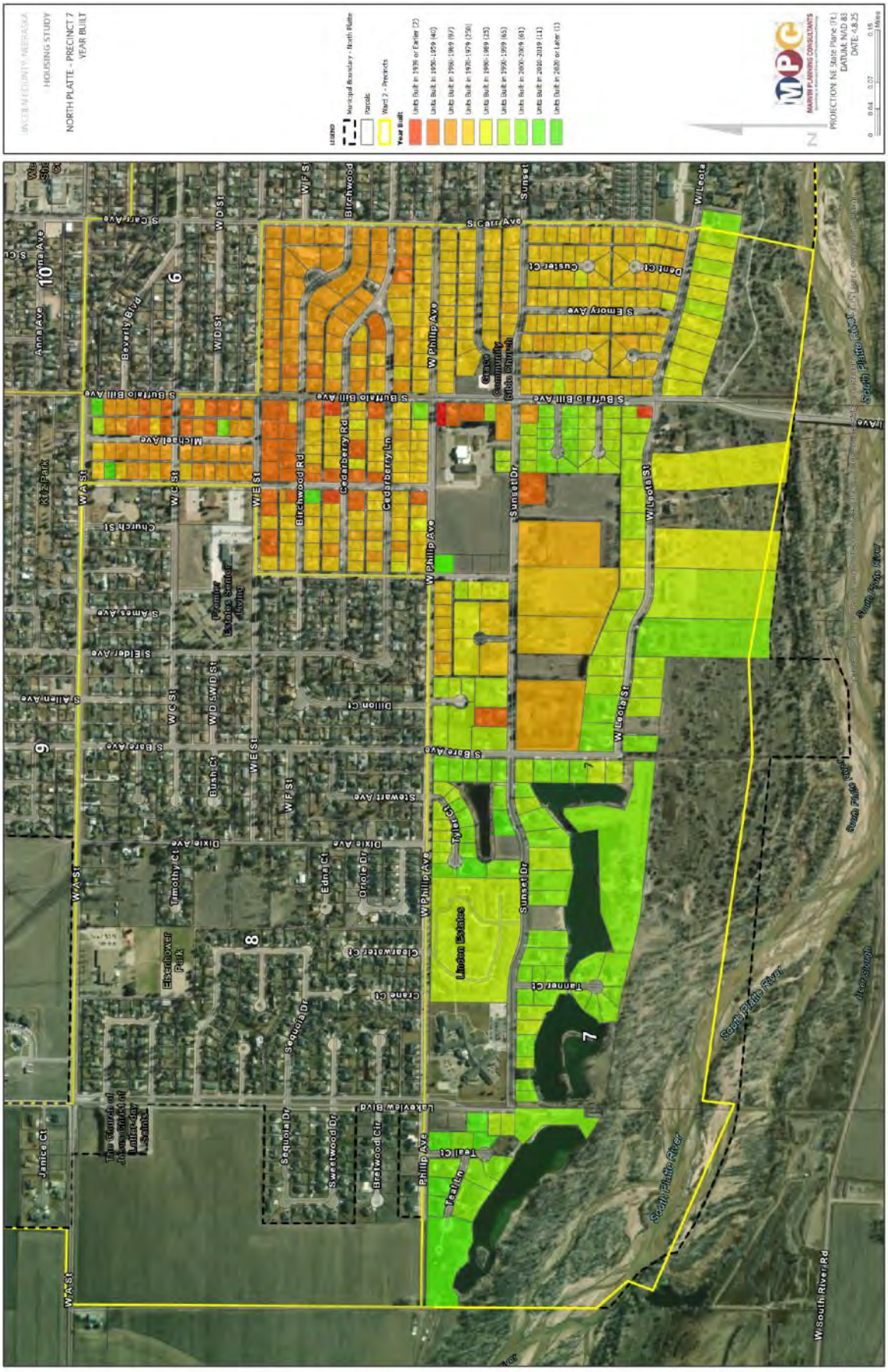


Figure 3.45: 40 Years and Older – Precinct 7

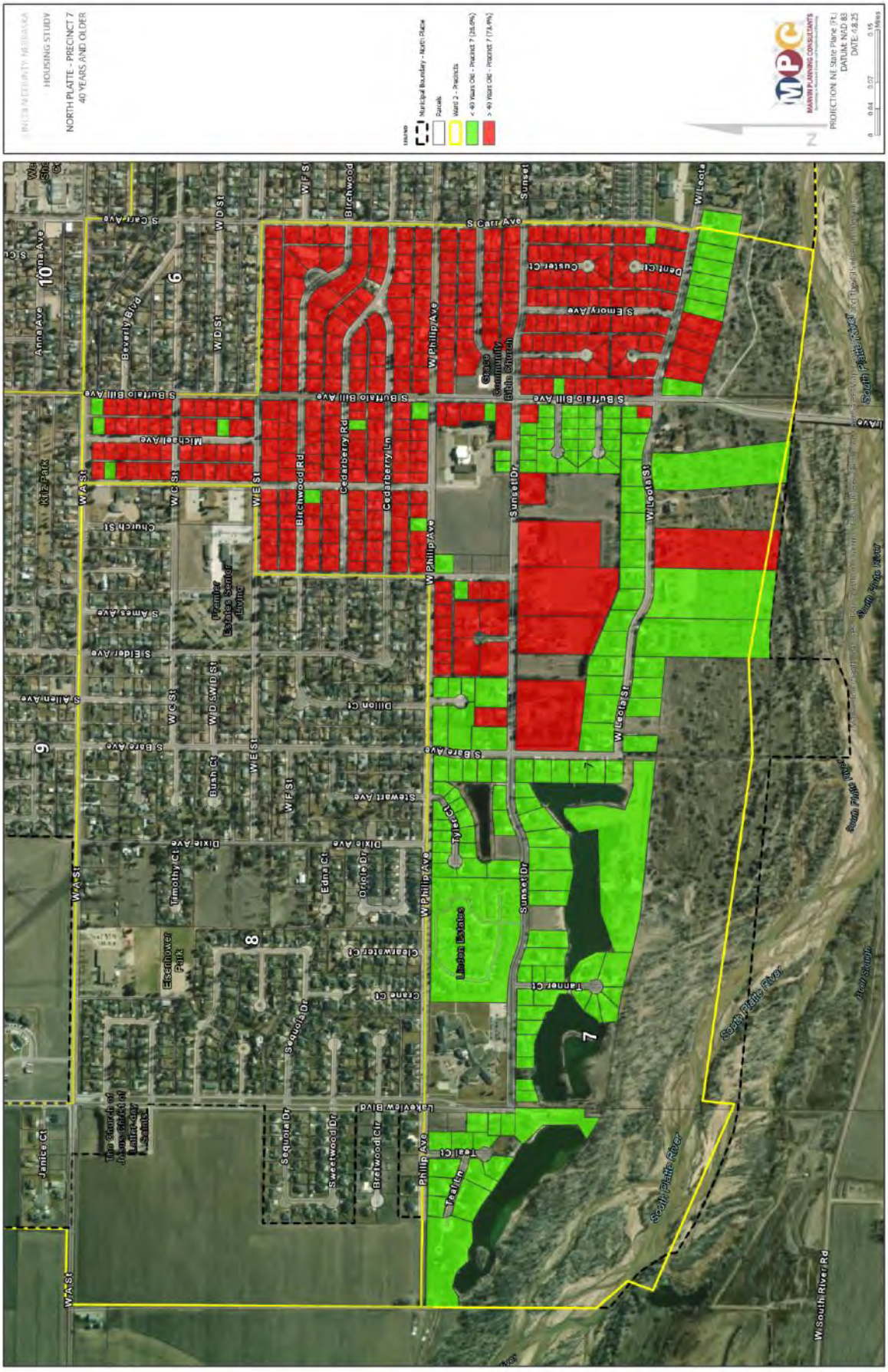


Figure 3.46: 60 Years and Older – Precinct 7

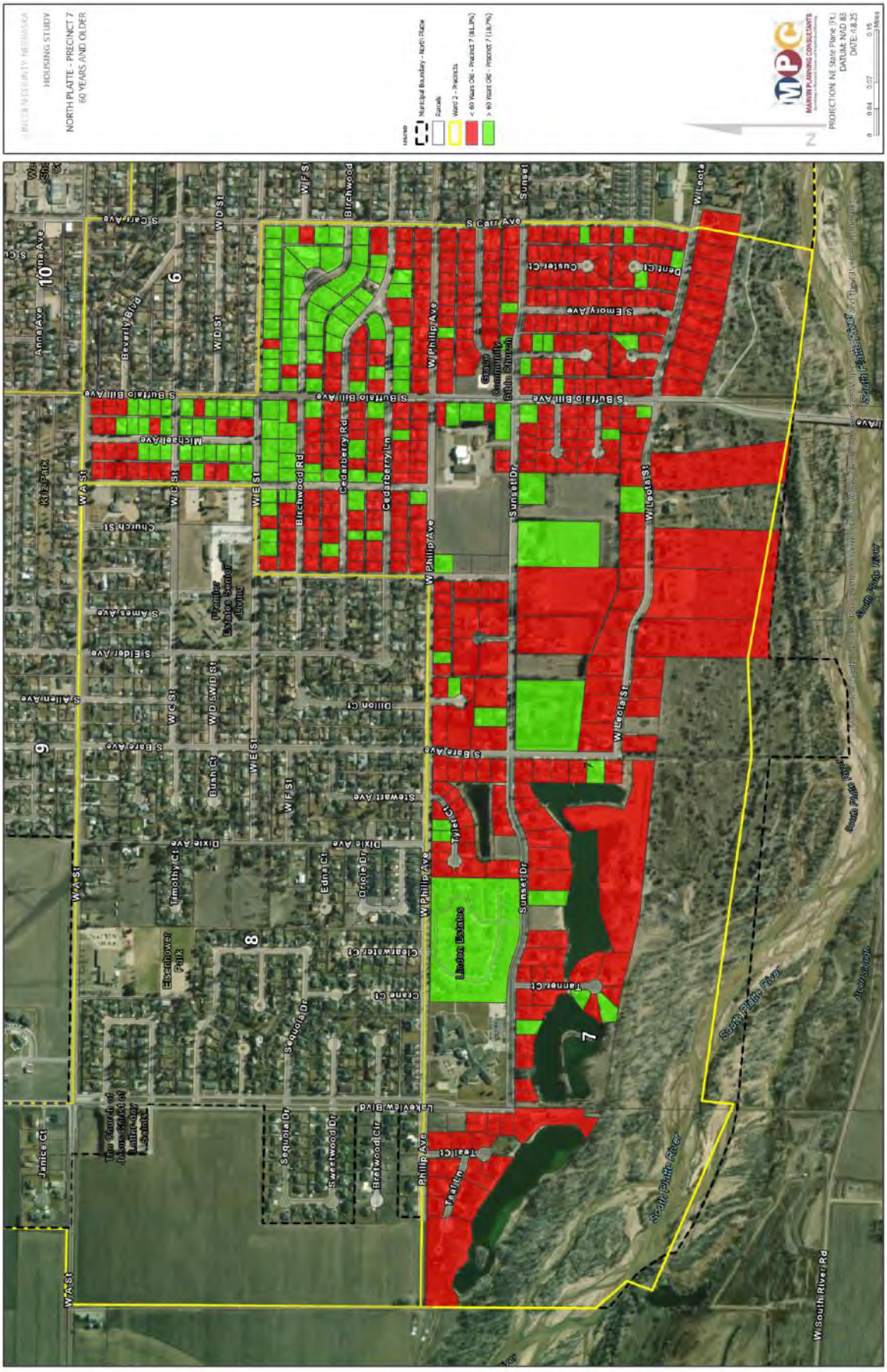


Figure 3.47: Assessed Value – Precinct 7

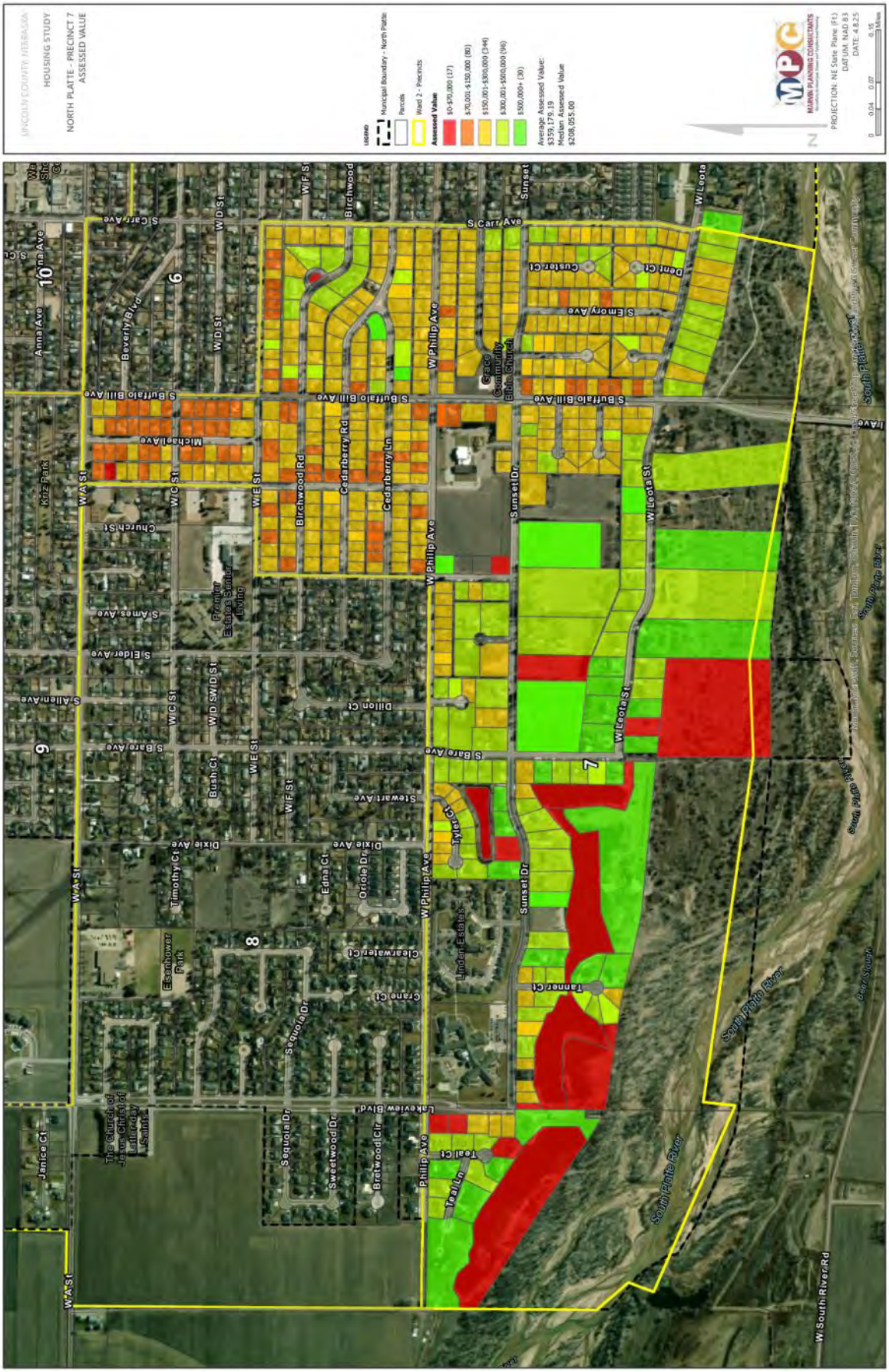


Figure 3.47 indicates the Median Housing Value within this precinct is $208,055 compared to North Platte's Median Housing Value of $99,970. Precinct 7's Median Housing Value is 108% higher compared to North Platte as a whole. This is higher since this area has a higher concentration of greater than "Average" structures. Figure 3.47 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units using data from Figure 3.43. In Precinct 7 the ratio is equal to 17.28, meaning the residential units rated Good or Excellent in the neighborhood account for 1,728% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the precinct are.

North Platte: Ward 2, Precinct 8

Within W-2, P-8 the residential make-up is as follows:

- Single Family 99.7%
- Multi Family 0.2%
- Mobile Homes 0.2%

These locations are on Figure 3.48.

Overall, the single-family dwelling are 1.3 times the concentration in P-8 compared to all of North Platte. Multi family structures are 1/10th less concentrated than North Platte as a whole. Mobile Homes are 1/10th less concentrated than North Platte as a whole.

Precinct 8 is located in the southwest portion of the community. The Assessor's data indicates 0 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. Furthermore, 8 or 1.20% are considered in "Fair" condition. This equates to 8 structures or 1.20% of the housing is considered to be in less than "Average" condition.

Figures 3.51 and 3.52 indicate there are 56.8% of structures in the precinct over 40 years of age and 4.6% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

Figure 3.53 indicates the Median Housing Value within this neighborhood is $177,770 compared to North Platte's Median Housing Value of $99,970. Precinct 8's Median Housing Value is 78% higher compared to North Platte as a whole. This is higher since this area has a higher concentration of greater than "Average" structures. Figure 3.53 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units using data from Figure 3.49. In Precinct 8 the ratio is equal to 16.62, meaning the residential units rated Good or Excellent in the neighborhood account for 1,662% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the precinct are.

North Platte: Ward 3

Within W-3, the residential make-up is as follows:

- Single Family 98.3%
- Multi Family 1.4%
- Mobile Homes 0.3%

Overall, the single-family dwelling are 1.2 times the concentration in W-3 compared to all of North Platte. Multi family structures are over 3/4th less concentrated than North Platte as a whole. Mobile Homes are 1/10th less concentrated than North Platte as a whole.

Ward 3 (Figure 3.54) is located in the west and central portions of the community. The Assessor's data indicates 23 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 1.00% of all residential structures in this part of the community. Furthermore, 108 or 4.90% are considered in "Fair" condition. This equates to 131 structures or 5.90% of the housing is considered to be in less than "Average" condition.

There are 72.7% of structures in the ward over 40 years of age and 77.7% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

The Median Housing Value within this ward is $94,275 compared to North Platte's Median Housing Value of $99,970. Ward 3's Median Housing Value is 94% of North Platte as a whole. This is lower since this area has a higher concentration of less than "Average" structures. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units. In Ward 3 the ratio is equal to 3.27, meaning the residential units rated Good or Excellent in the neighborhood account for 327% of

Figure 3.48: Residence Type – Precinct 8



Figure 3.49: Condition Analysis – Precinct 8

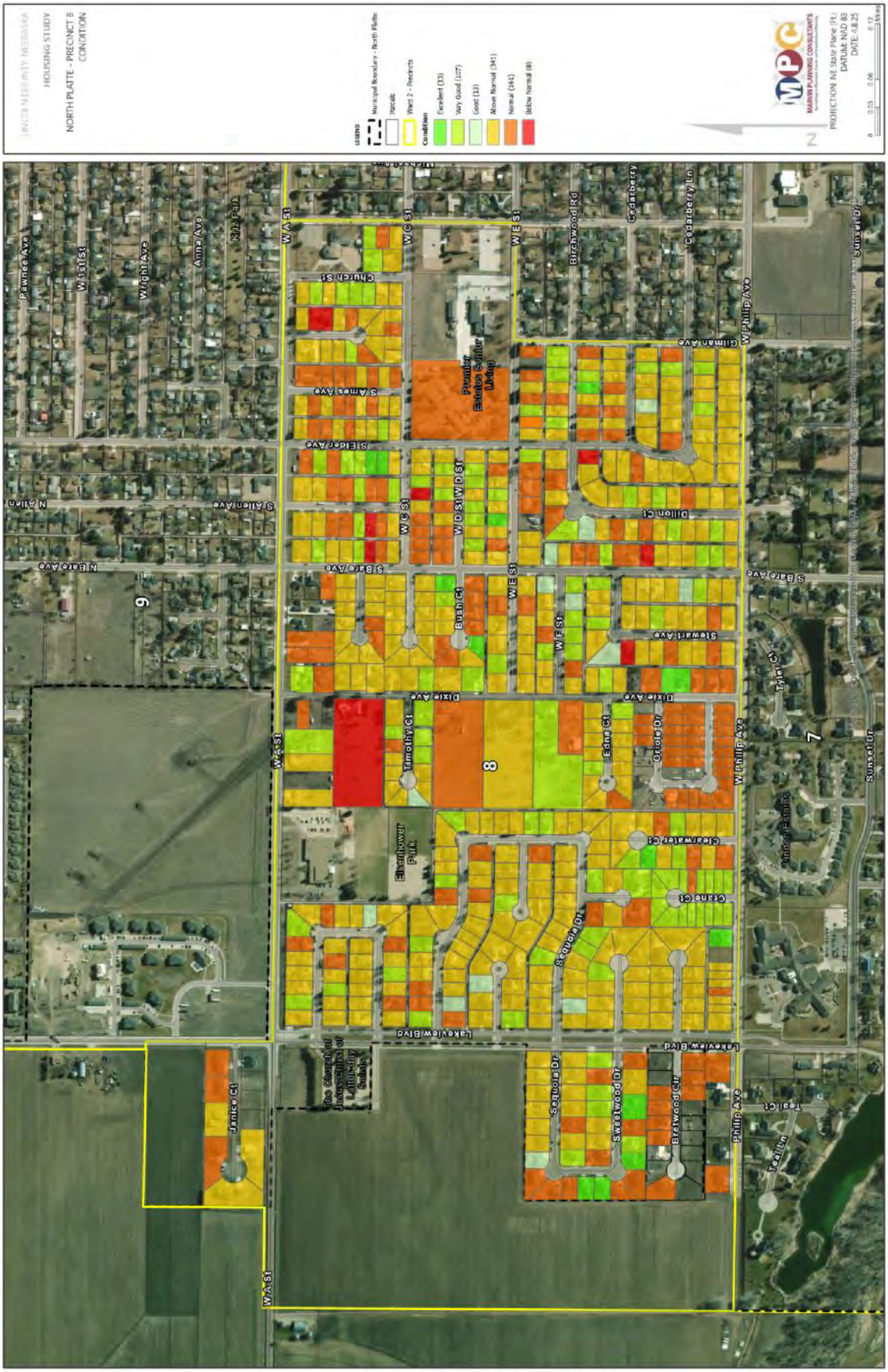


Figure 3.50: Year Built – Precinct 8

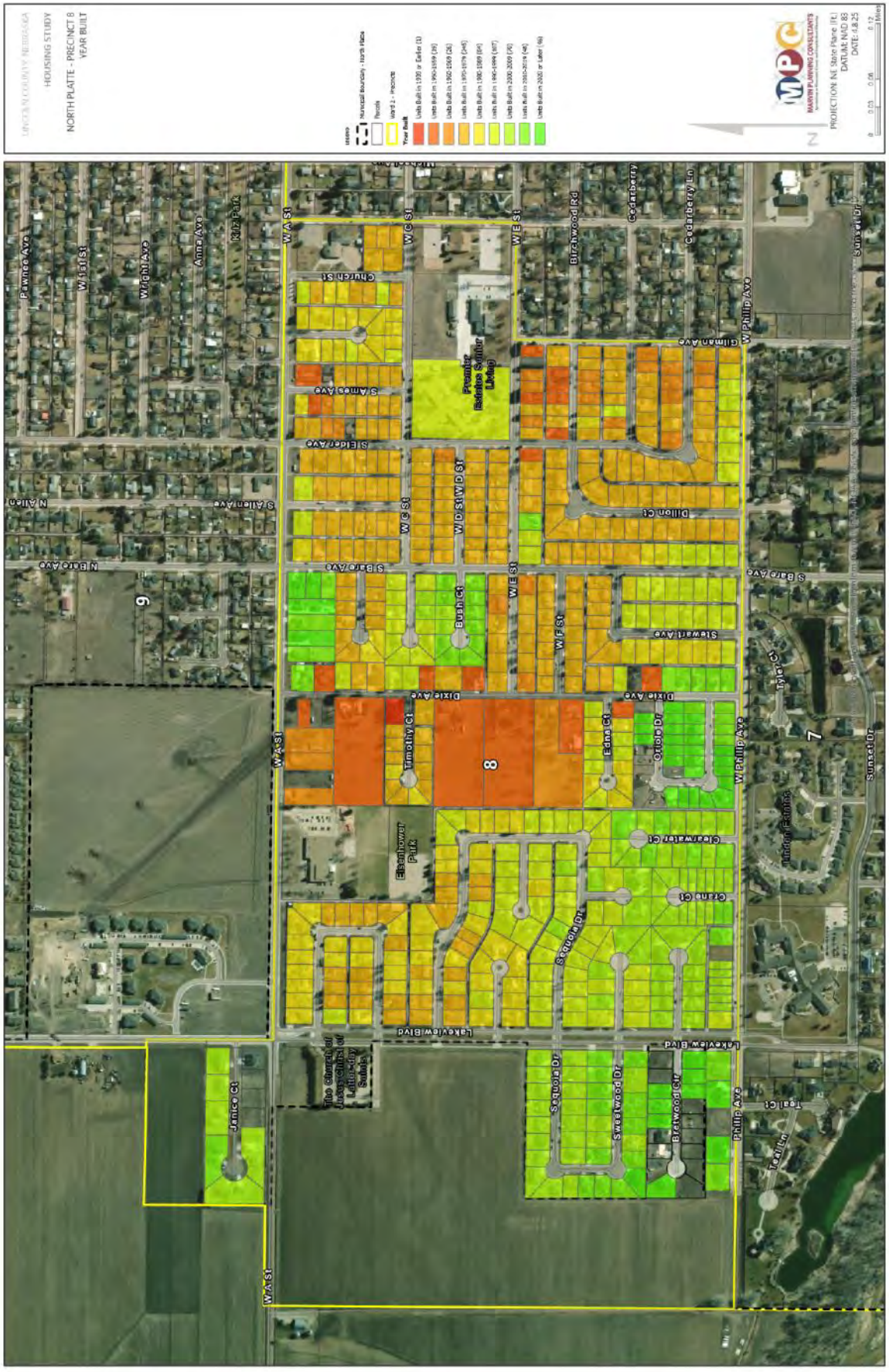


Figure 3.51: 40 Years and Older – Precinct 8

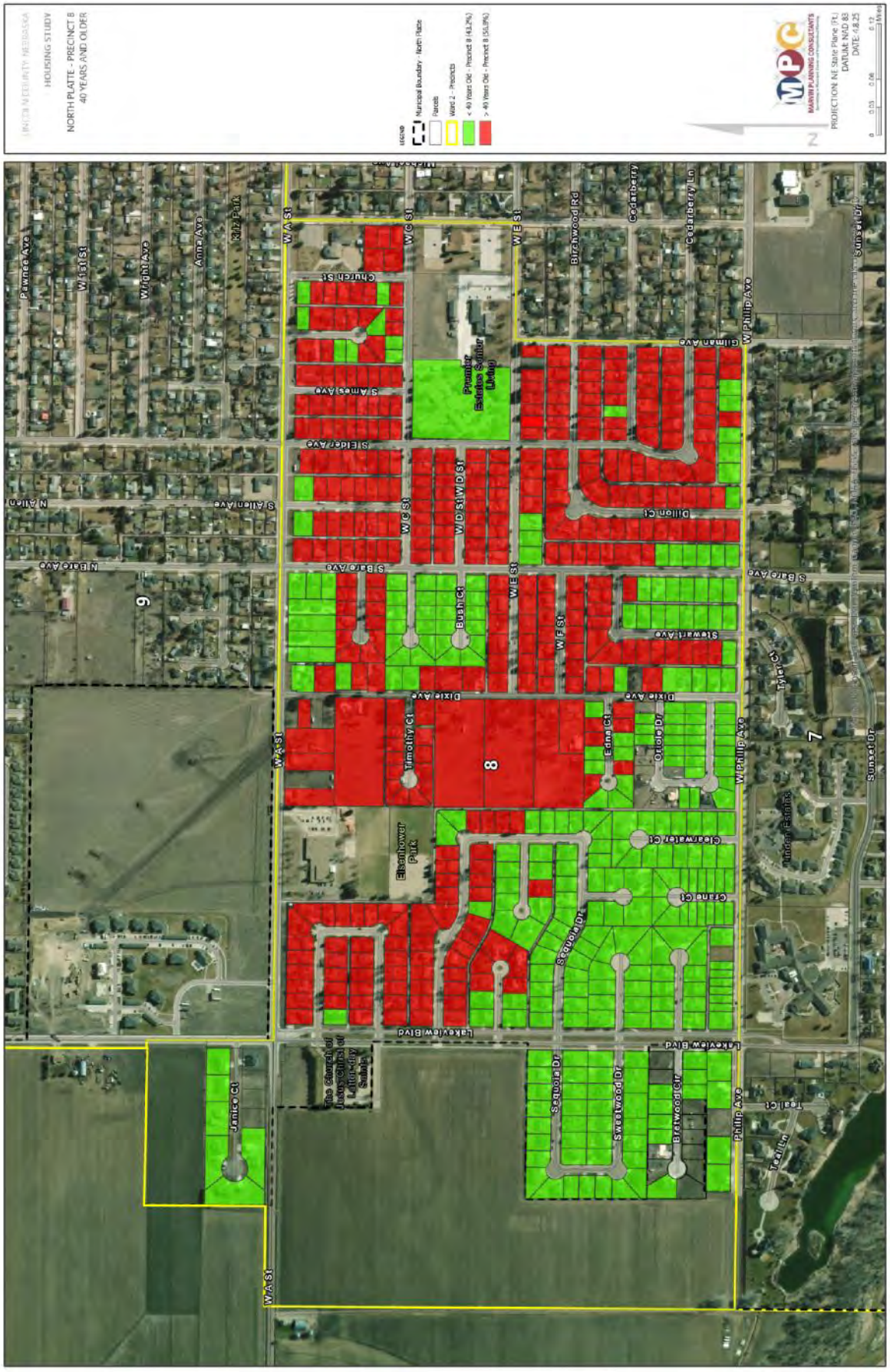


Figure 3.52: 60 Years and Older – Precinct 8

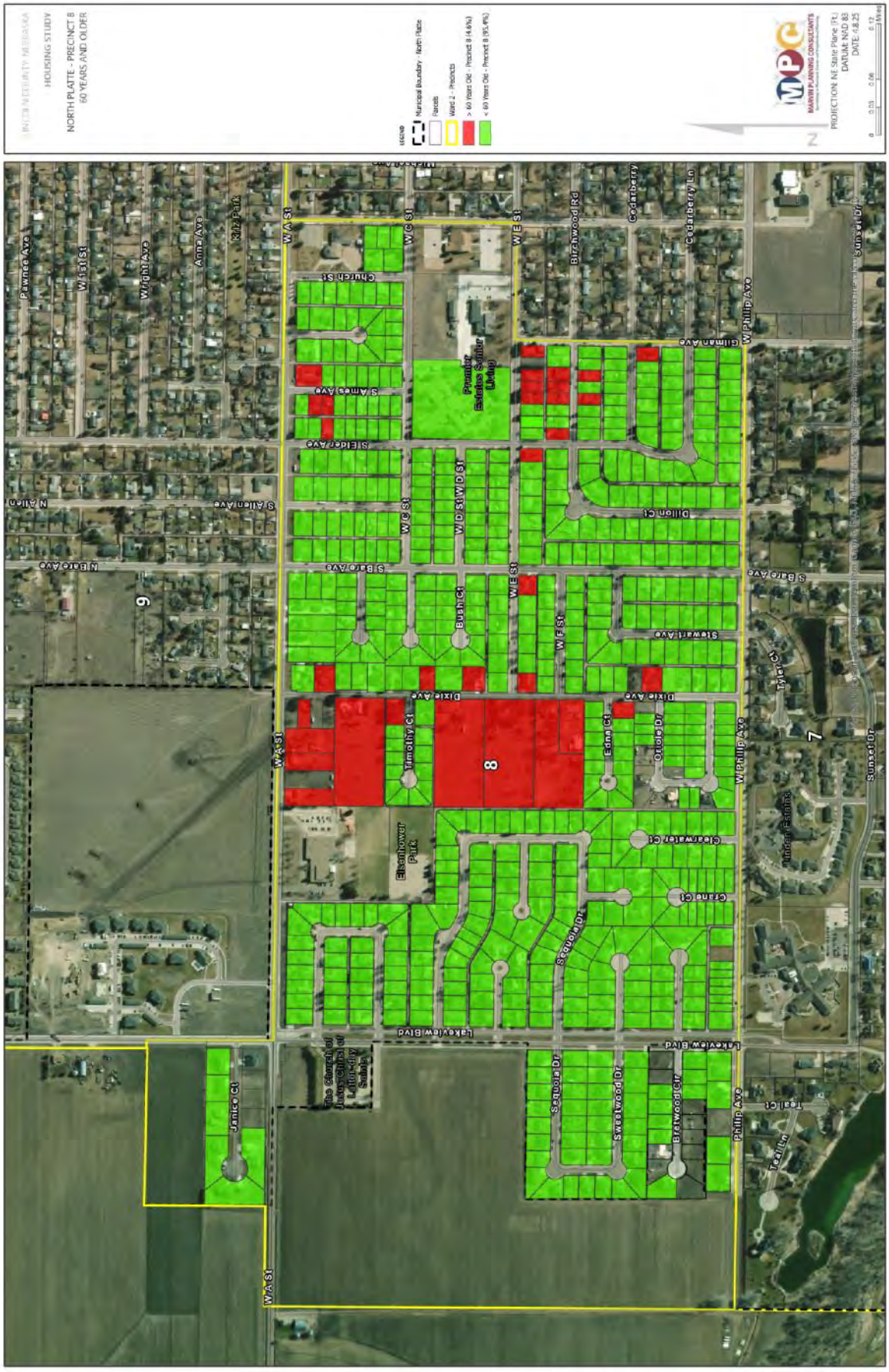


Figure 3.53: Assessed Value – Precinct 8

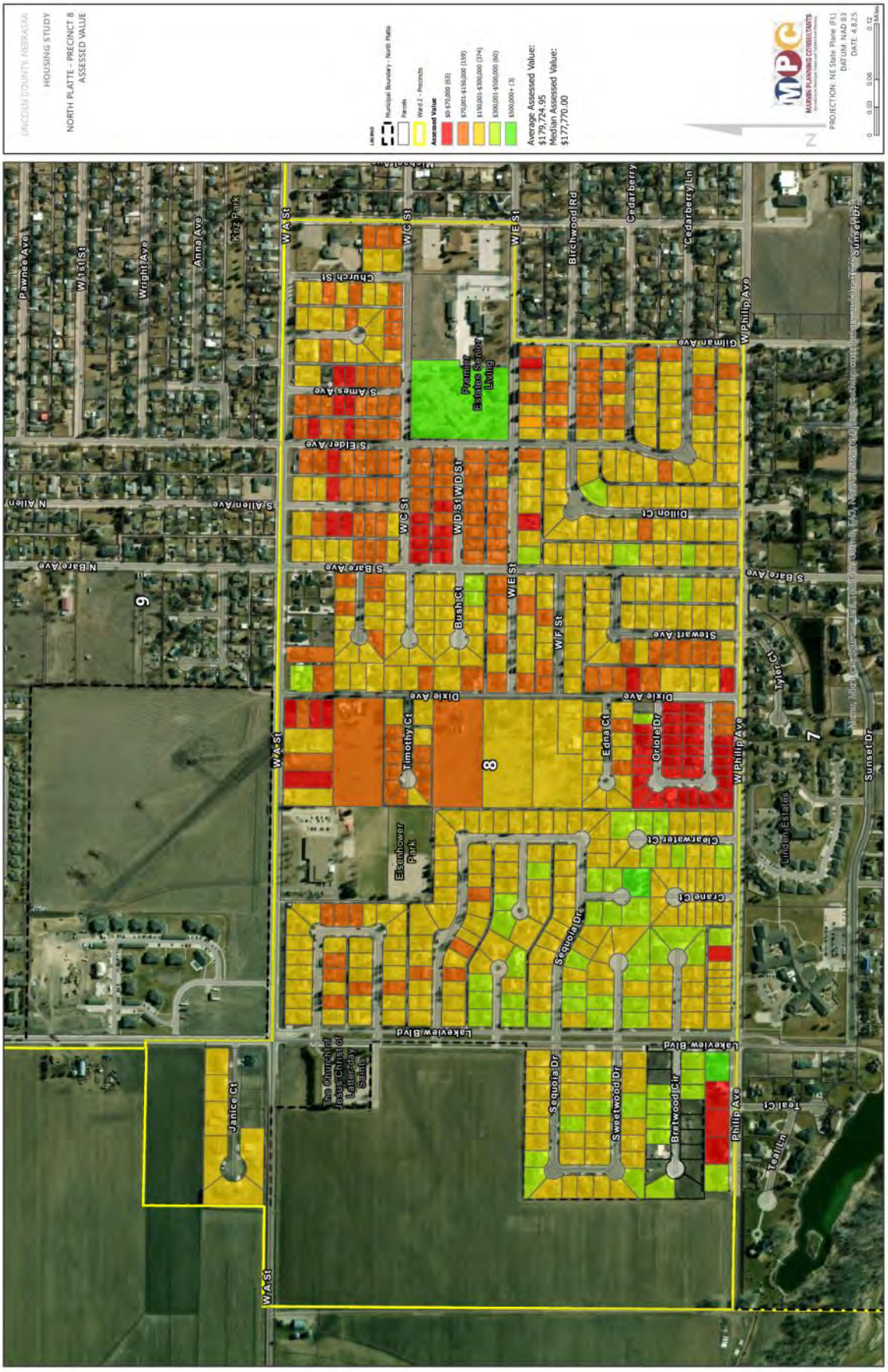
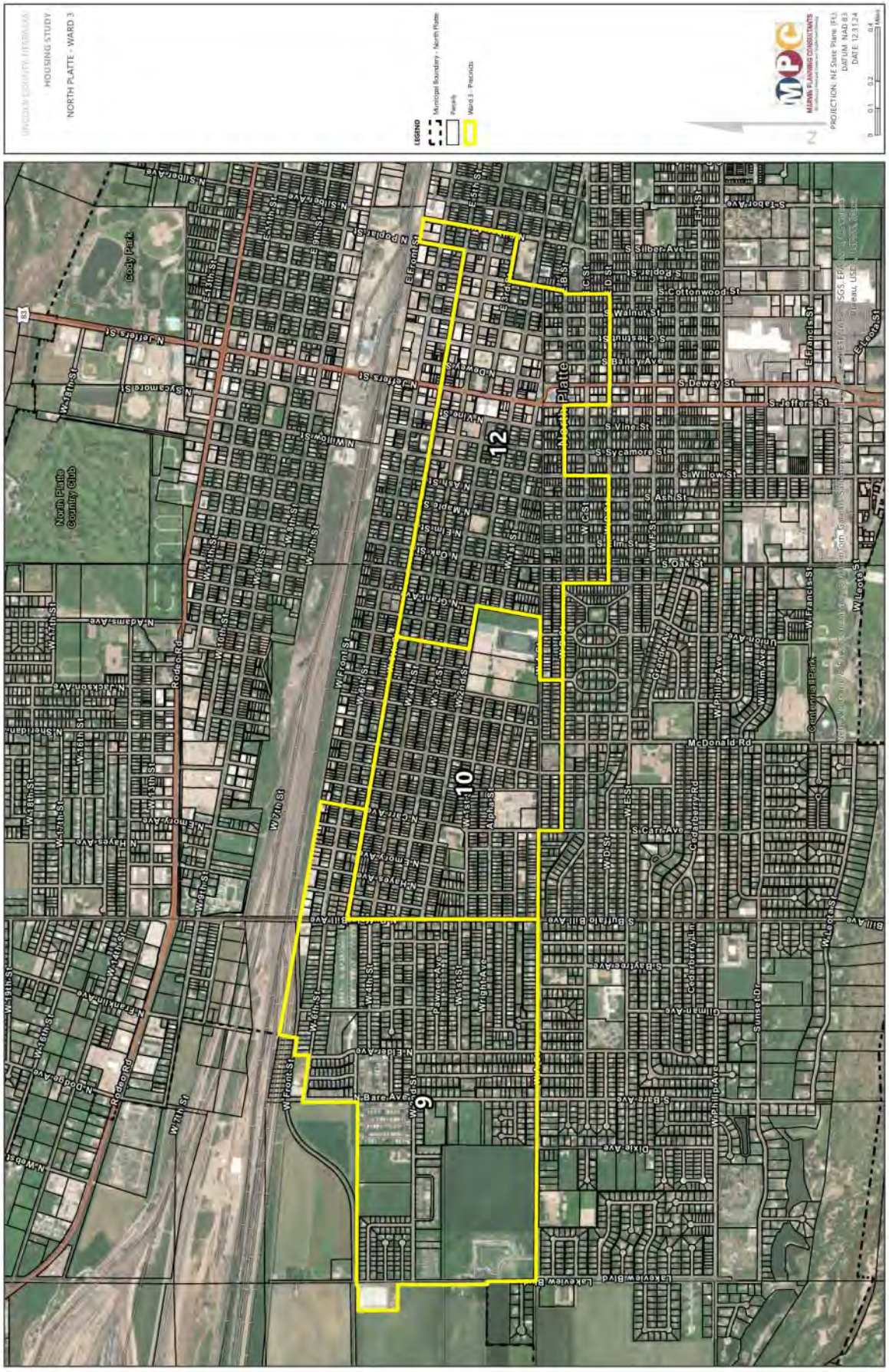


Figure 3.54: Ward 3



the Fair or Poor units. Thus, the ward is being influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the ward are.

North Platte: Ward 3, Precinct 9

Within W-3, P-9 the residential make-up is as follows:

- Single Family 98.3%
- Multi Family 0.9%
- Mobile Homes 0.8%

These locations are on Figure 3.55.

Overall, the single-family dwellings are 1.2 times the concentration in P-9 compared to all of North Platte. Multi family structures are 1/2 less concentrated in this neighborhood versus North Platte as a whole. Mobile Homes are 1/3rd less concentrated than North Platte as a whole.

Precinct 9 is located in the west central portion of the community. The Assessor's data indicates 7 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 0.90% of all residential structures in this part of the community. Furthermore, 26 or 3.50% are considered in "Fair" condition. This equates to 33 structures or 4.40% of the housing is considered to be in less than "Average" condition.

Figures 3.58 and 3.59 indicate there are 77.7% of structures in the precinct over 40 years of age and 50.7% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

Figure 3.60 indicates the Median Housing Value within this precinct is $124,985 compared to North Platte's Median Housing Value of $99,970. Precinct 9's Median Housing Value is 24% higher compared to North Platte as a whole. This is higher since this area has a higher concentration of greater than "Average" structures. Figure 3.60 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units using data from Figure 3.56. In Precinct 9 the ratio is equal to 4.80, meaning the residential units rated Good or Excellent in the neighborhood account for 480% of the Fair or Poor units. Thus, the neighborhood is being influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the precinct are.

North Platte: Ward 3, Precinct 10

Within W-3, P-10 the residential make-up is as follows:

- Single Family 99.2%
- Multi Family 0.8%

These locations are on Figure 3.61.

Overall, the single-family dwelling are 1.3 times the concentration in P-8 compared to all of North Platte. Multi family structures are 1/2 less concentrated in this neighborhood versus North Platte as a whole.

Precinct 10 is located in the west central portion of the community. The Assessor's data indicates 8 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 1.00% of all residential structures in this part of the community. Furthermore, 37 or 4.60% are considered in "Fair" condition. This equates to 45 structures or 5.60% of the housing is considered to be in less than "Average" condition.

Figure 3.64 and 3.65 indicate there are 98.4% of structures in the precinct over 40 years of age and 94.1% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

Figure 3.66 indicates the Median Housing Value within this neighborhood is $91,382 compared to North Platte's Median Housing Value of $99,970. Precinct 10's Median Housing Value is 91% of North Platte as a whole. This is lower since this area has a higher concentration of less than "Average" structures. Figure 3.66 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units using data from Figure 3.62. In Precinct 10 the ratio is equal to 3.86, meaning the residential units rated Good or Excellent in the neighborhood account for 386% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the precinct are.

North Platte: Ward 3, Precinct 12

Within W-3, P-12 the residential make-up is as follows:

- Single Family 97.2%
- Multi Family 2.8%

These locations are on Figure 3.67.

Figure 3.55: Residence Type – Precinct 9

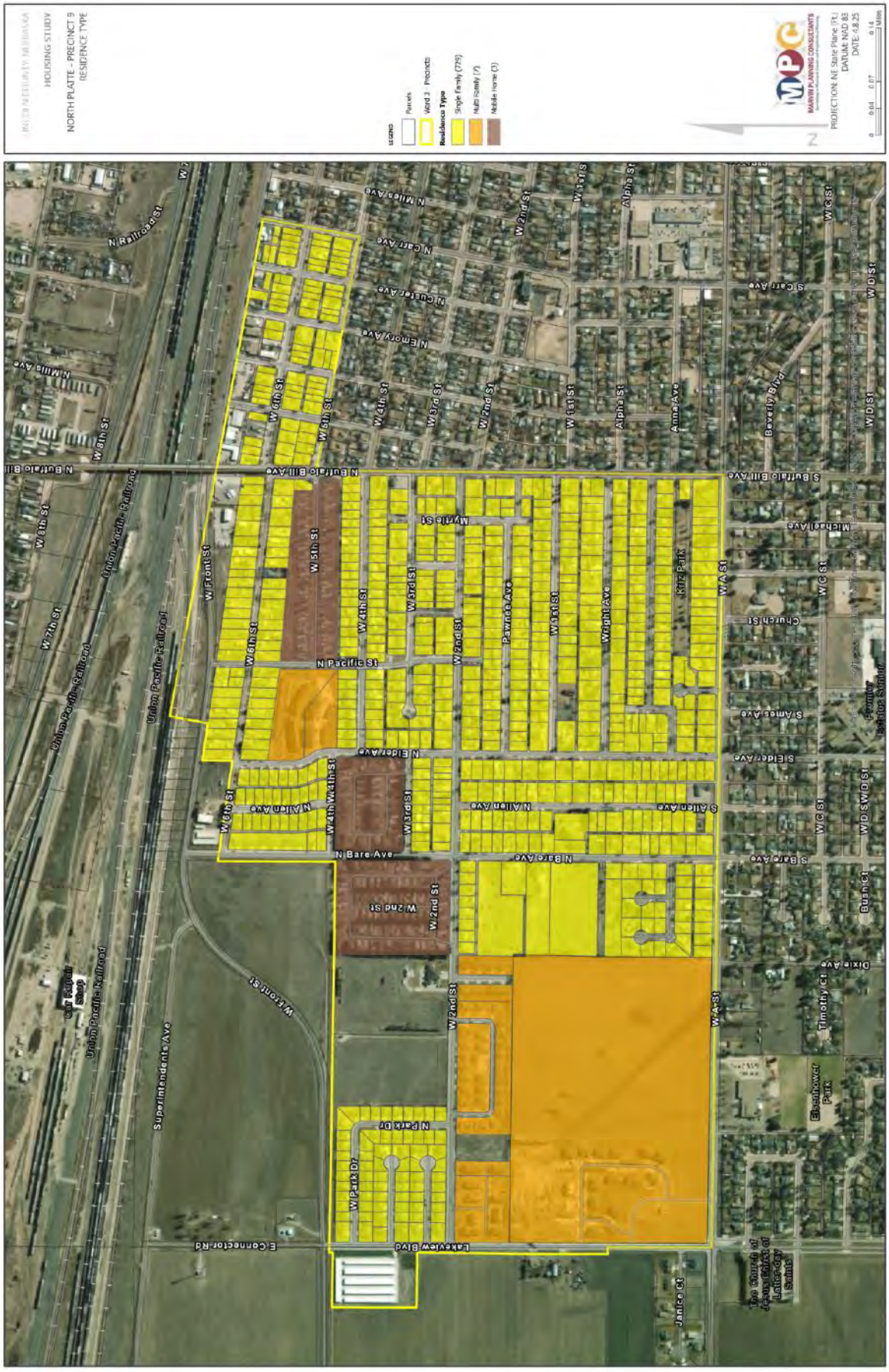


Figure 3.56: Condition Analysis – Precinct 9

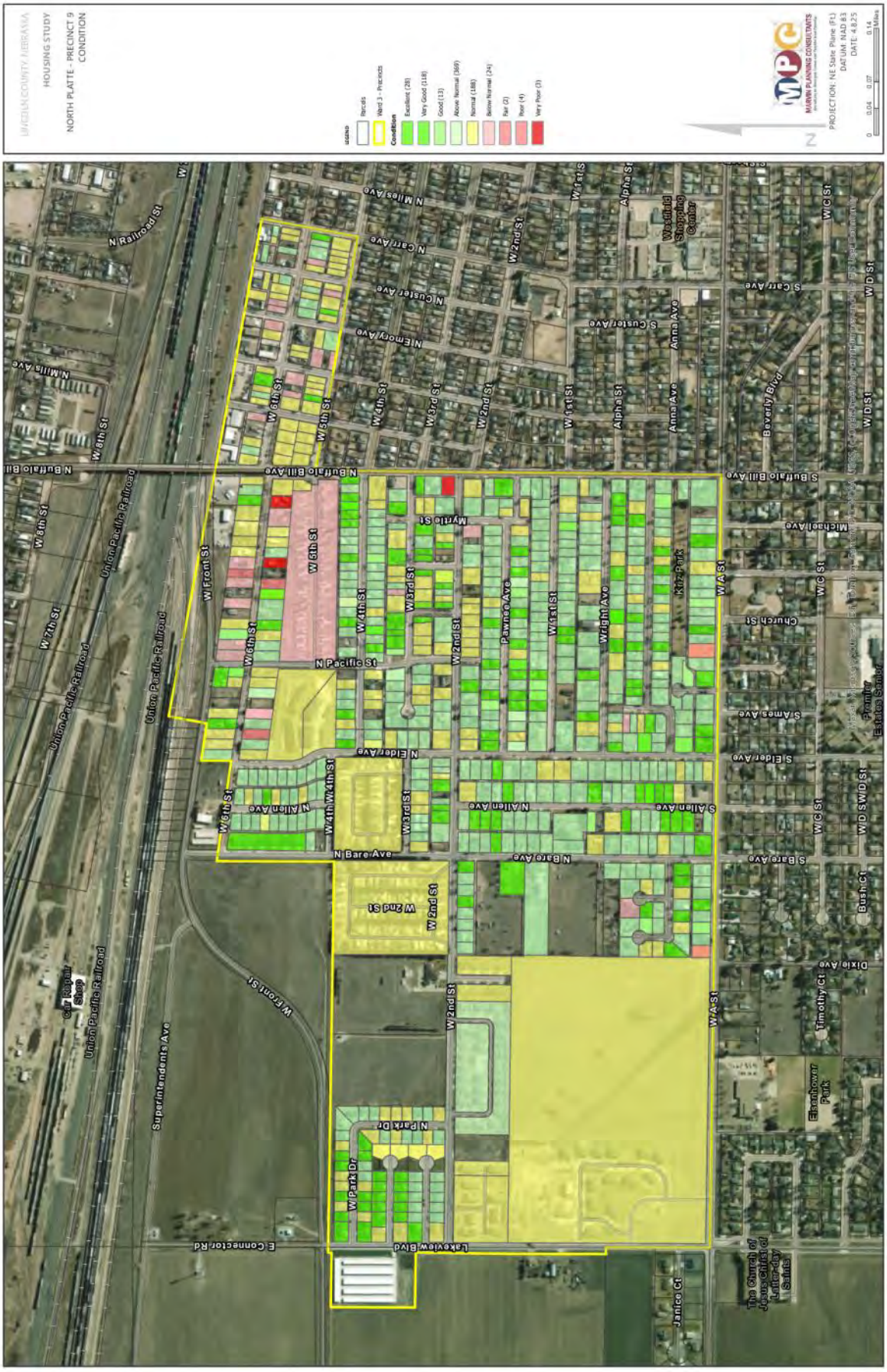


Figure 3.57: Year Built – Precinct 9

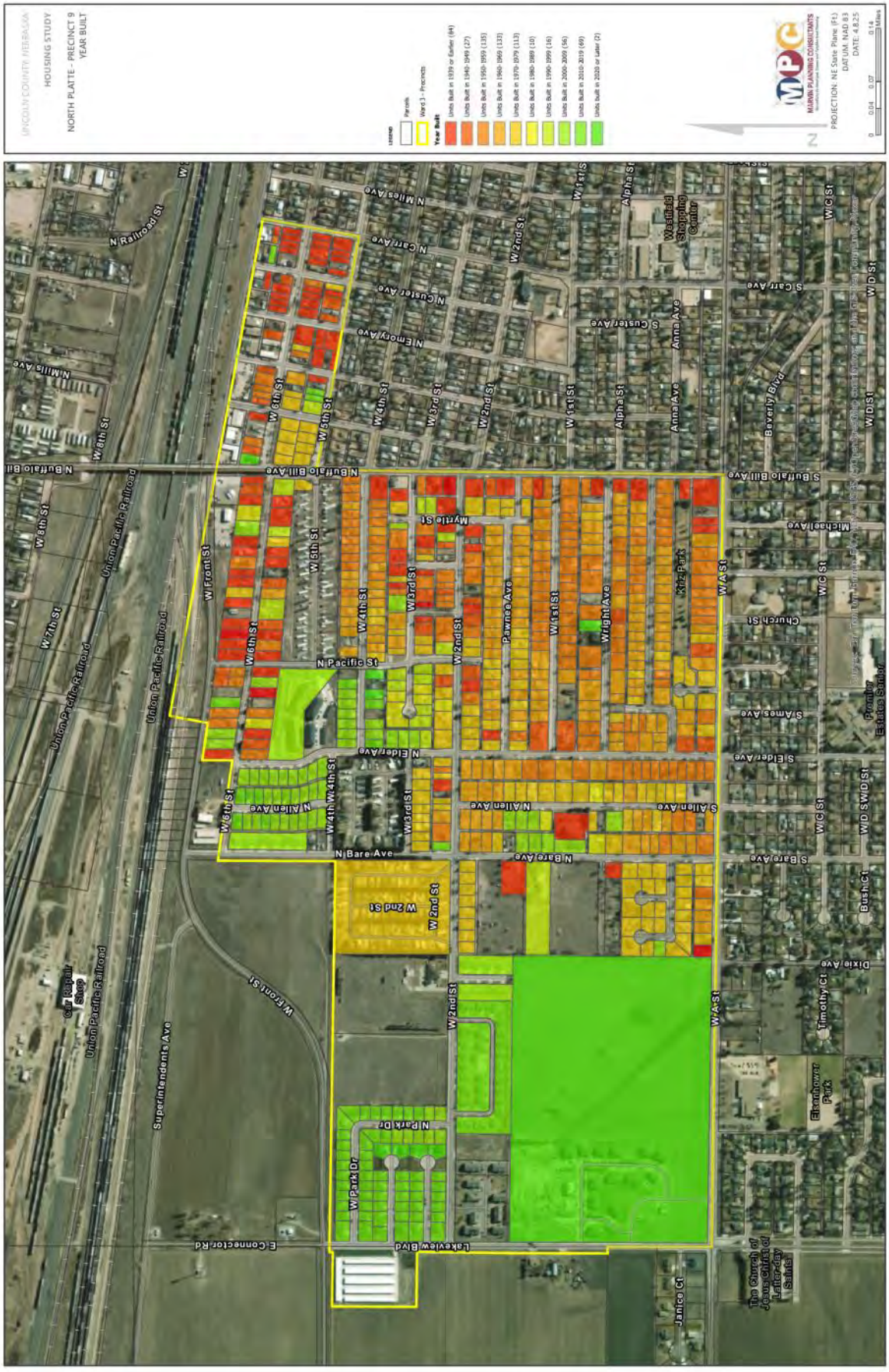


Figure 3.58: 40 Years and Older – Precinct 9

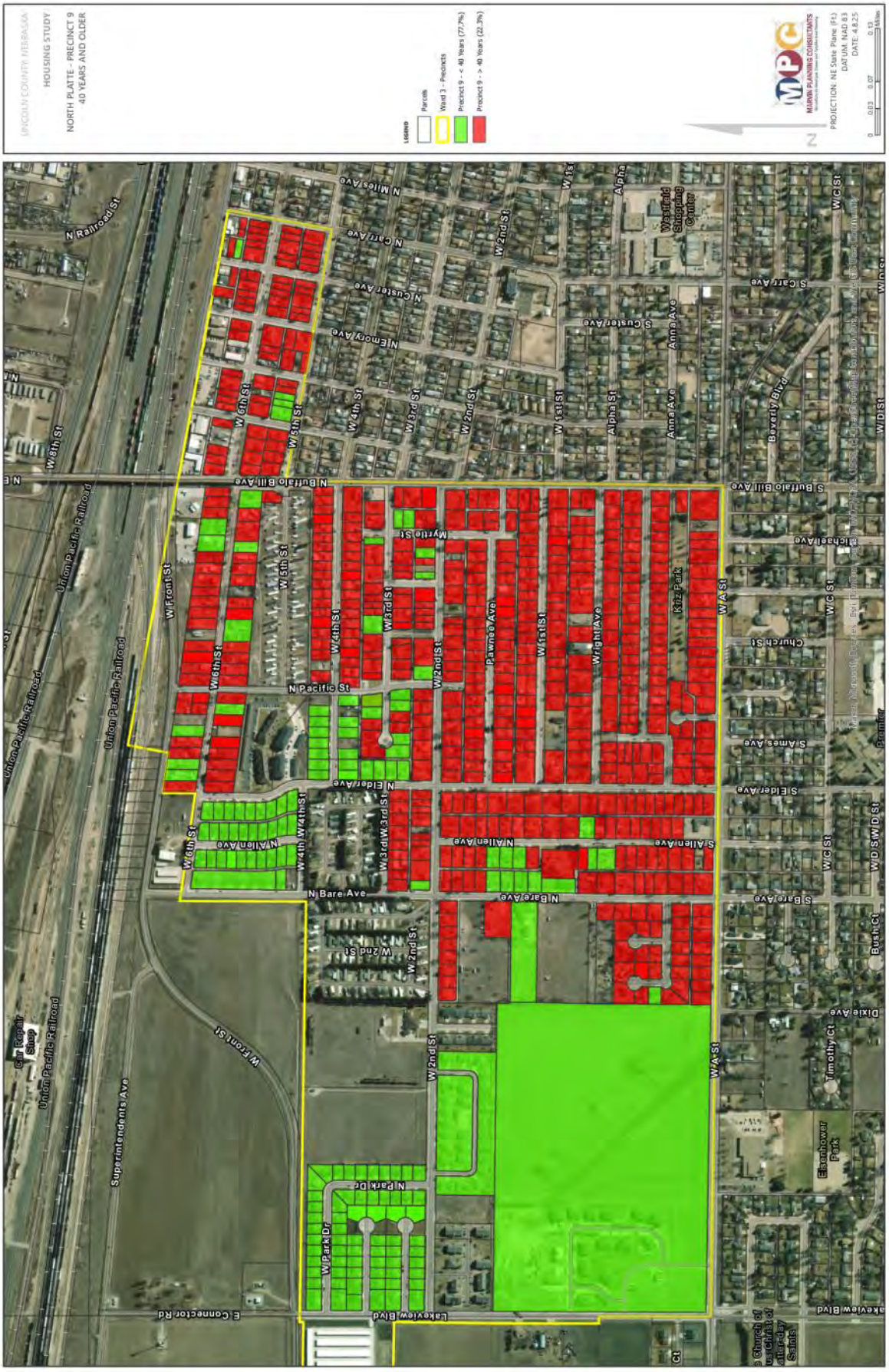


Figure 3.59: 60 Years and Older – Precinct 9

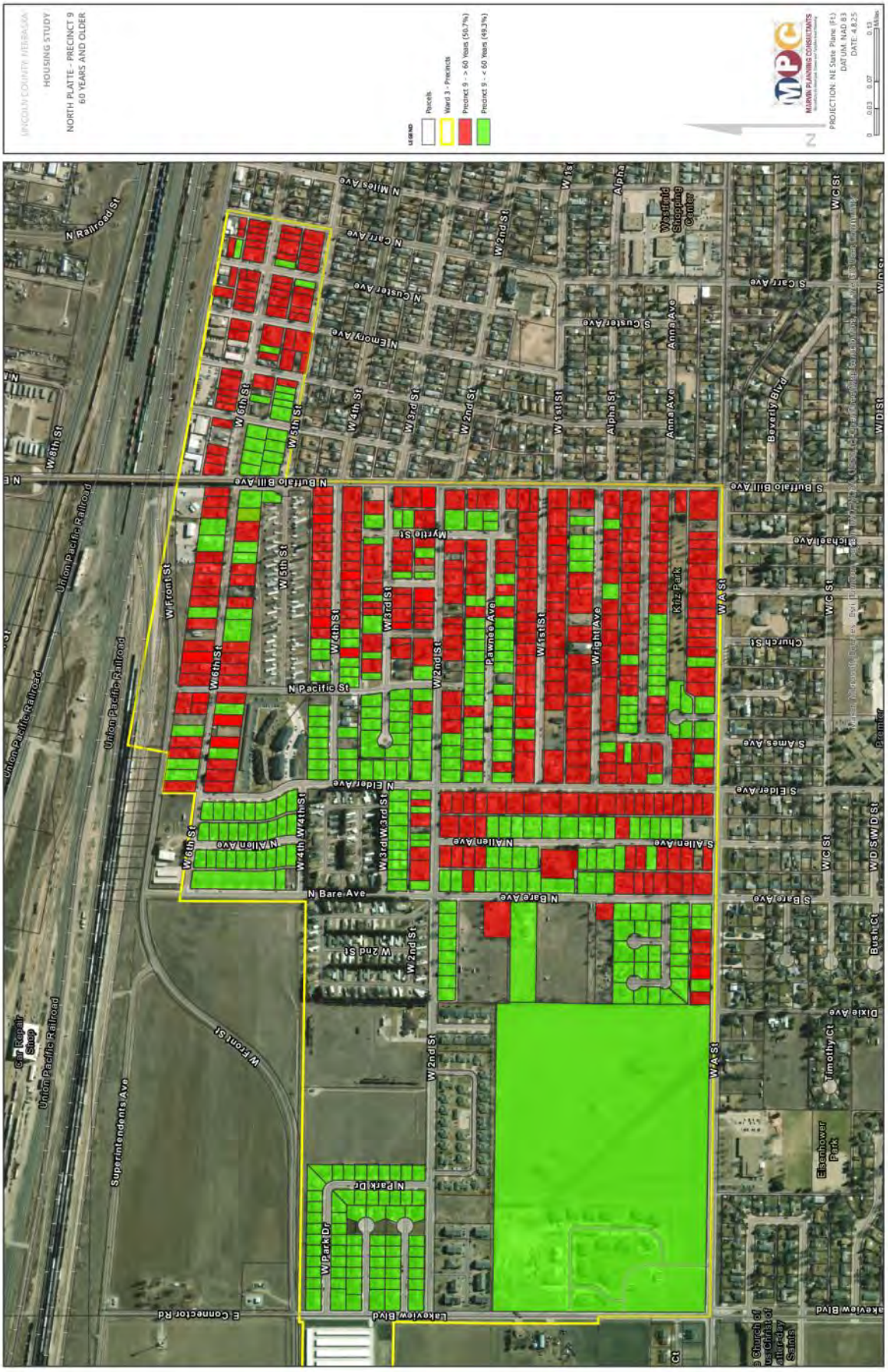


Figure 3.60: Assessed Value – Precinct 9

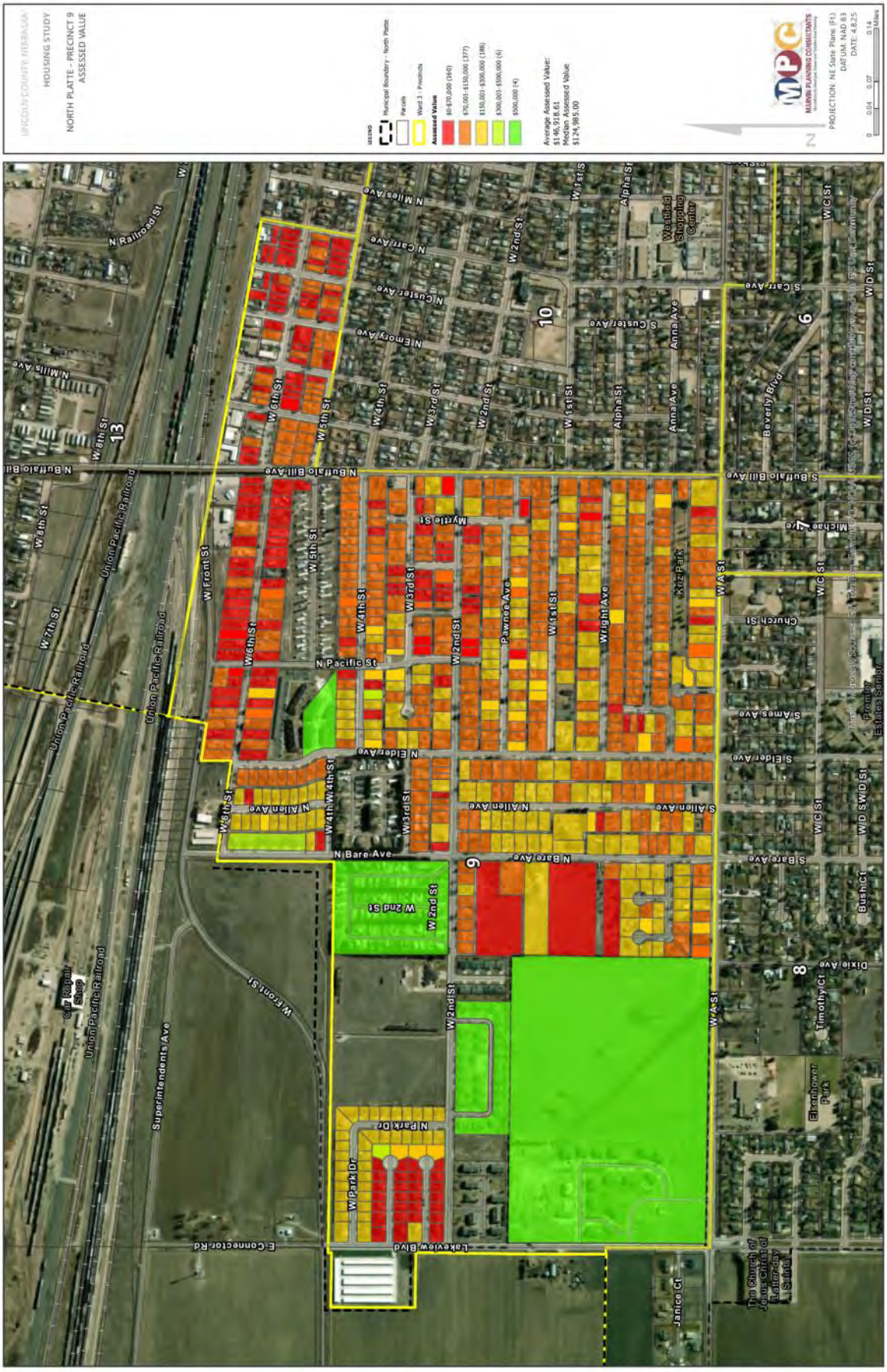


Figure 3.61: Residence Type – Precinct 10



Figure 3.62: Condition Analysis – Precinct 10



Figure 3.63: Year Built – Precinct 10



Figure 3.64: 40 Years and Older – Precinct 10



Figure 3.65: 60 Years and Older – Precinct 10



Figure 3.66: Assessed Value – Precinct 10



Figure 3.67: Residence Type – Precinct 12

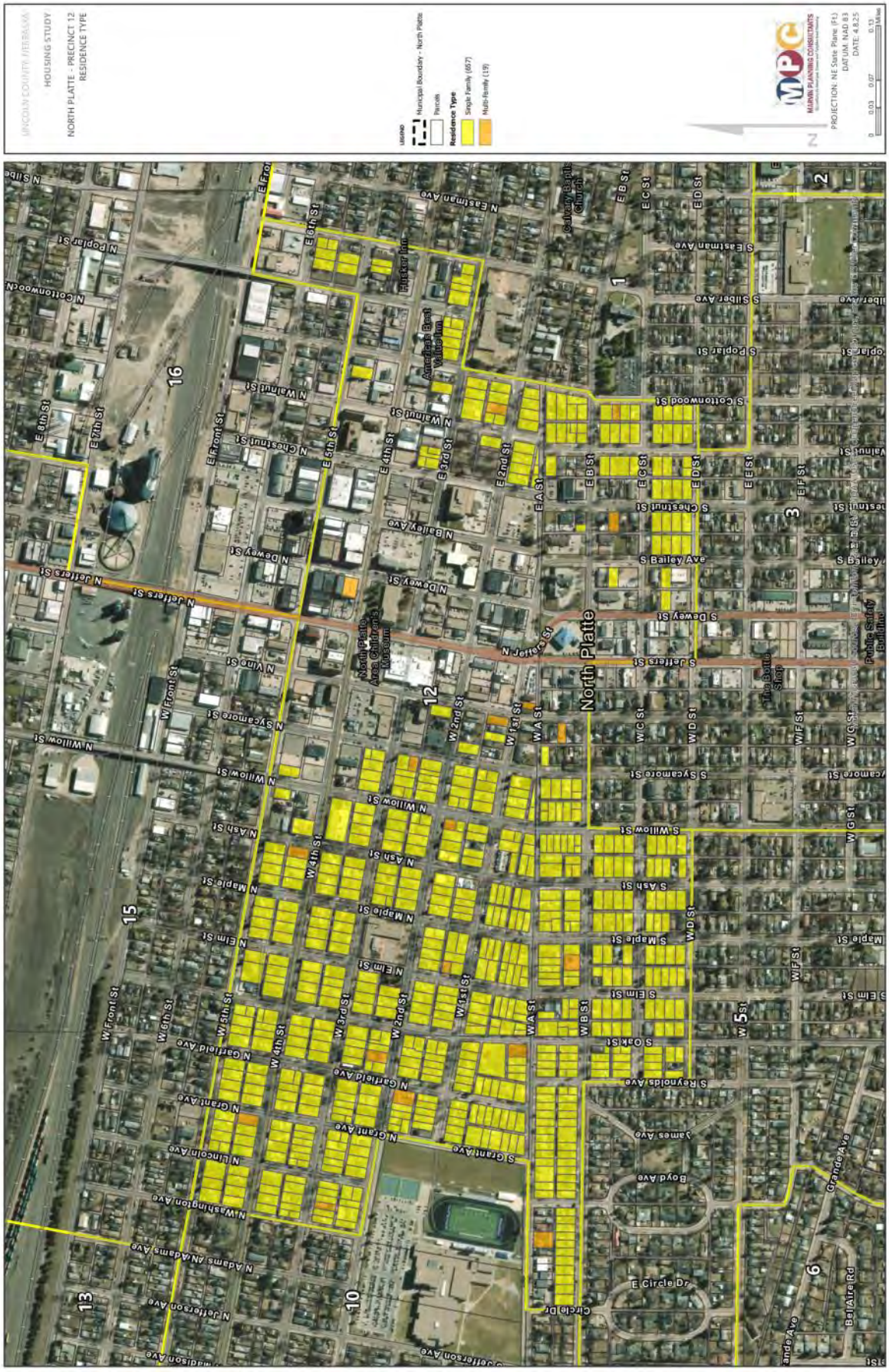


Figure 3.68: Condition Analysis – Precinct 12

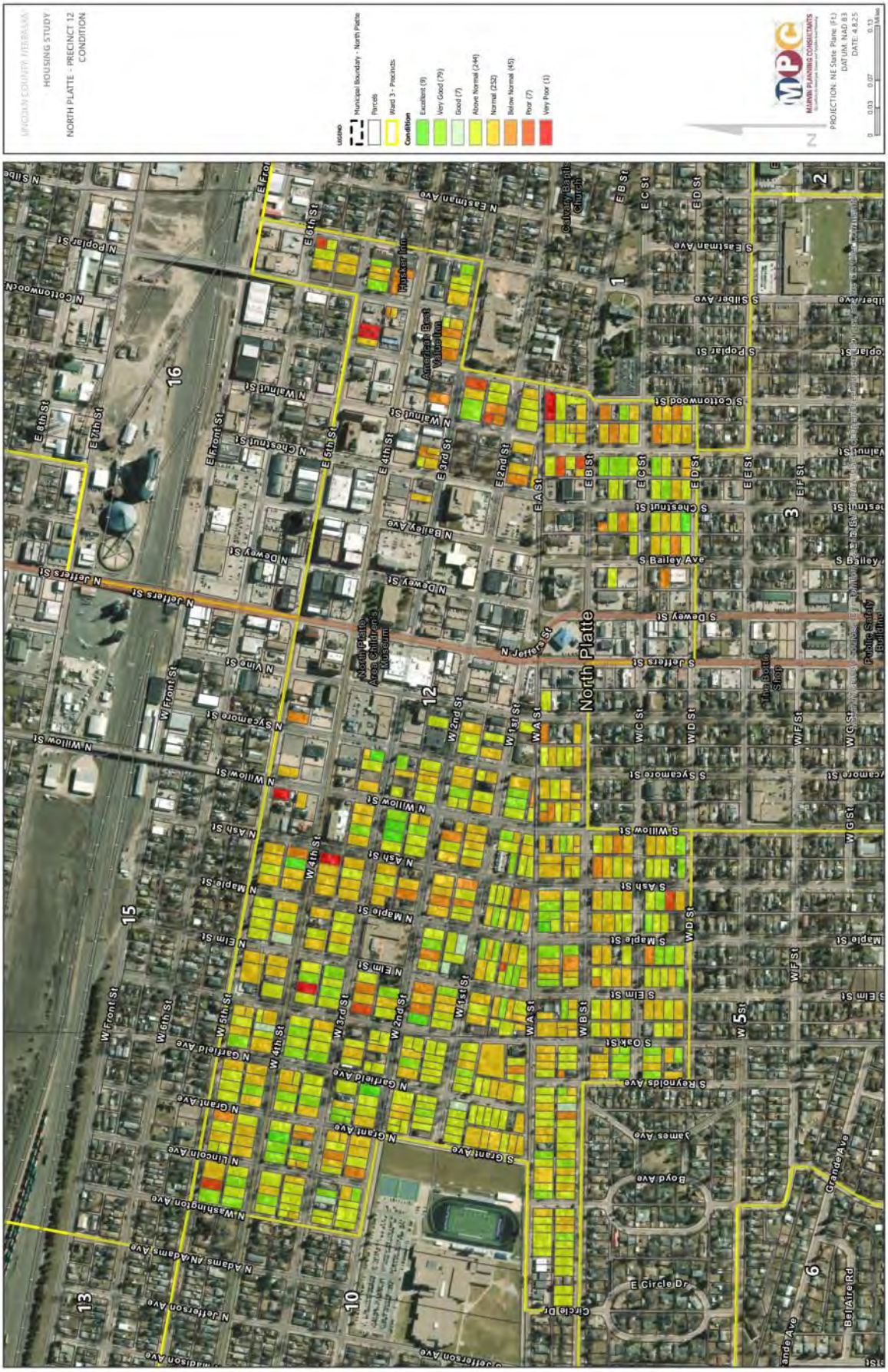


Figure 3.69: Year Built – Precinct 12

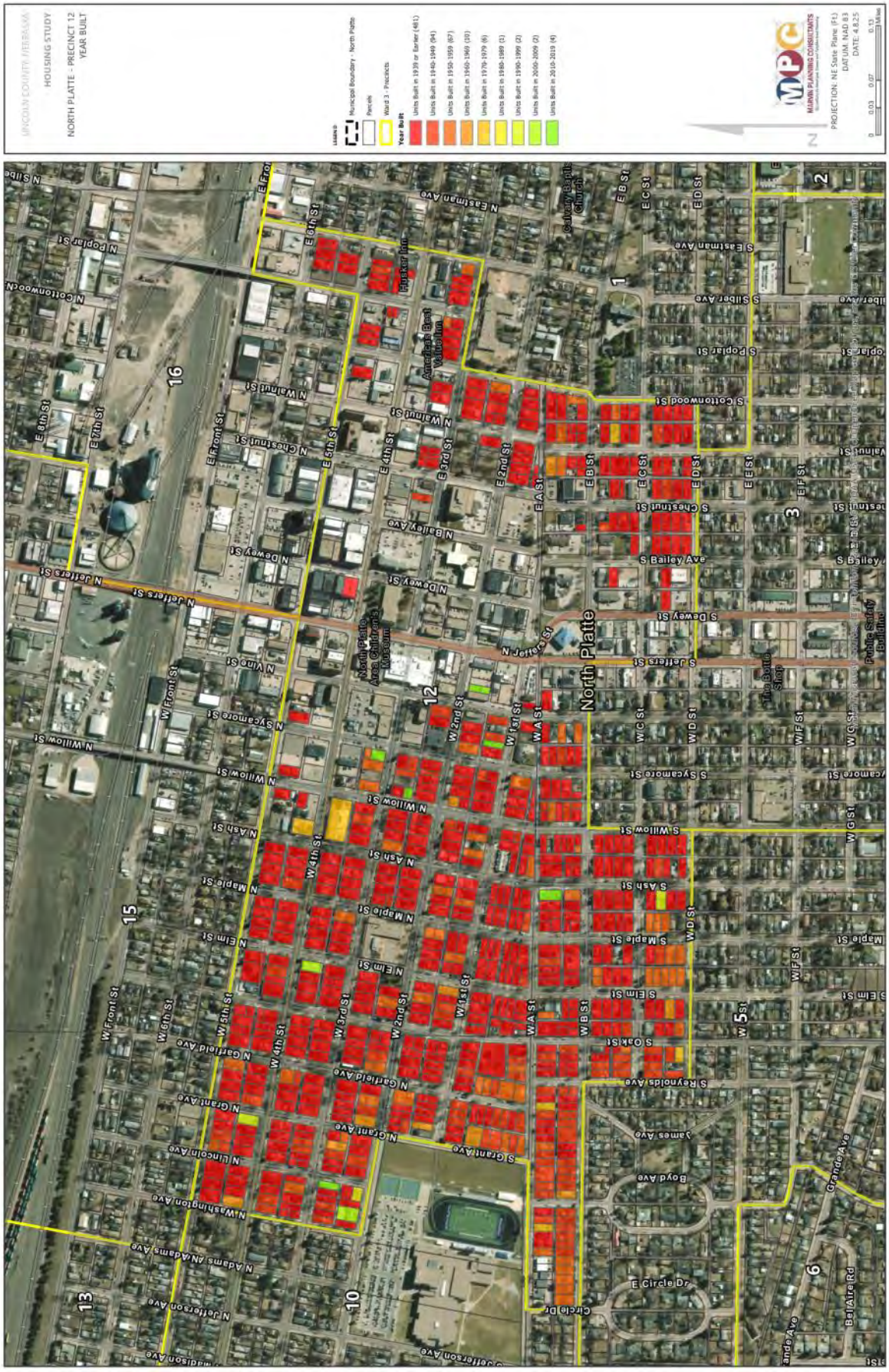


Figure 3.70: 40 Years and Older – Precinct 12

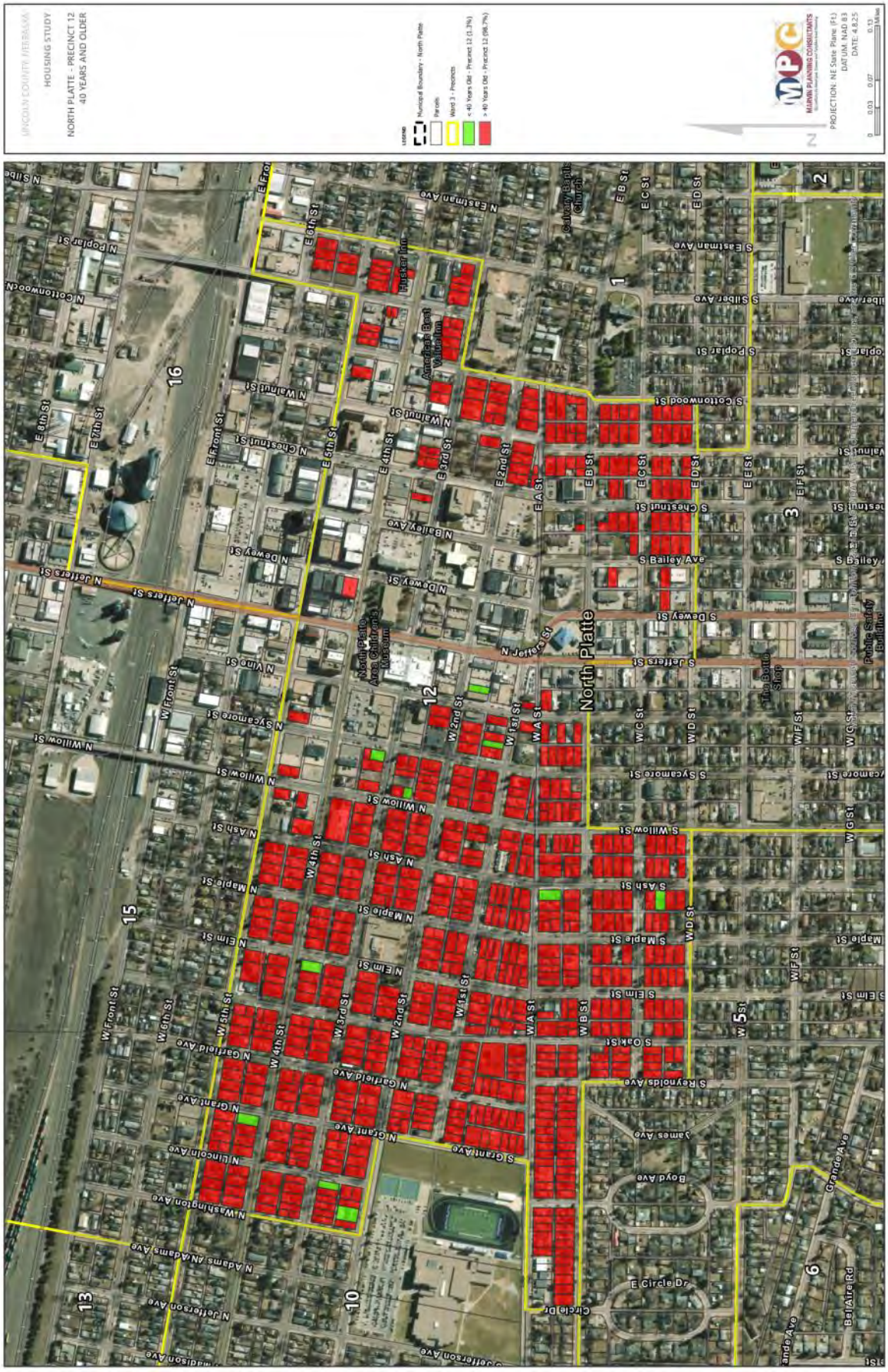


Figure 3.71: 60 Years and Older – Precinct 12

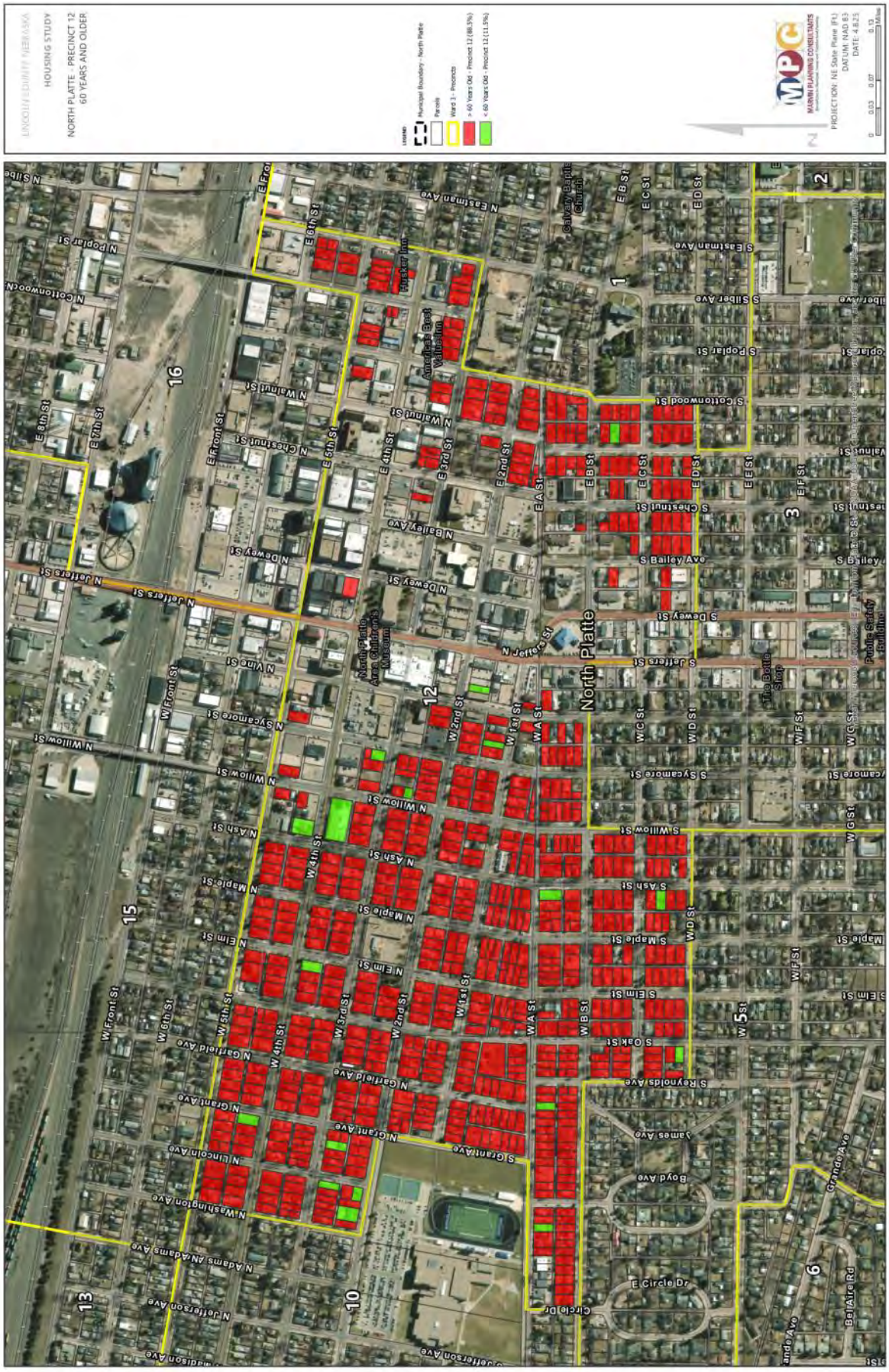
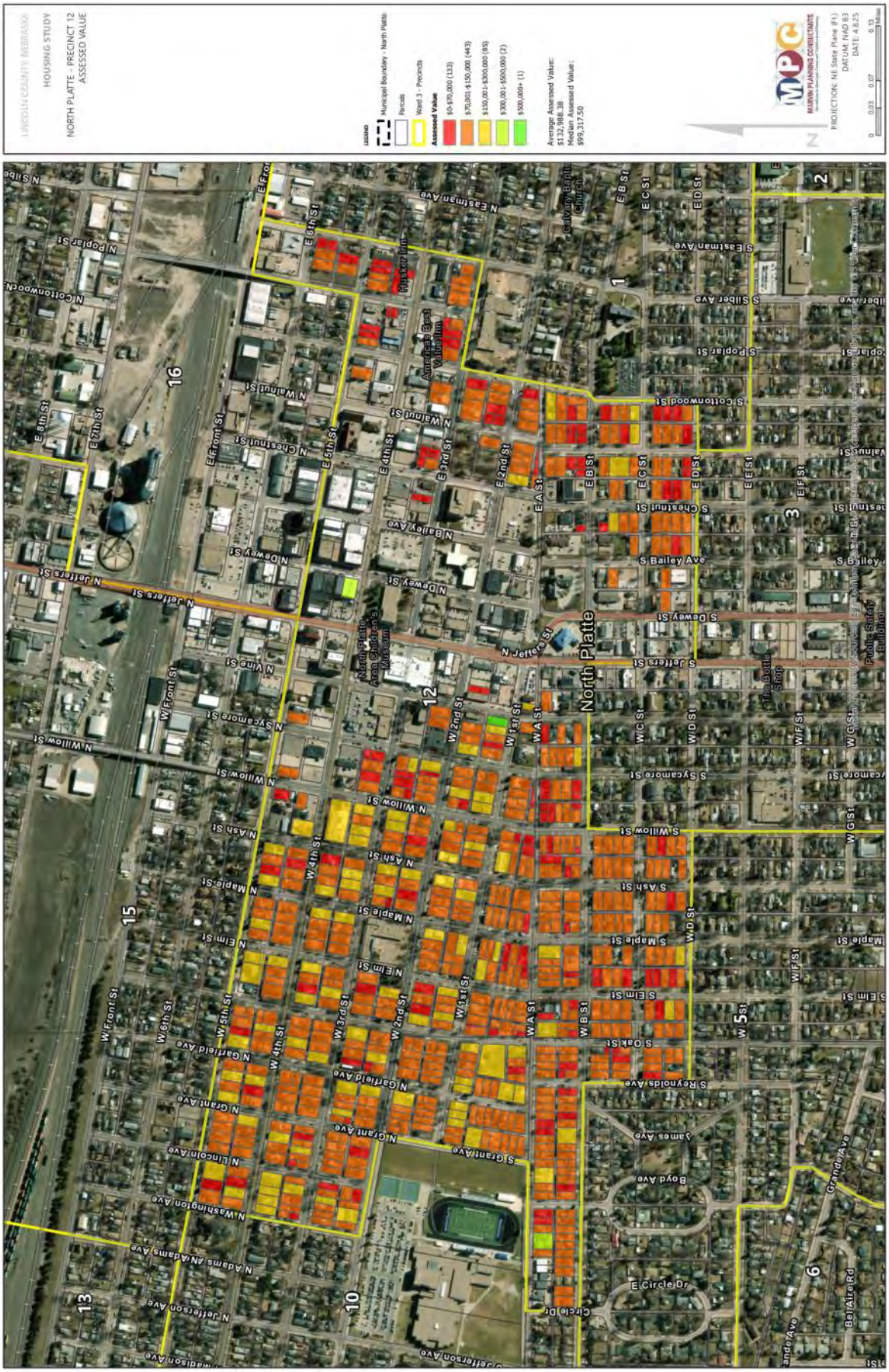


Figure 3.72: Assessed Value – Precinct 12



Overall, the single-family dwellings are 0.8 times the concentration in P-12 compared to all of North Platte. Multi family structures are 1.7 times more concentrated in this neighborhood versus North Platte as a whole.

Precinct 12 includes downtown North Platte and the central portion of the community. The Assessor's data indicates 8 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 1.20% of all residential structures in this part of the community. Furthermore, 45 or 6.90% are considered in "Fair" condition. This equates to 53 structures or 8.20% of the housing is considered to be in less than "Average" condition.

Figures 3.70 and 3.71 indicate there are 98.7% of structures in the precinct over 40 years of age and 88.5% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

Figure 3.72 indicates the Median Housing Value within this precinct is $99,317 compared to North Platte's Median Housing Value of $99,970. Precinct 12's Median Housing Value is 99% of North Platte as a whole. This is lower since this area has a higher concentration of less than "Average" structures. Figure 3.72 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units using data from Figure 3.68. In Precinct 12 the ratio is equal to 1.79, meaning the residential units rated Good or Excellent in the neighborhood account for 179% of the Fair or Poor units. Thus, the neighborhood is being influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the precinct are.

North Platte: Ward 4

Within W-4, the residential make-up is as follows:

- Single Family 94.0%
- Multi Family 1.2%
- Mobile Homes 4.7%

Overall, the single-family dwellings are similarly concentrated in W-4 compared to all of North Platte. Multi family structures are 3/4th less concentrated in this neighborhood versus North Platte as a whole. Mobile Homes are 2.3 times more concentrated than North Platte as a whole.

Ward 4 (Figure 3.73) is located in the northern portion of the community. The Assessor's data indicates 85 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 4.00% of all residential structures in this part of the community. Furthermore, 294 or 14.00% are considered in "Fair" condition. This equates to 379 structures or 18.00% of the housing is considered to be in less than "Average" condition.

There are 81.5% of structures in the ward over 40 years of age and 65.3% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

The Median Housing Value within this ward is $60,296 compared to North Platte's Median Housing Value of $99,970. Ward 4's Median Housing Value is 60% of North Platte as a whole. This is lower since this area has a higher concentration of less than "Average" structures. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units. In Ward 4 the ratio is equal to 0.31, meaning the residential units rated Good or Excellent in the ward account for 31% of the Fair or Poor units. Thus, the ward is being highly influenced by the units rated Fair or Poor. The higher this ratio is the better condition structures in the ward are.

North Platte: Ward 4, Precinct 13

Within W-4, P-13 the residential make-up is as follows:

- Single Family 94.2%
- Multi Family 1.0%
- Mobile Homes 4.7%

These locations are on Figure 3.74.

Overall, the single-family dwelling are similarly concentrated in P-13 compared to all of North Platte. Multi family structures are 1/2 less concentrated in this neighborhood versus North Platte as a whole. Mobile Homes are 2.3 times more concentrated than North Platte as a whole.

Precinct 13 is located in the northwest portion of the community. The Assessor's data indicates 20 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 2.60% of all residential structures in this part of the community. Furthermore, 78 or 10.30% are considered in "Fair" condition. This equates to 98 structures or 12.90% of

Figure 3.73: Ward 4

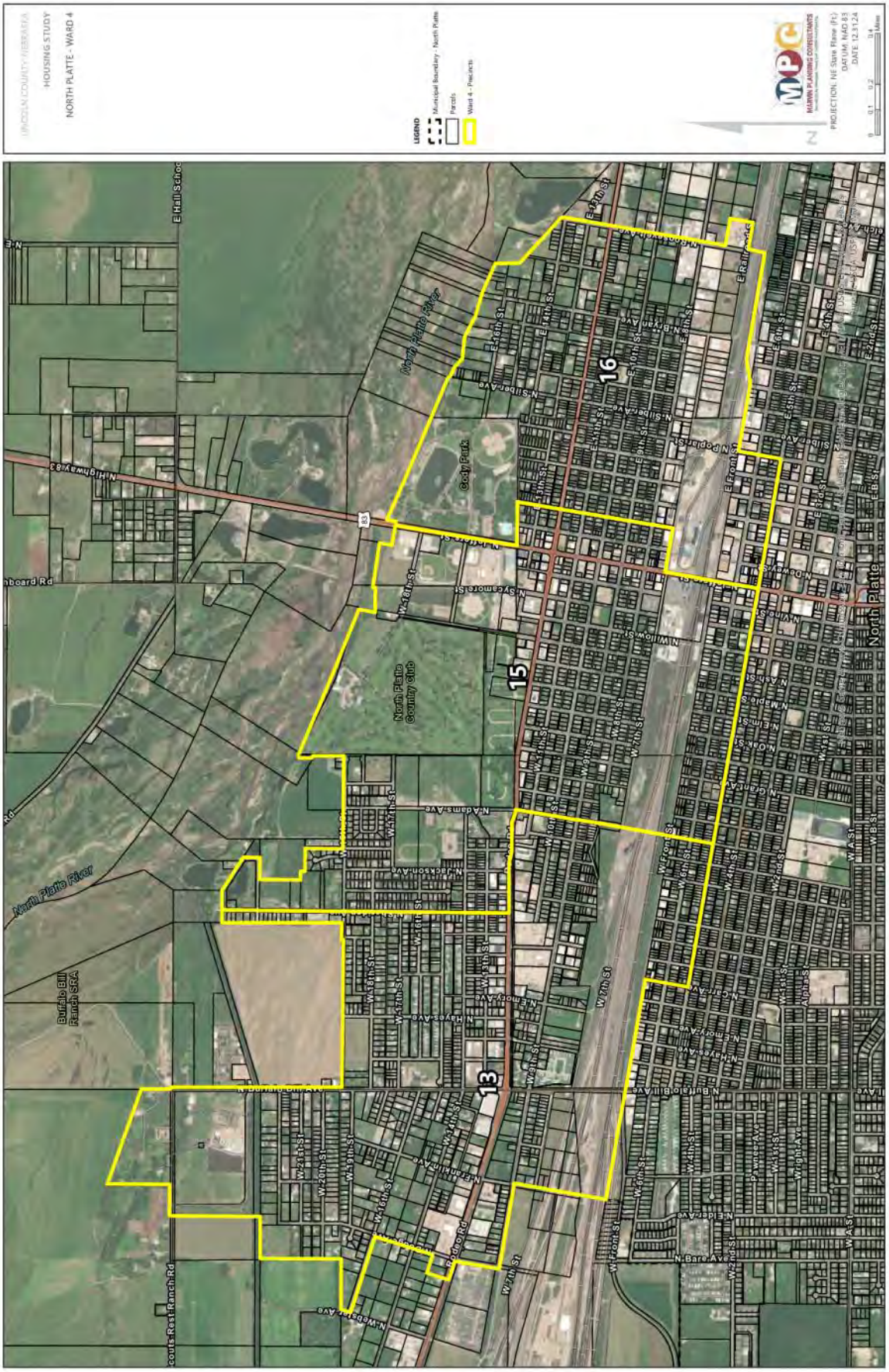


Figure 3.74: Residence Type – Precinct 13

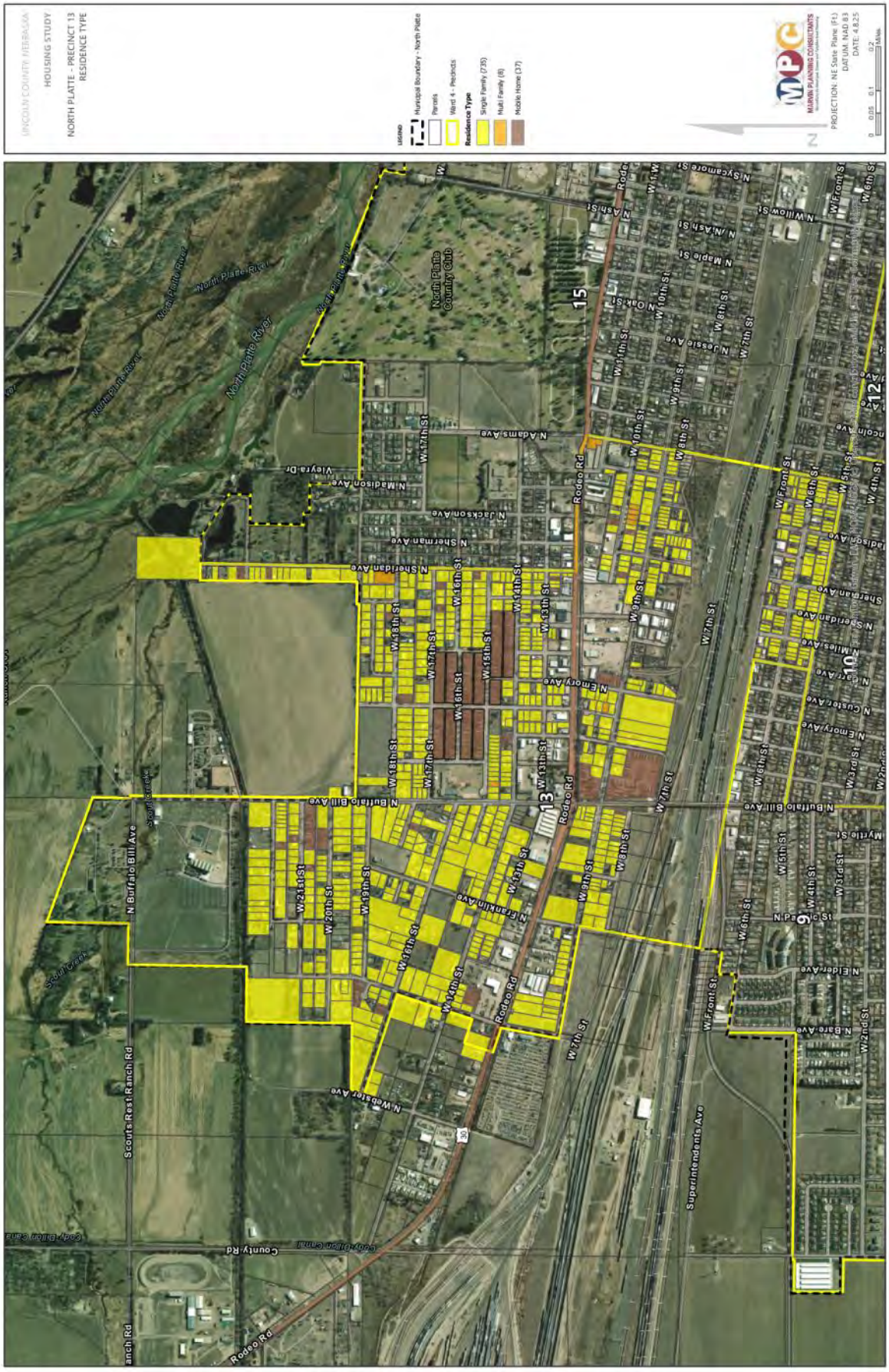


Figure 3.75: Condition Analysis – Precinct 13

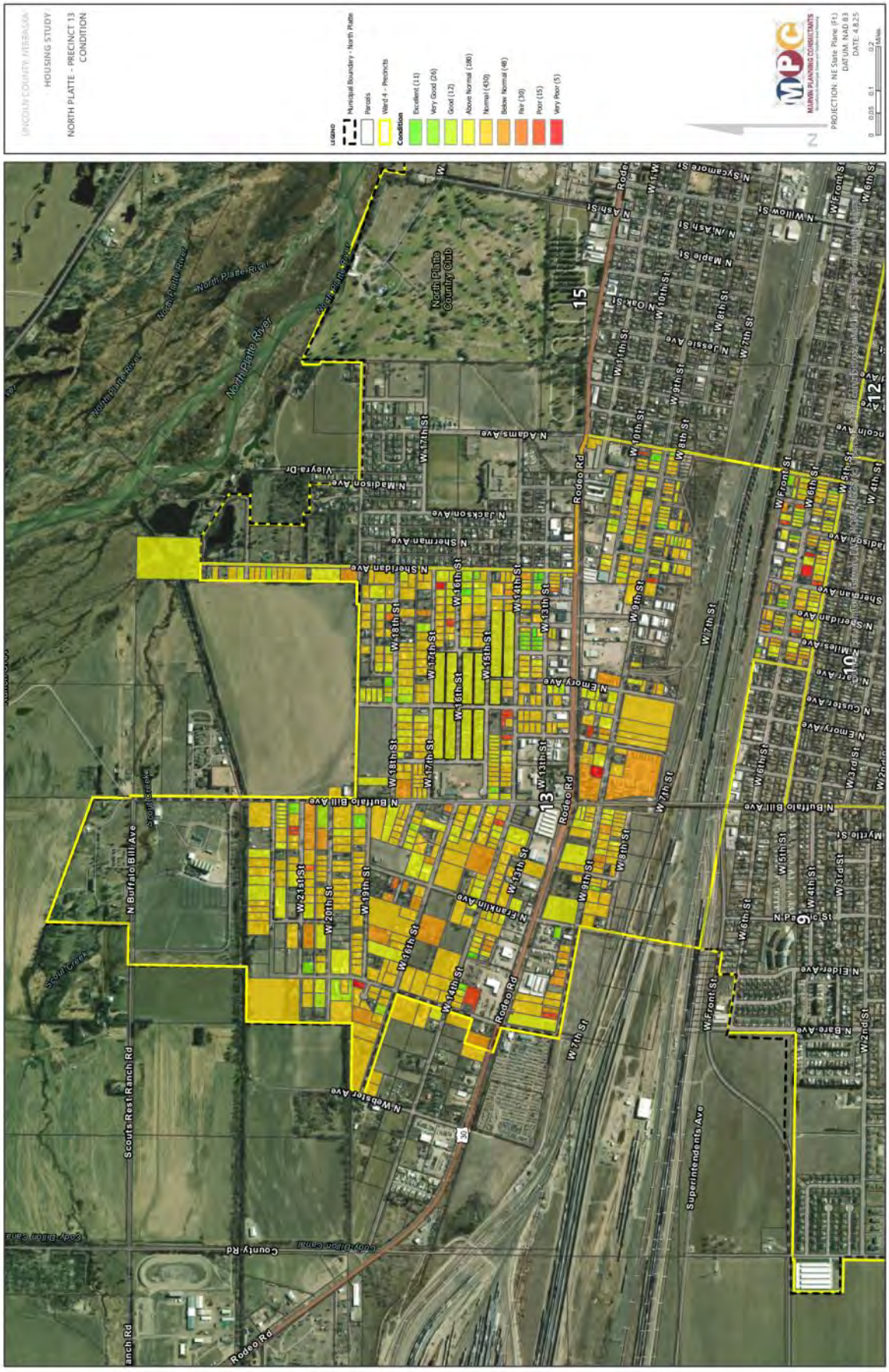


Figure 3.76: Year Built – Precinct 13



Figure 3.77: 40 Years and Older – Precinct 13

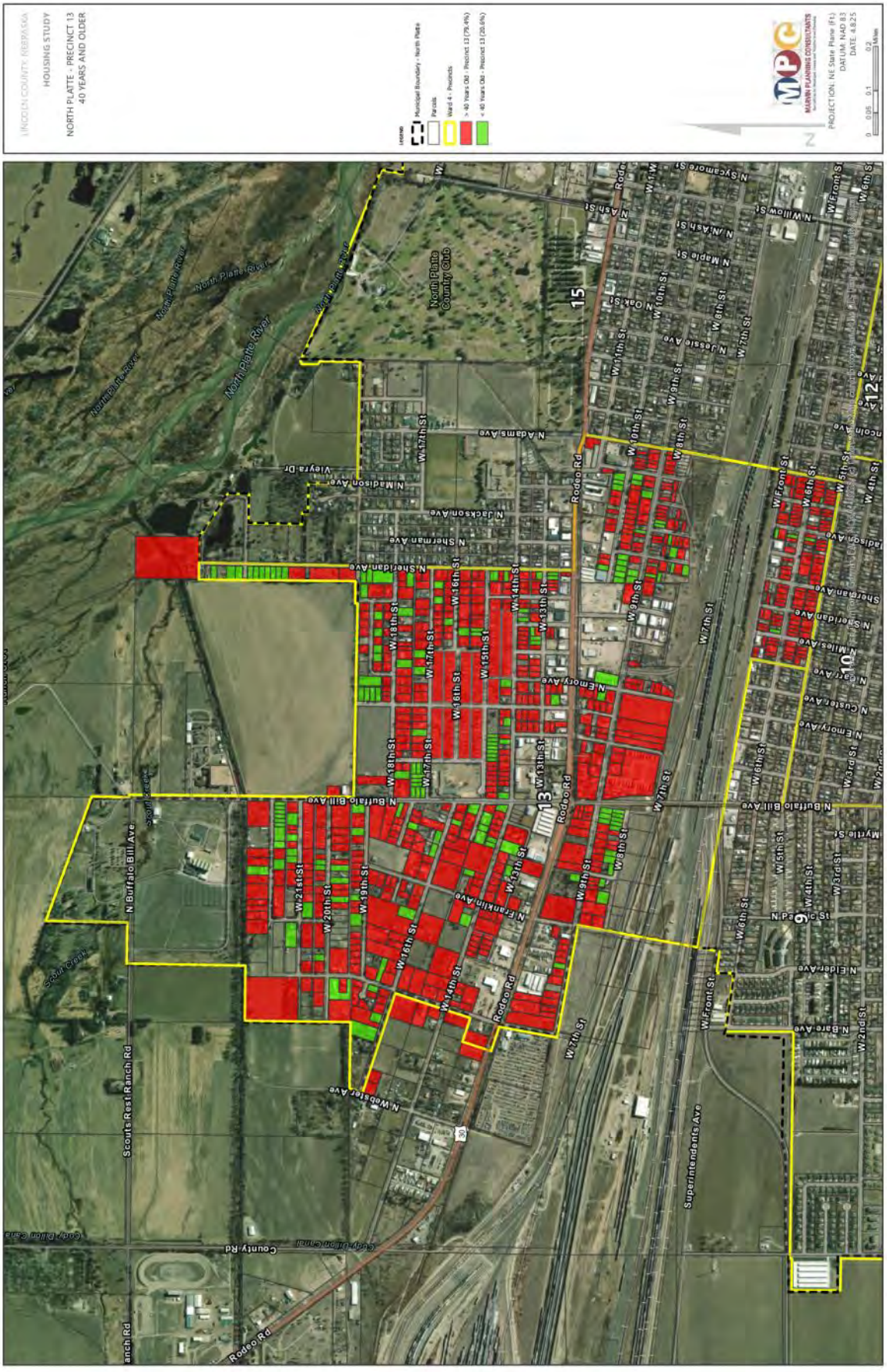


Figure 3.78: 60 Years and Older – Precinct 13

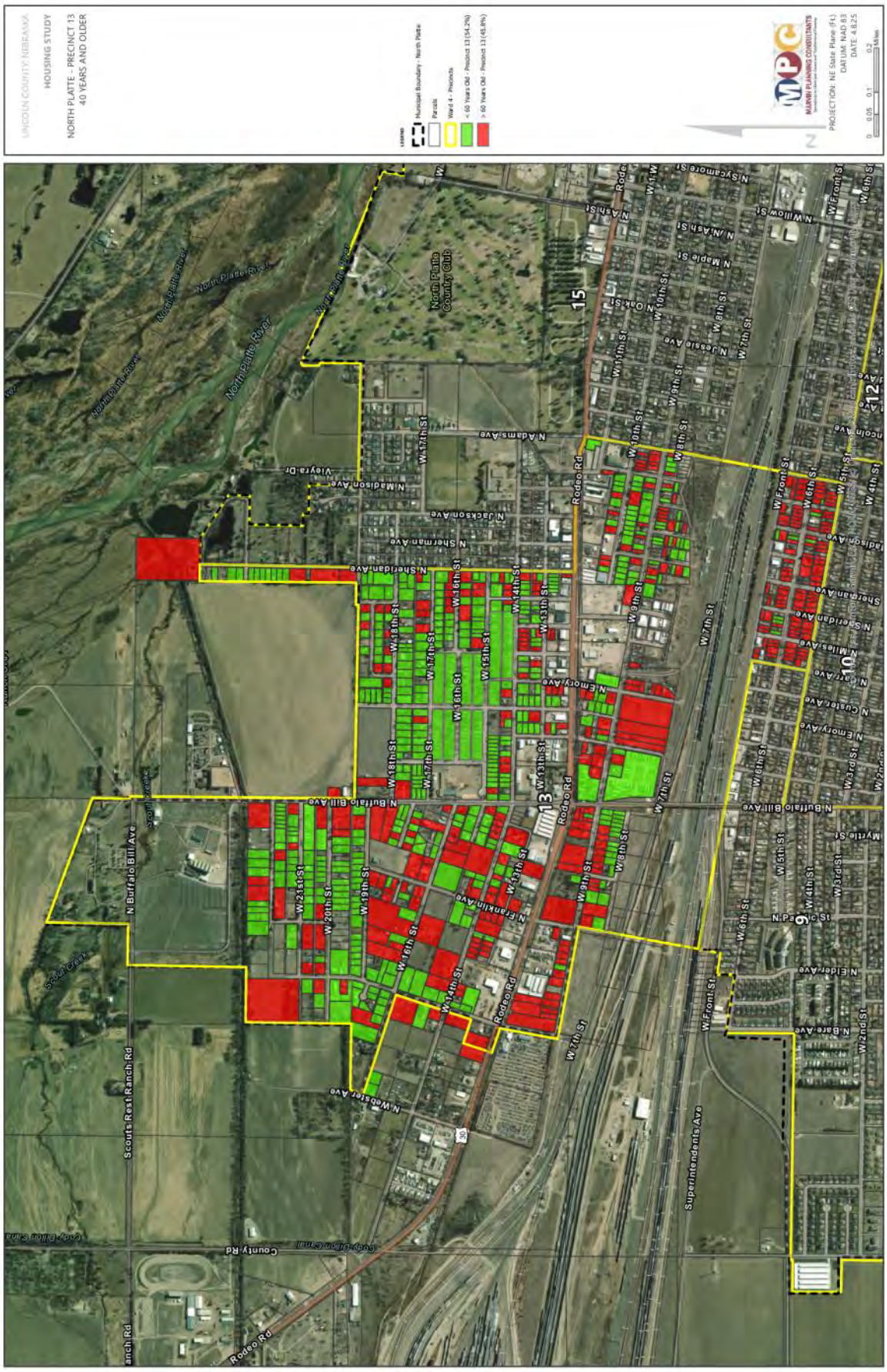
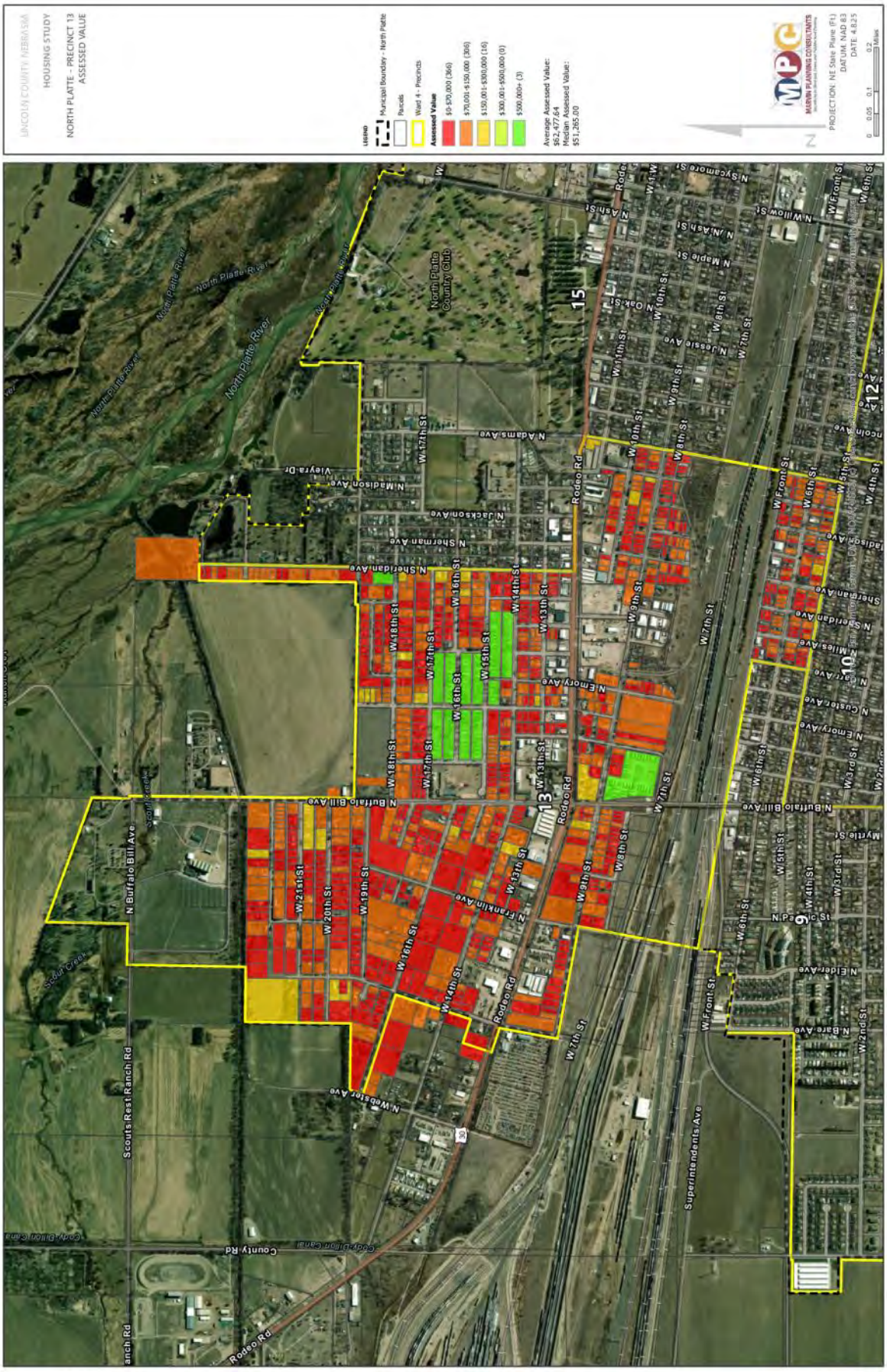


Figure 3.79: Assessed Value – Precinct 13



the housing is considered to be in less than "Average" condition.

Figures 3.77 and 3.78 indicate there are 79.4% of structures in the precinct over 40 years of age and 45.8% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

Figure 3.79 indicates the Median Housing Value within this neighborhood is $60,697 compared to North Platte's Median Housing Value of $99,970. Precinct 13's Median Housing Value is 64% of North Platte as a whole. This is lower since this area has a higher concentration of less than "Average" structures. Figure 3.79 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units using data from Figure 3.75. In Precinct 13 the ratio is equal to 0.5, meaning the residential units rated Good or Excellent in the neighborhood account for 50% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Fair or Poor. The higher this ratio is the better condition structures in the precinct are.

North Platte: Ward 4, Precinct 15

Within P-15, the residential make-up is as follows:

- Single Family 93.2%
- Multi Family 2.0%
- Mobile Homes 4.8%

These locations are on Figure 3.80.

Overall, the single-family dwellings are similarly concentrated in P-15 compared to all of North Platte. Multi family structures are 1.2 times more concentrated in this neighborhood versus North Platte as a whole. Mobile Homes are 2.4 times more concentrated than North Platte as a whole.

Precinct 15 is located in the north central portion of the community. The Assessor's data indicates 33 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 4.20% of all residential structures in this part of the community. Furthermore, 132 or 16.80% are considered in "Fair" condition. This equates to 165 structures or 21.20% of the housing is considered to be in less than "Average" condition.

Figures 3.83 and 3.84 indicate there are 89.8% of structures in the precinct over 40 years of age and 77.3% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

Figure 3.85 indicates the Median Housing Value within this ward is $64,927 compared to North Platte's Median Housing Value of $99,970. Precinct 15's Median Housing Value is 64% of North Platte as a whole. This is lower since this area has a higher concentration of less than "Average" structures. Figure 3.85 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units using data from Figure 3.81. In Precinct 15 the ratio is equal to 0.24, meaning the residential units rated Good or Excellent in the neighborhood account for 24% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Fair or Poor. The higher this ratio is the better condition structures in the precinct are.

North Platte: Ward 4, Precinct 16

Within P-16, the residential make-up is as follows:

- Single Family 94.9%
- Multi Family 0.5%
- Mobile Homes 4.6%

These locations are on Figure 3.86.

Overall, the single-family dwellings are similarly concentrated P-16 compared to all of North Platte. Multi family structures are 1/3rd less concentrated in this neighborhood versus North Platte as a whole. Mobile Homes are 2.3 times more concentrated than North Platte as a whole.

Precinct 16 is located in the north east portion of the community. The Assessor's data indicates 32 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 5.60% of all residential structures in this part of the community. Furthermore, 84 or 14.70% are considered in "Fair" condition. This equates to 116 structures or 20.40% of the housing is considered to be in less than "Average" condition.

Figures 3.89 and 3.90 indicate there are 86.7% of structures in the precinct over 40 years of age and 74.3% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

Figure 3.91 indicates the Median Housing Value

Figure 3.80: Residence Type – Precinct 15



Figure 3.81: Condition Analysis – Precinct 15



Figure 3.82: Year Built – Precinct 15



Figure 3.83: 40 Years and Older – Precinct 15

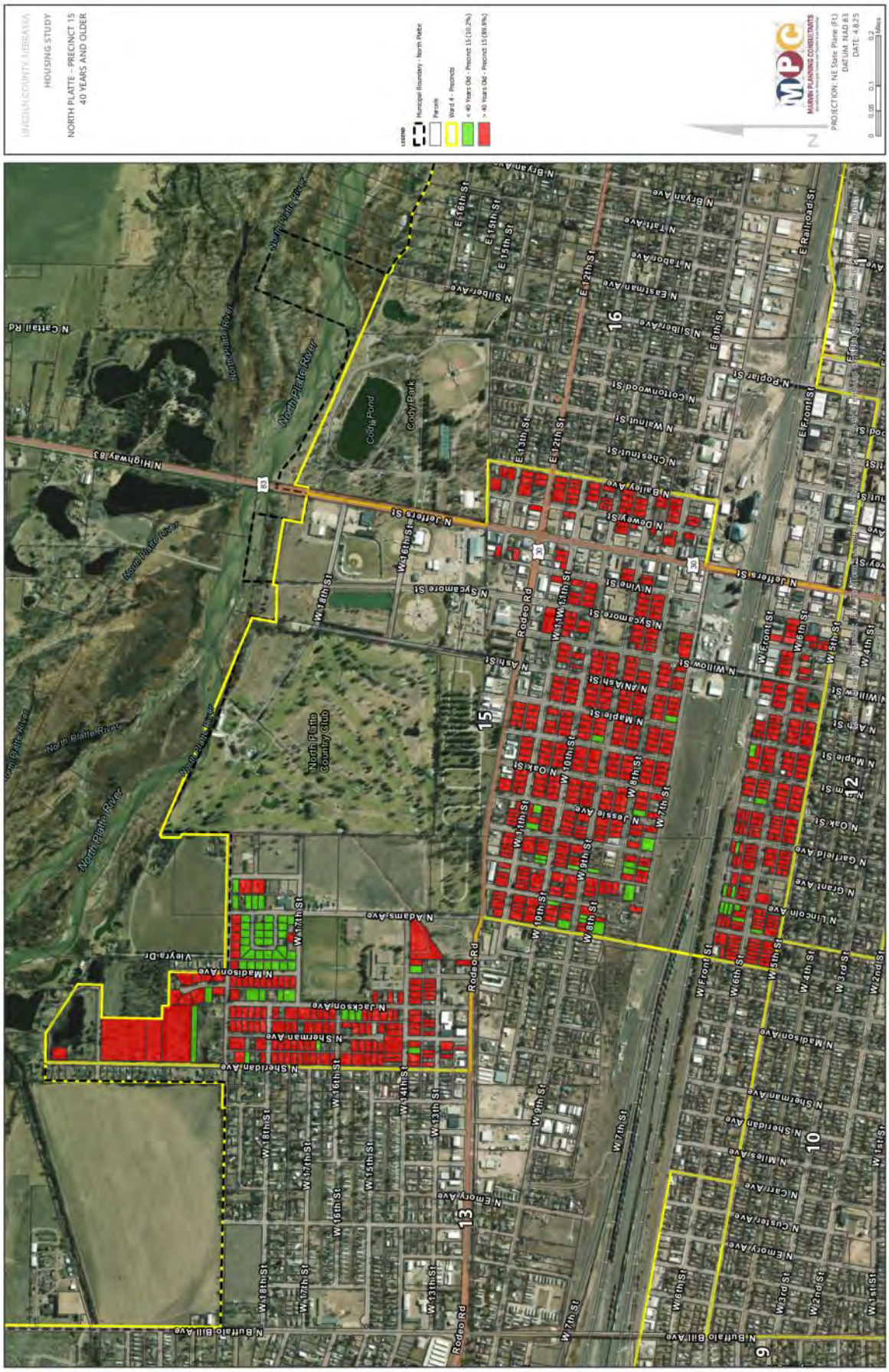


Figure 3.84: 60 Years and Older – Precinct 15

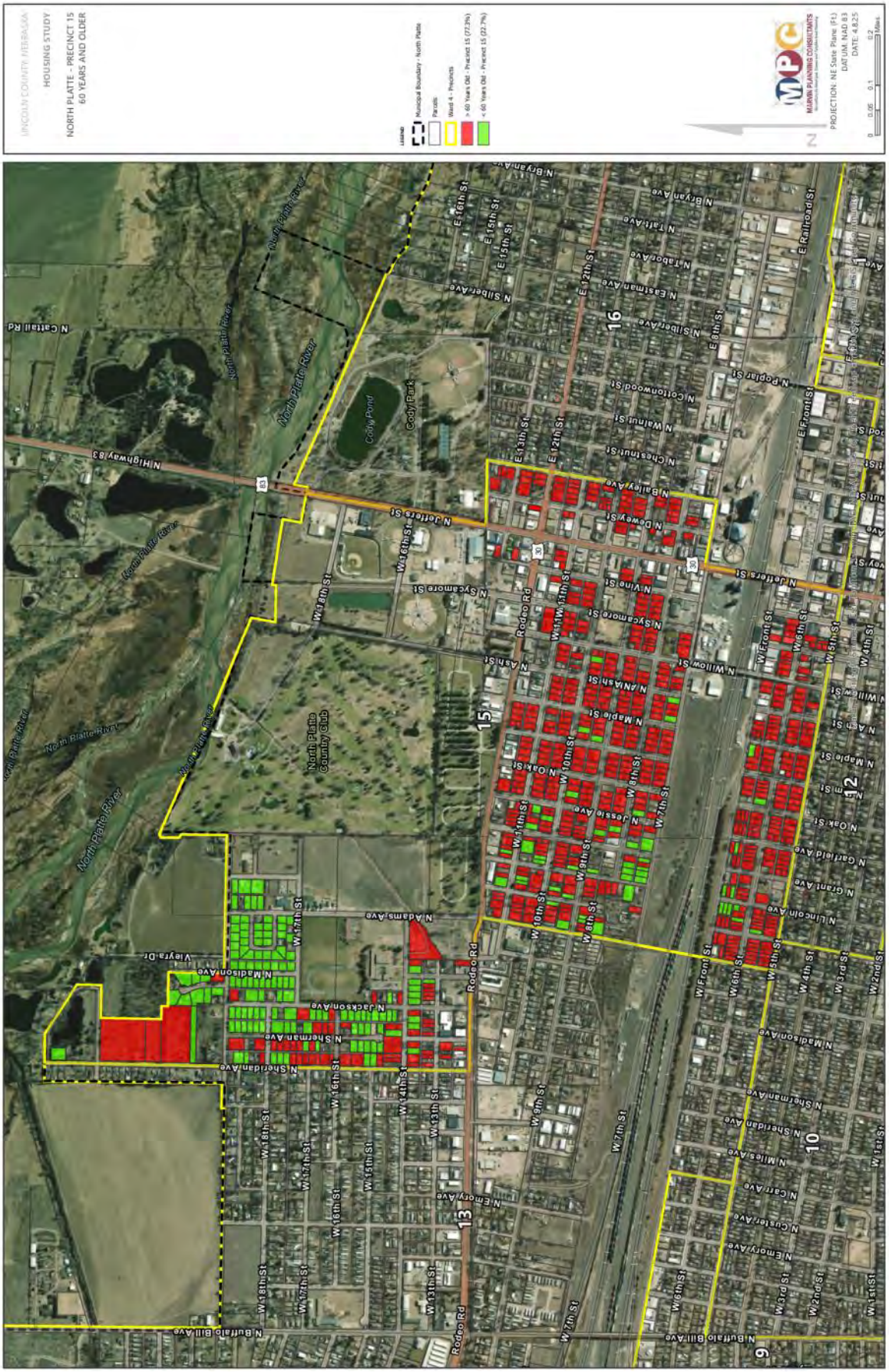


Figure 3.85: Assessed Value – Precinct 15

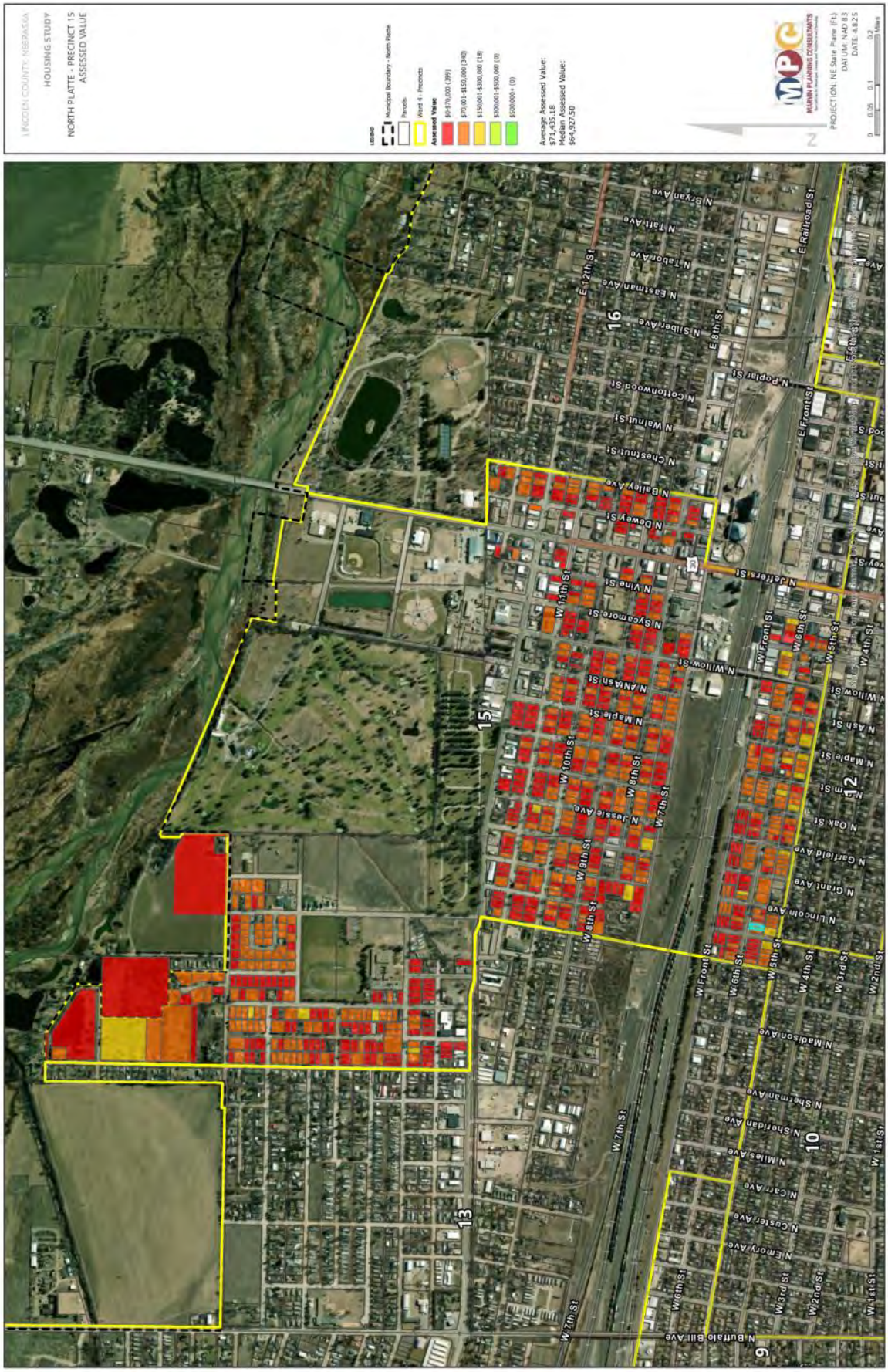


Figure 3.86: Residence Type – Precinct 16

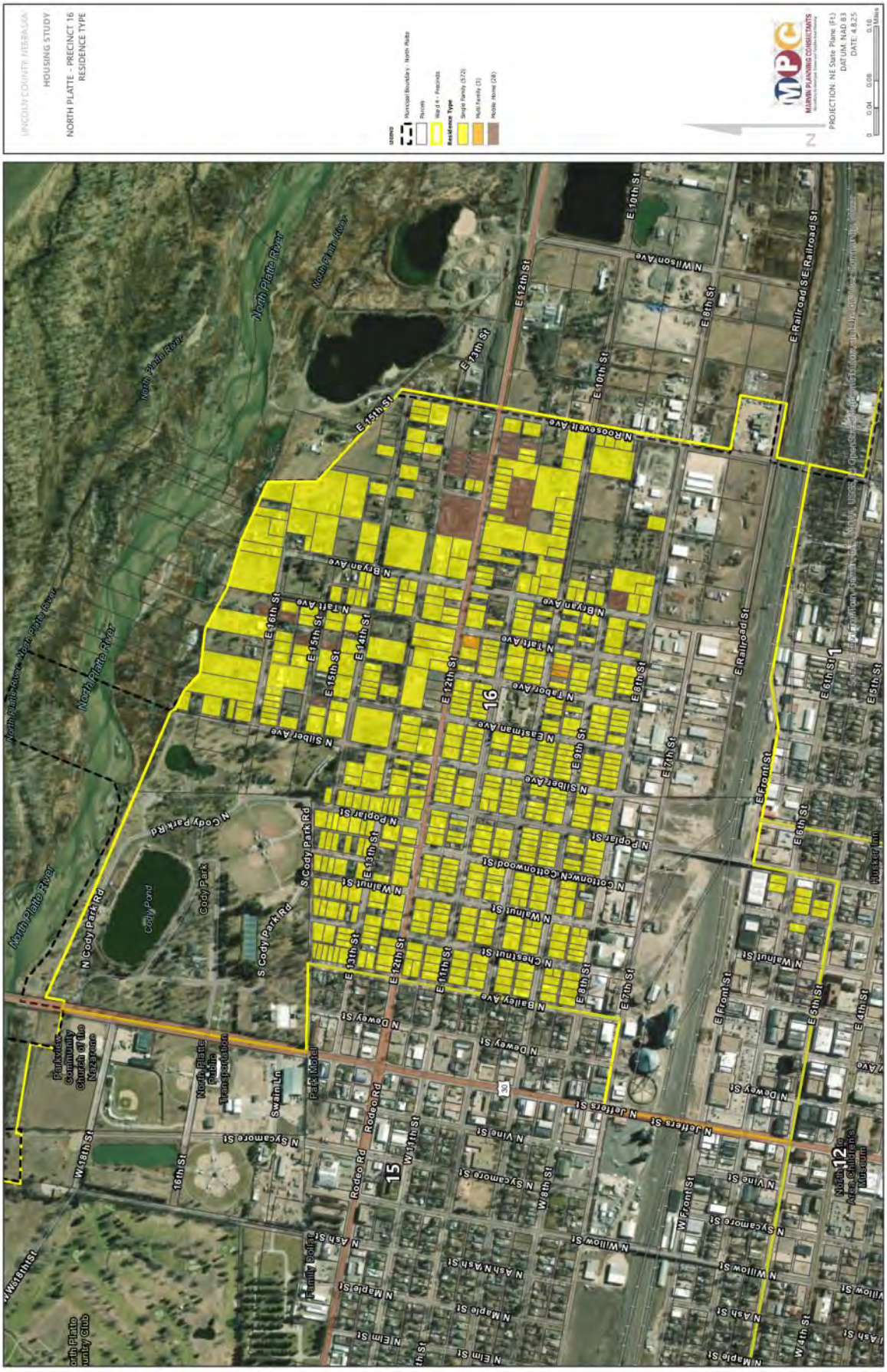


Figure 3.87: Condition Analysis – Precinct 16

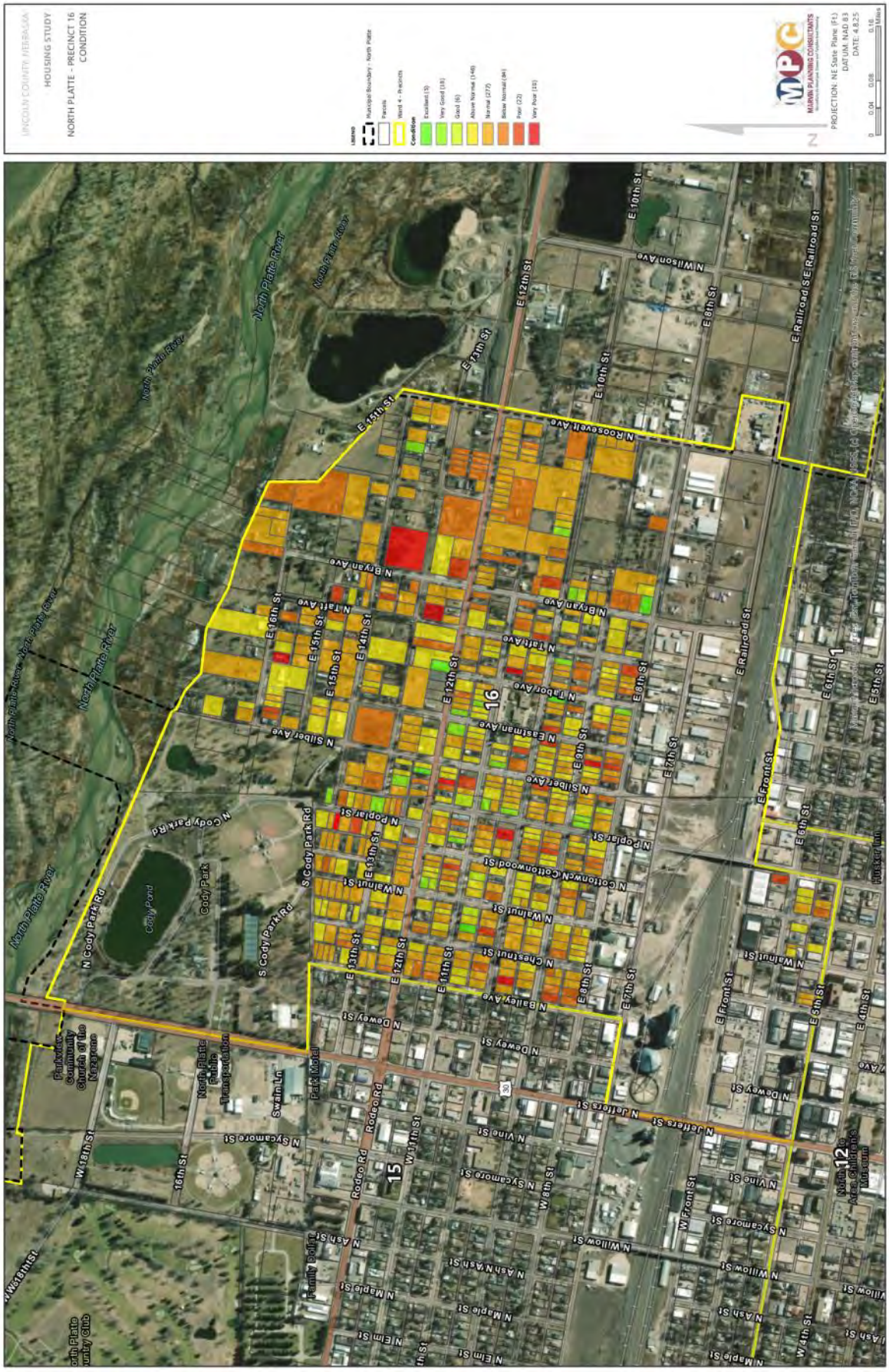


Figure 3.88: Year Built – Precinct 16

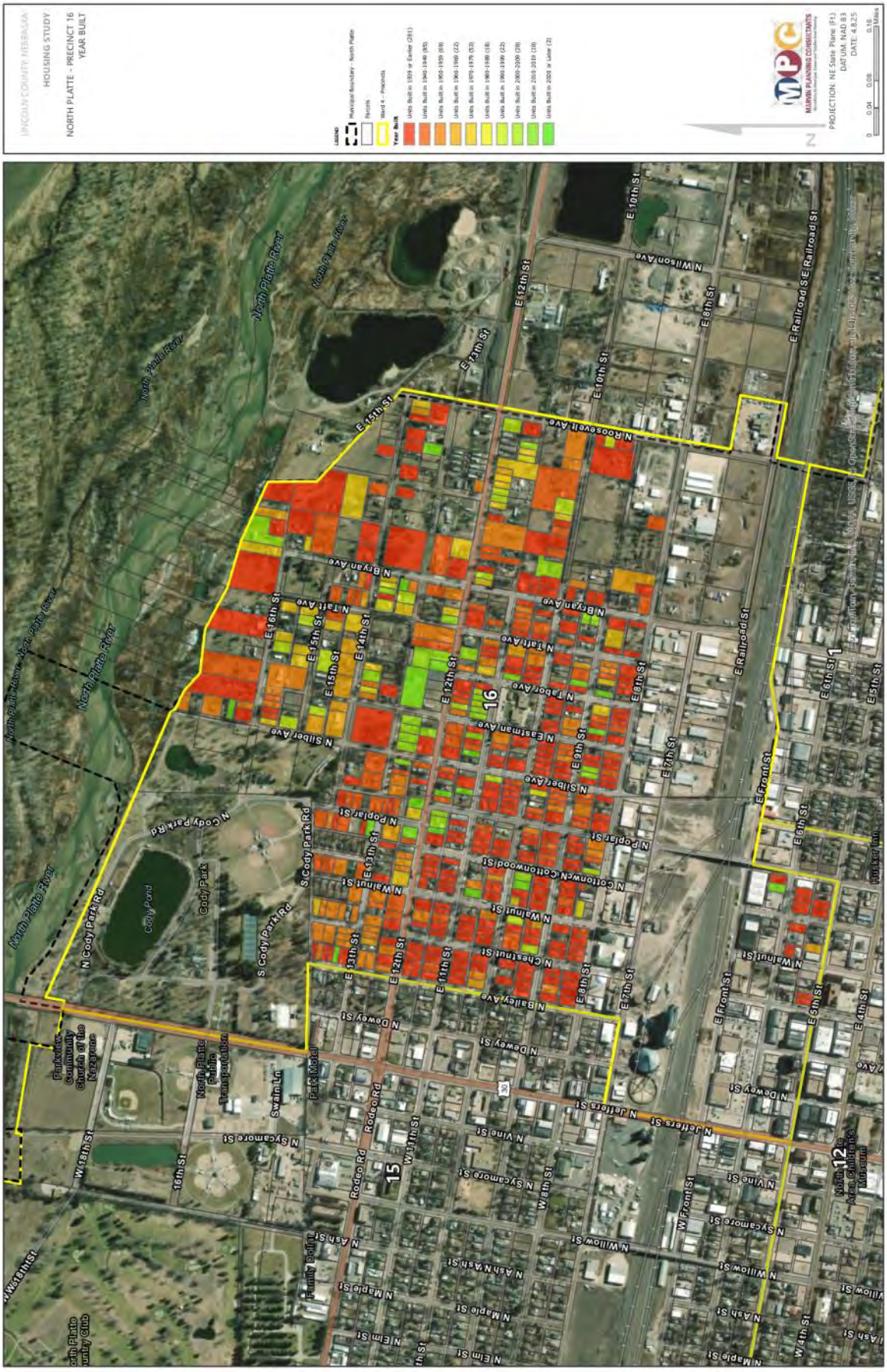


Figure 3.89: 40 Years and Older – Precinct 16

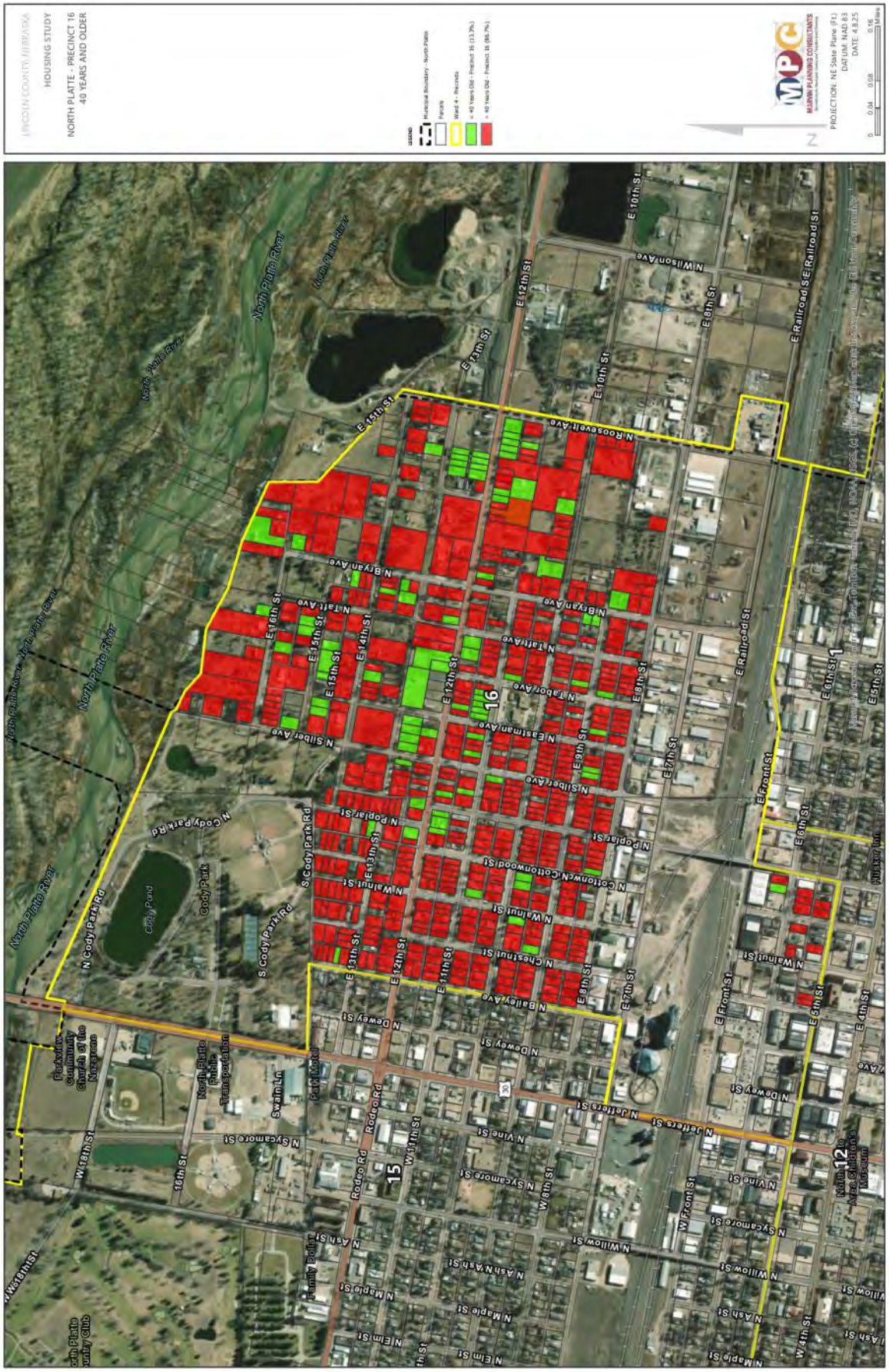


Figure 3.90: 60 Years and Older – Precinct 16

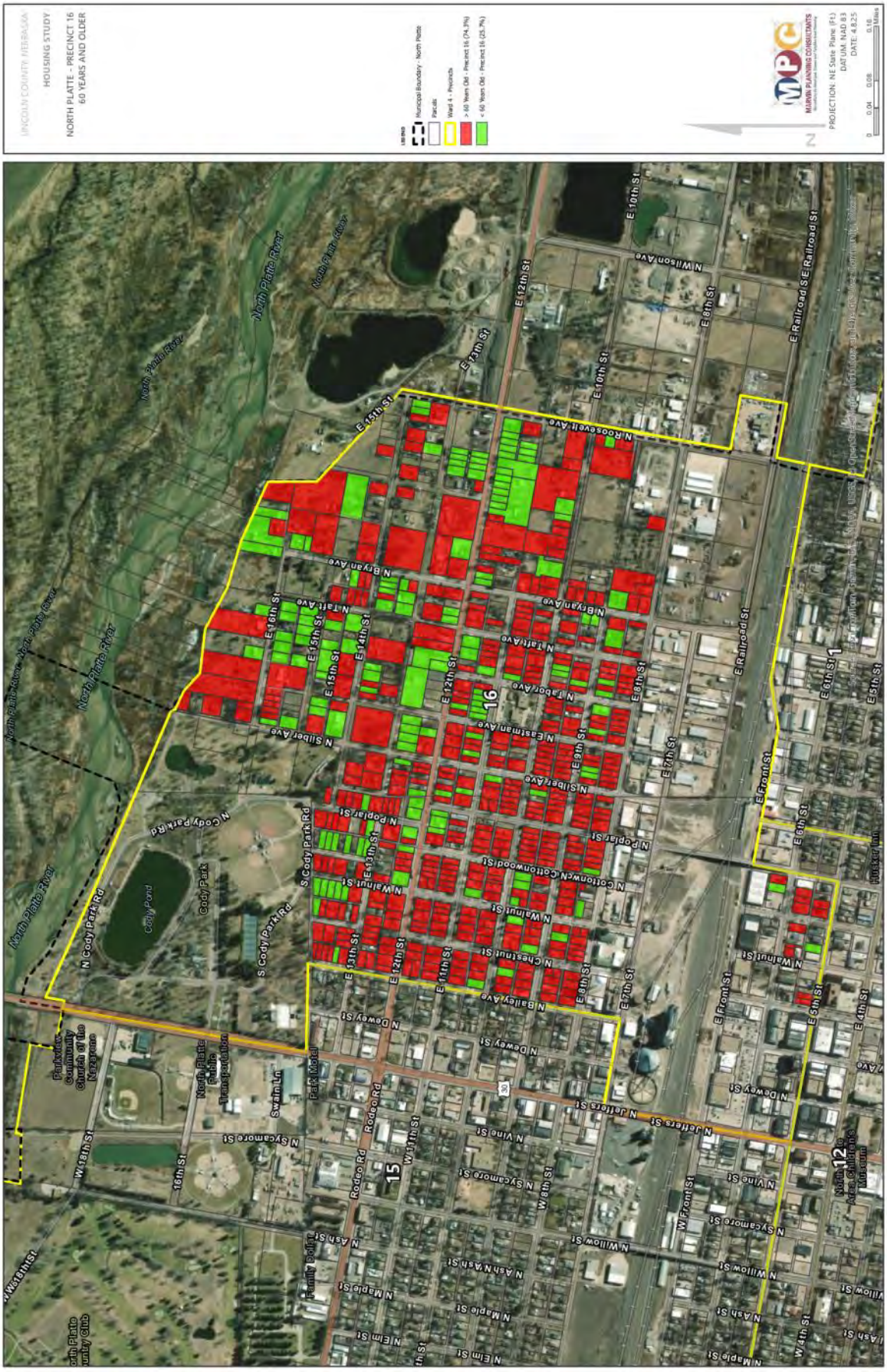


Figure 3.91: Assessed Value – Precinct 16

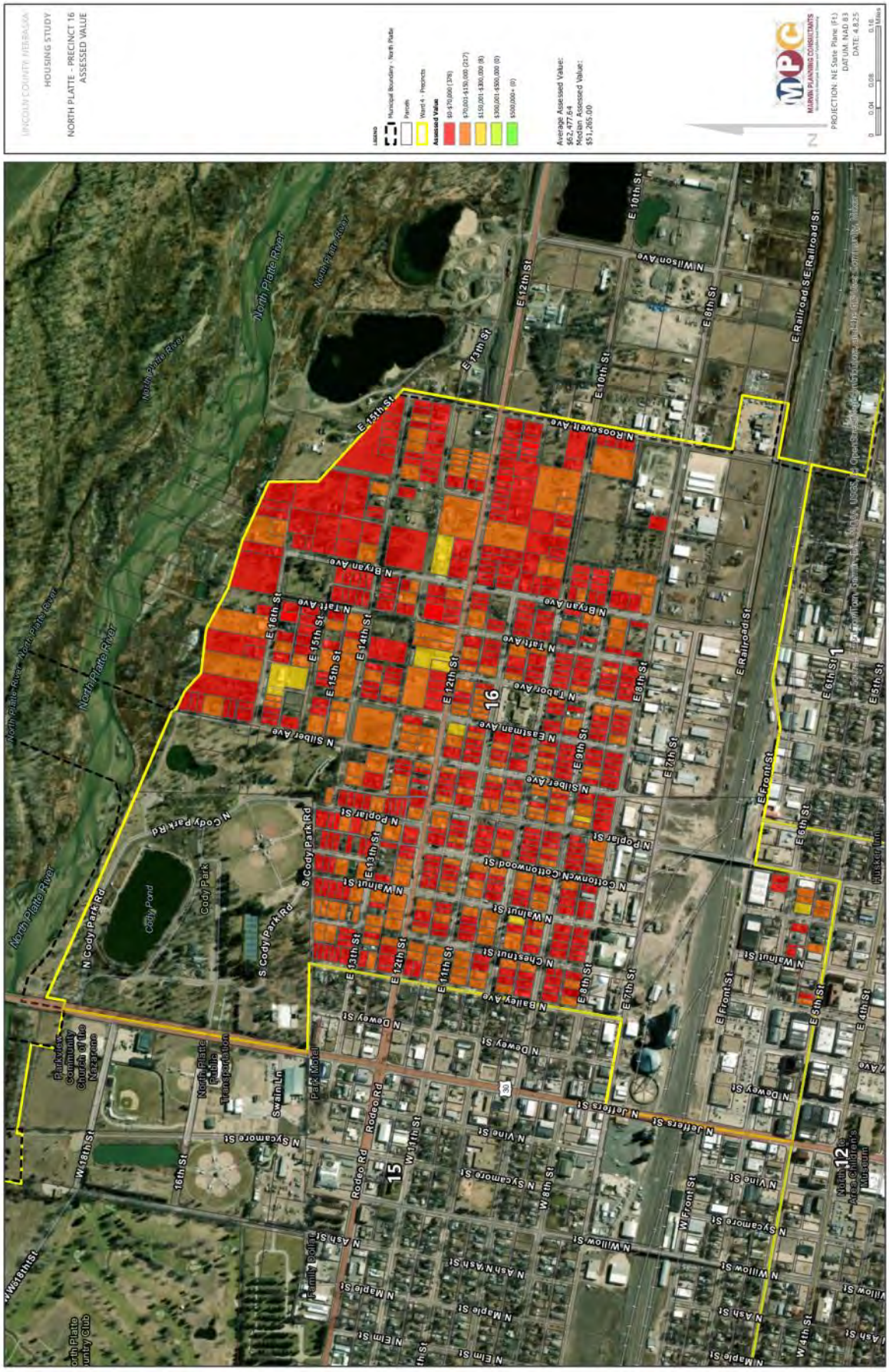


Figure 3.92: Residence Type – Unincorporated Lincoln County

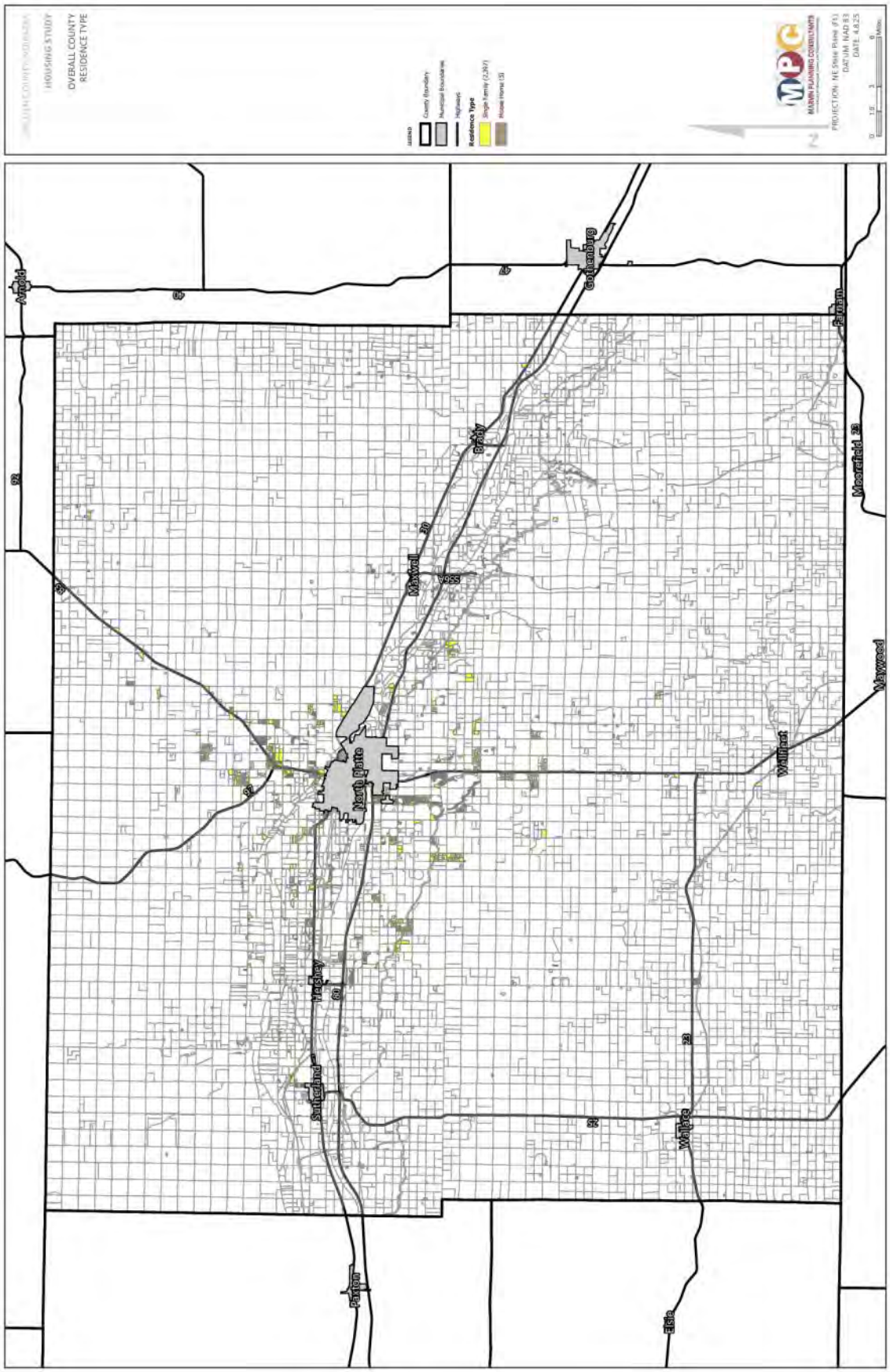


Figure 3.93: Condition Analysis – Unincorporated Lincoln County

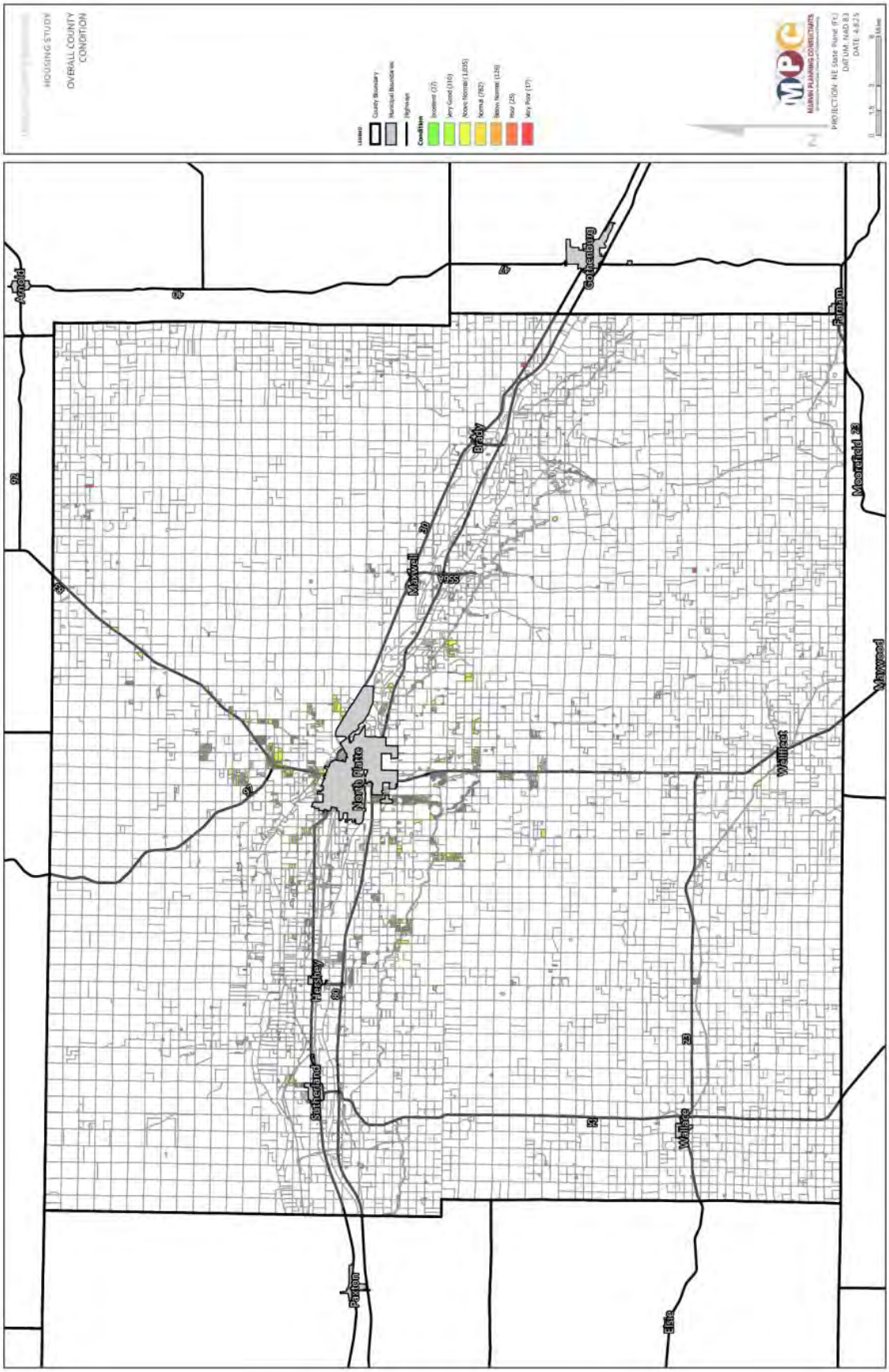


Figure 3.94: Year Built – Unincorporated Lincoln County

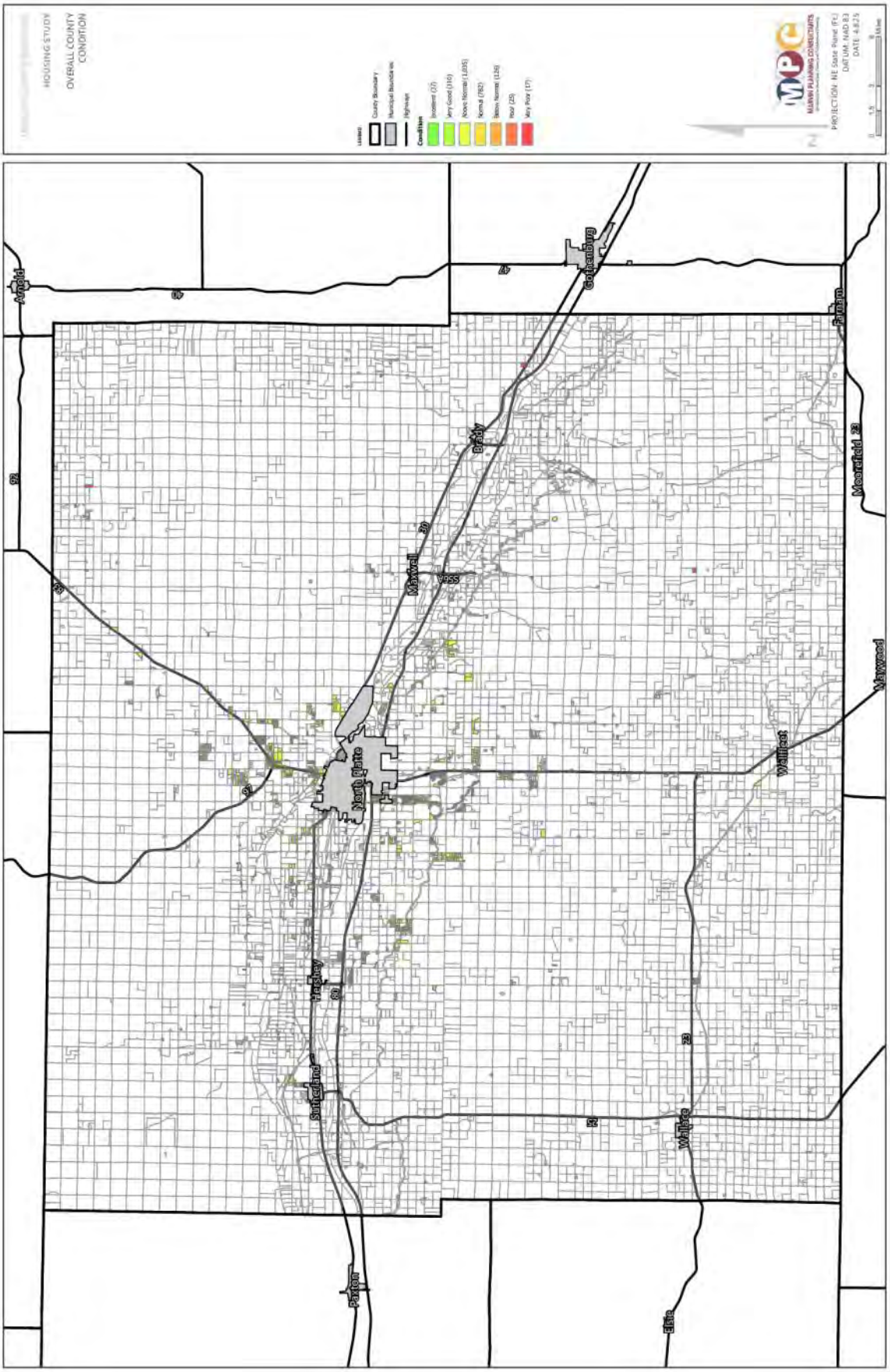


Figure 3.95: 40 Years and Older – Unincorporated Lincoln County

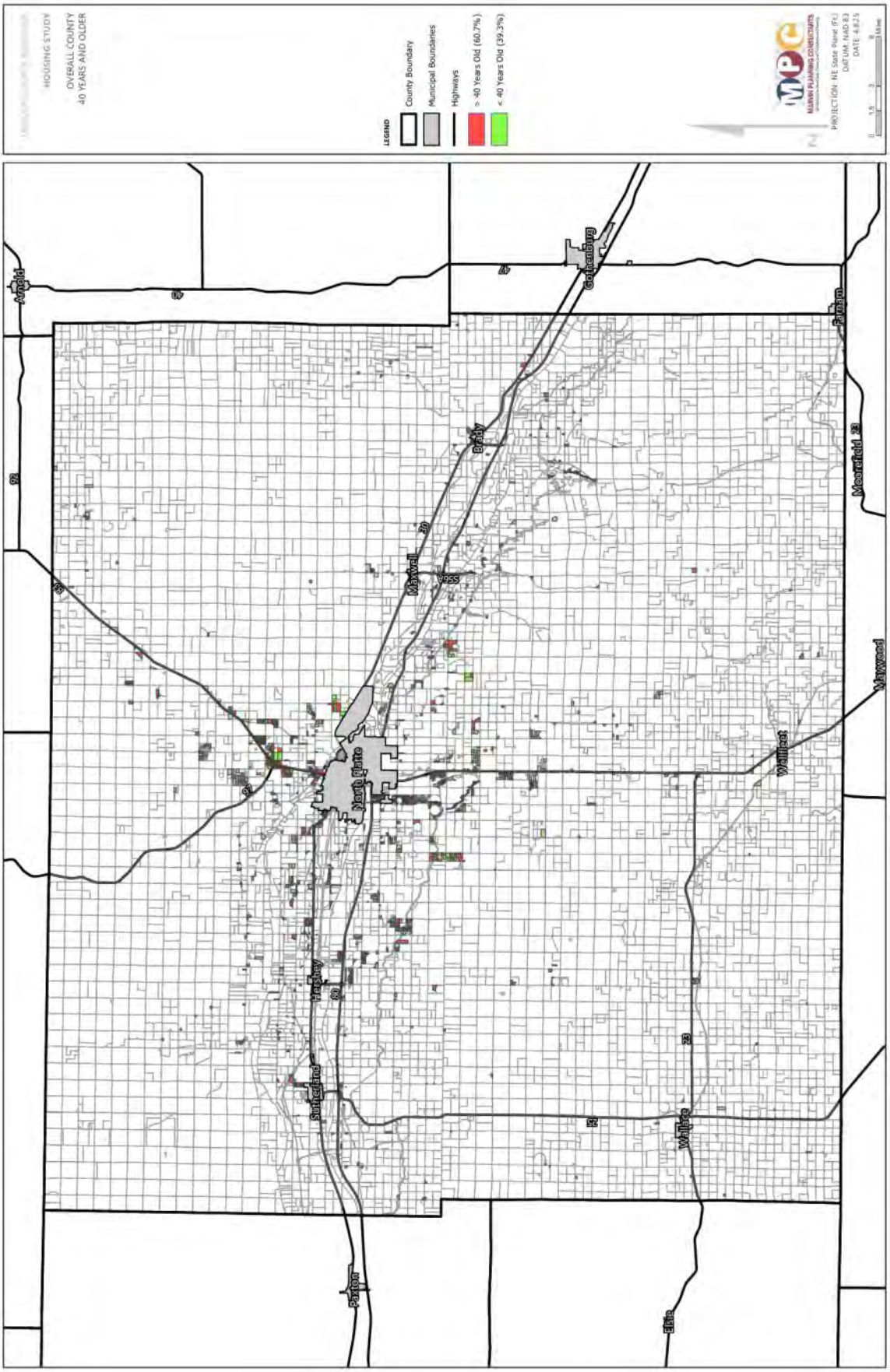


Figure 3.96: 60 Years and Older – Unincorporated Lincoln County

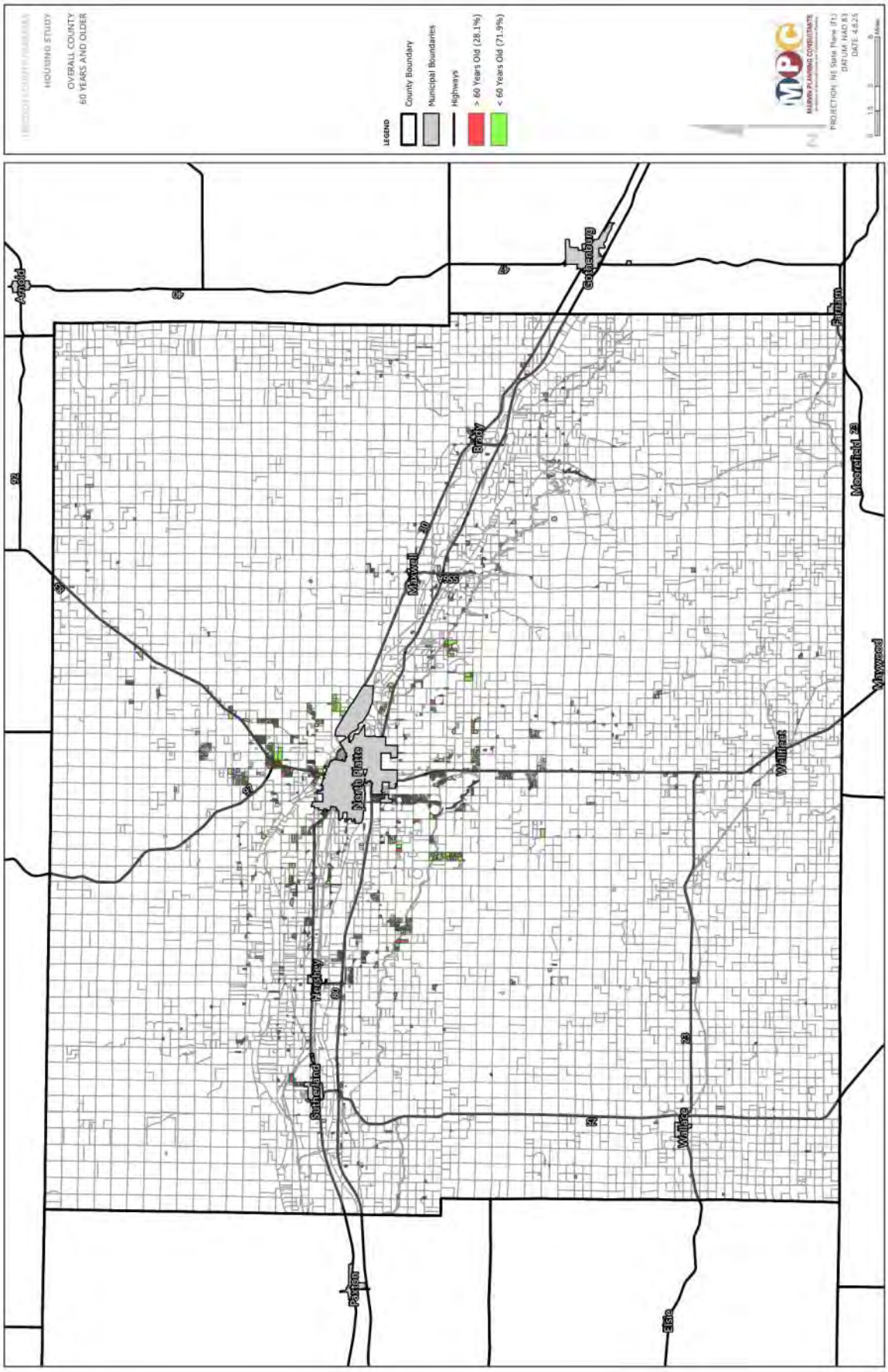
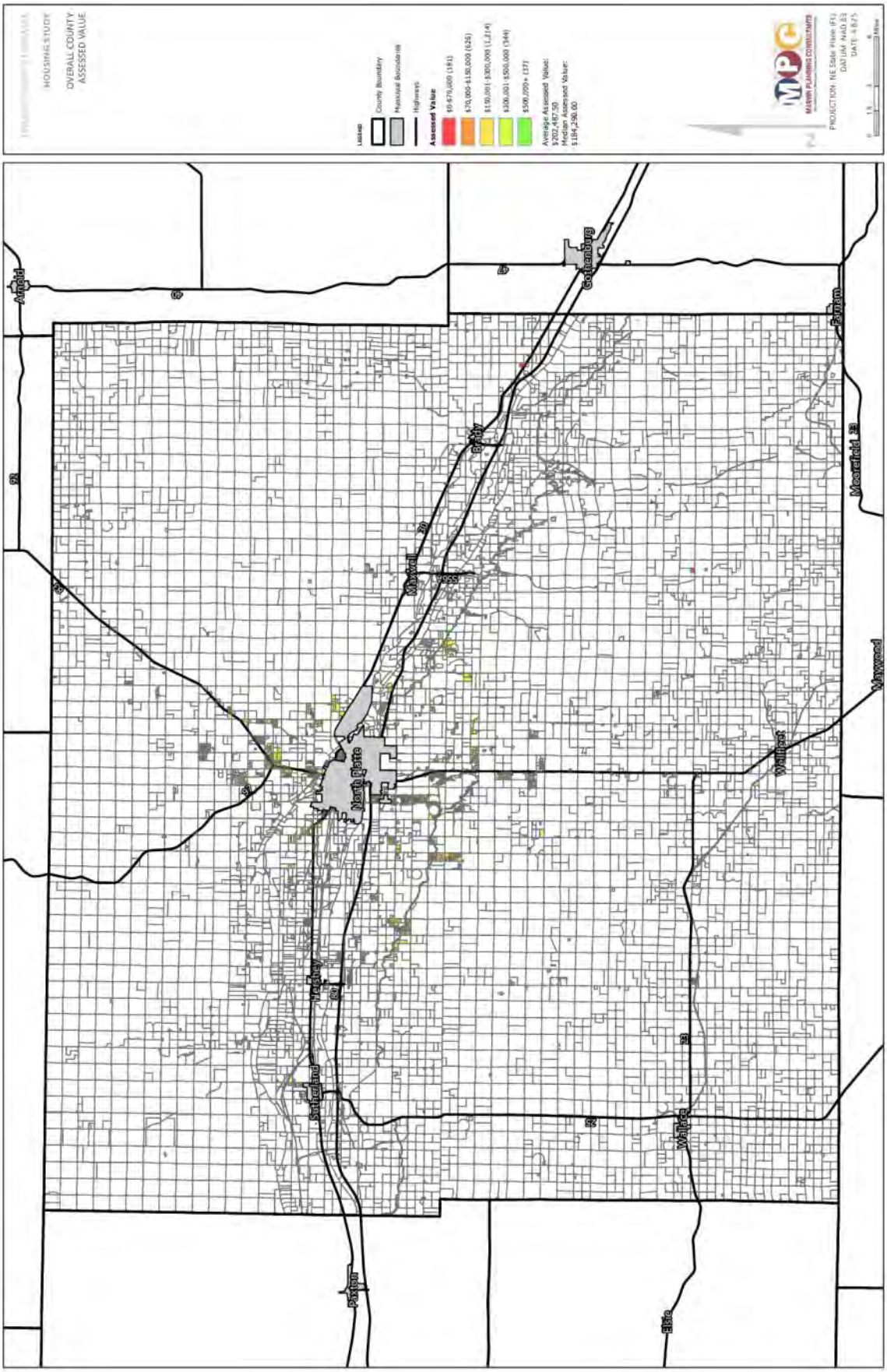


Figure 3.97: Assessed Value – Unincorporated Lincoln County



within this ward is $51,265 compared to North Platte's Median Housing Value of $99,970. Precinct 16's Median Housing Value is 51% of North Platte as a whole. This is lower since this area has a higher concentration of less than "Average" structures. Figure 3.91 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

We can calculate the ratio of Good/Excellent to Fair/Poor units using data from Figure 3.87. In Precinct 15 the ratio is equal to 0.25, meaning the residential units rated Good or Excellent in the neighborhood account for 25% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Fair or Poor. The higher this ratio is the better condition structures in the precinct are.

Unincorporated Lincoln County

Within the County, the residential make-up is as follows:

- Single Family 99.7%
- Mobile Homes 0.3%

The Assessor's data indicates 42 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 1.80% of all residential structures in the County. Furthermore, 126 or 5.40% are considered in "Fair" condition. This equates to 168 structures or 7.20% of the housing is considered to be in less than "Average" condition.

There are 60.7% of structures in the County over 40 years of age and 28.1% of structures over 60 years of age. Age is often related to housing condition as older homes not properly maintained are in need of renovation.

The Median Housing Value within the unincorporated area is $184,290. In some cases, condition has a direct impact on valuation.

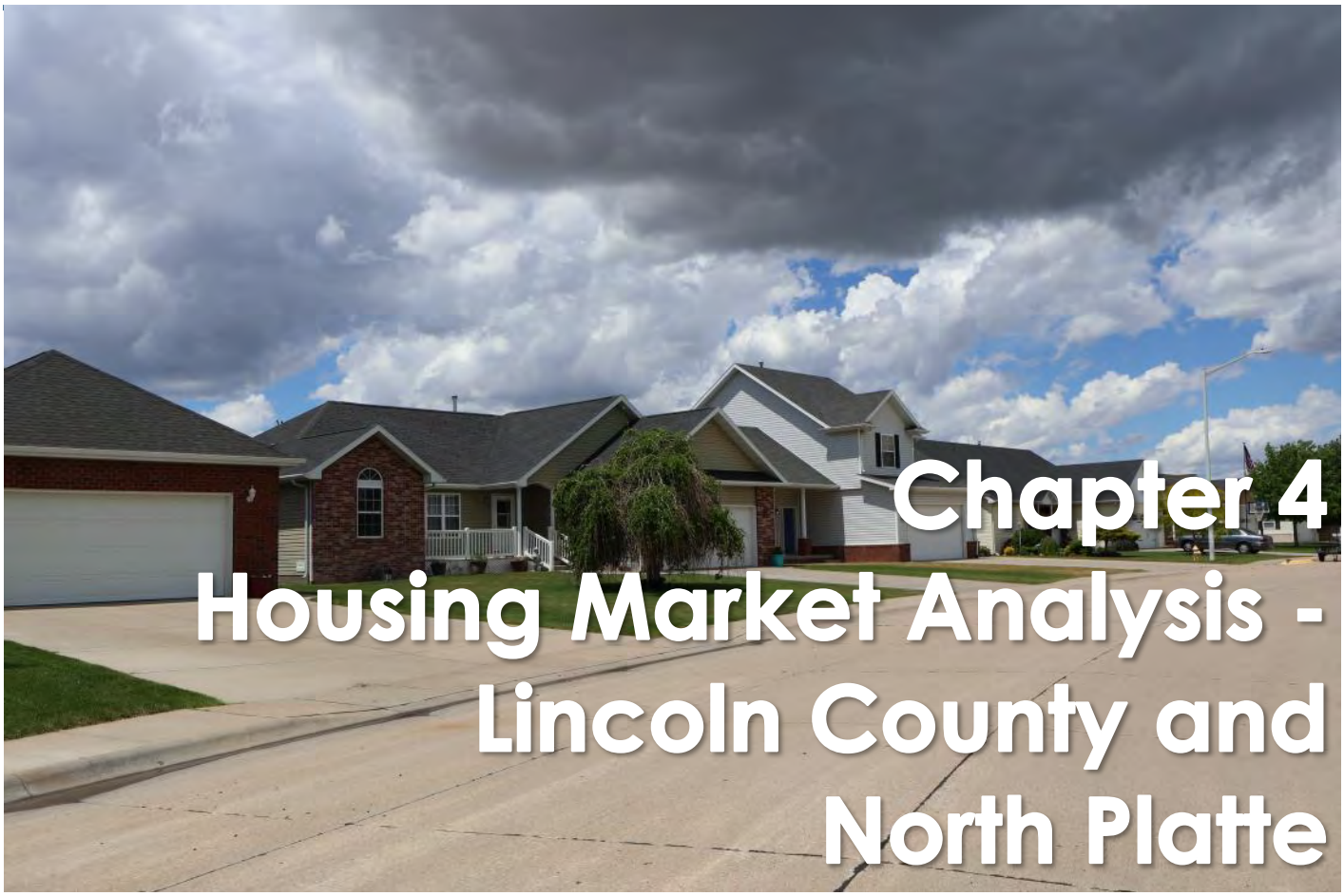
We can calculate the ratio of Good/Excellent to Fair/Poor units. In the county the ratio is equal to 8.2, meaning the residential units rated Good or Excellent in the neighborhood account for 820% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Good or Excellent. The higher this ratio is the better condition structures in the precinct are.

Summary of Condition Analysis

The condition of the housing stock in North Platte has not changed substantially since the 2018 Housing Assessment. The one major difference is there are a greater number of Multi Family structures in North Platte compared to eight years ago. The quality of North Platte's housing stock still depends on the area of town examined. The greatest concentration of new homes are built on the southwest side of town. A large portion of the city to the north of downtown is in great need of assistance with housing upkeep.

North Platte needs to implement policy to ensure areas north of downtown improve. The Comprehensive Plan update, development incentives such as TIF, and a new future land use map are actions the city is taking to improve these conditions. Reform of building code, zoning, and additional development incentives will help housing conditions in the long term.

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Chapter 4 Housing Market Analysis - Lincoln County and North Platte

Given the economic growth in the region, there is a strong demand for quality housing. This demand is not currently met by the market. The addition of new housing product can be completed through new construction, or the substantial rehabilitation of units not currently on the market. A healthy housing market should have an effective vacancy rate of between 5% and 7%. Lincoln County has effective vacancy rates of 1.8%[1] and North Platte has an estimated effective housing vacancy rate of 1.9%. **The low rates show a lack of housing available in the Lincoln County and North Platte markets.** This is indicative of a housing market which has tightened over the past seven years. Below, we discuss the potential housing demand and production needs to achieve an effective vacancy rate between 5% and 7%.

Lincoln County Analysis

According to the most recent American Community Survey, Lincoln County had approximately 50 for sale units and 259 rental units available at any given time in 2023. Around 64% of units in Lincoln County were owner occupied while 35% were renter occupied. The median home value was $183,100 while median gross rent was $867. Lincoln County's median household income was $64,342. There were 184 households experiencing overcrowding (more than 1 occupant per room). Of the occupied units approximately 17 lacked complete plumbing, 103 lacked kitchen facilities, and 242 lack telephone service.



Townhomes, North Platte
Source: Marvin Planning Consultants

[1] The effective vacancy rate is a measure of the actual number of vacant properties that are available for sale or rent. The effective vacancy rate excludes property
es that are for occasional or seasonal use, housing for migrant workers, and properties that fall into the "other" category which are ones that are neither for sale or rent and are typically abandoned properties.

Table 4.1: Vacancy Rates by Tenure - Lincoln County

Current Needs		Current Needs			Current Demand		
Lincoln County	Current Rates	Target Low	Target Average	Target High	Low Vacancy	Average Vacancy	High Vacancy
Rental Vacancy Rate	4.6%	12%	16%	20%	12%	16%	20%
Ownership Vacancy Rate	0.5%	2%	3%	4%	2%	3%	4%
Effective Vacancy Rate	1.8%						
Rental Units	259	676	900	1,126	417	641	867
For sale units	50	200	300	400	150	250	350
Total Available Units	309	876	1,200	1,526	567	891	1,217
Effective Vacancy Rate		5.2%	7.2%	9.2%	1.4%	3.4%	5.4%

Sources: American Community Survey 2019-2023 and Marvin Planning Consultants

Table 4.1 illustrates the current needs based on existing vacancy rates. In Lincoln County, the rental housing vacancy rate is estimated to be 4.6% and the homeowner vacancy rate is 0.5%. Based on these rates, at any given time, there are 259 for-rent units and 50 for-sale units available in Lincoln County. The current demand illustrates the number of new needed for sale or rental units to satisfy the current needs. These needs are based on current vacancy rates and do not take into account economic development occurring in the county.

Tables 4.2 and 4.3 illustrate current and projected household estimates by tenure. The first two columns are the current HUD Area Median Income ranges and associated incomes. In 2023, 12% of owner occupied households earn less than 30% AMI compared to 29% of renter occupied households. 28% of owner occupied households earn more than 150% AMI compared to 3% of renter occupied units. As these tables indicate, most of the household growth will occur in households earning between 60% - 80% of AMI. Owner occupied households are expected to experience more growth compared to renter occupied housing.

Table 4.2: Median Income by Owner Occupied Households - Lincoln County

Current Needs	Households						
Median Income Range		2023		2028		2033		Net Change
0% - 30%	Less than $25,000	1,098	12%	1,213	11%	1,329	11%	231
30% - 60%	$25,001 - $51,000	1,579	17%	1,745	16%	1,911	16%	332
60% - 80%	$51,001 - $69,000	1,478	16%	1,896	18%	2,313	20%	835
80% - 120%	$69,001 - $103,000	1,660	18%	1,834	17%	2,008	17%	348
120% - 150%	$103,001 - $130,000	1,001	11%	1,106	10%	1,211	10%	210
150% - 200%	$130,001 - $172,000	1,370	15%	1,514	14%	1,657	14%	287
Greater than 200%	Greater than $172,000	1,171	13%	1,294	12%	1,417	12%	246

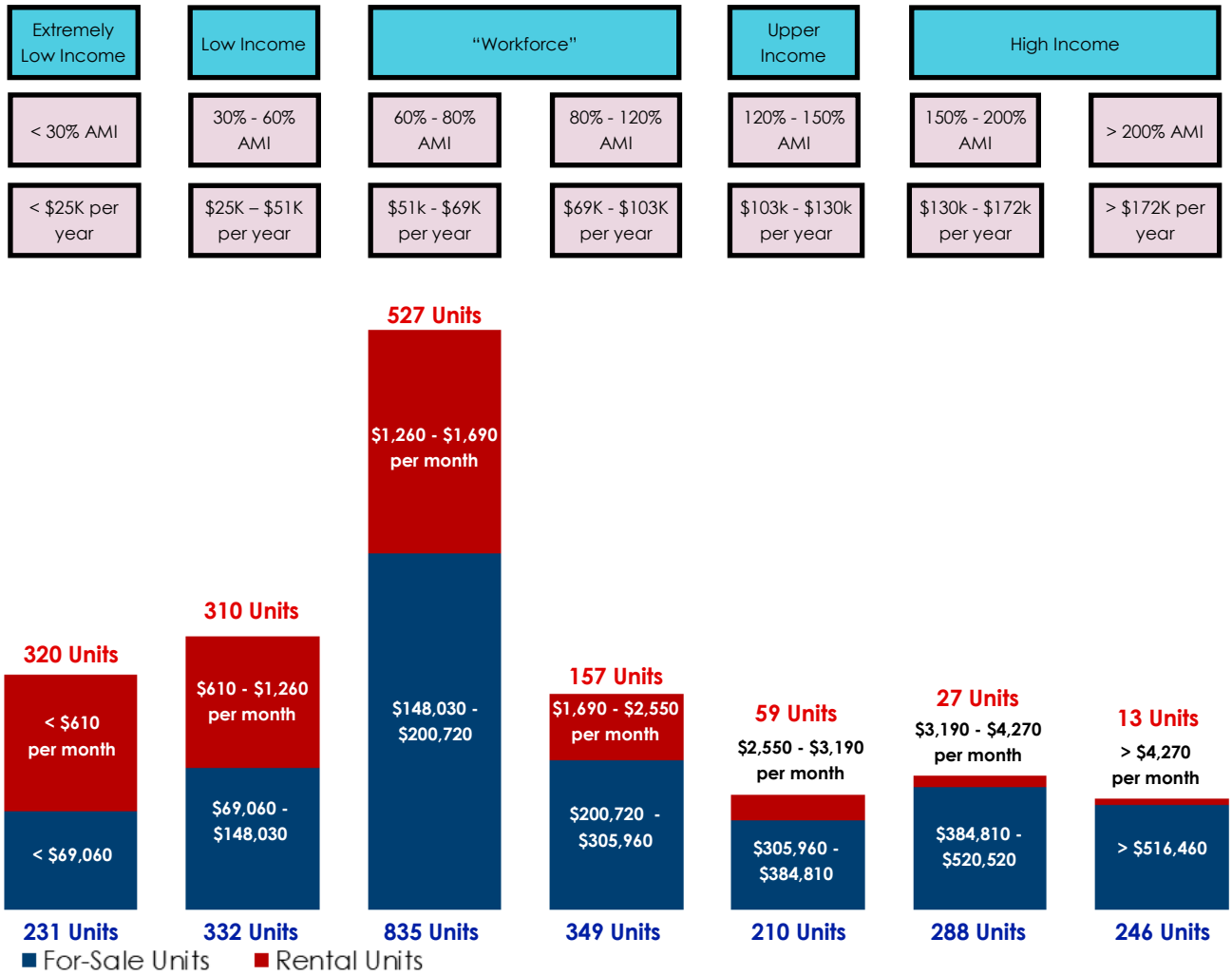
Sources: American Community Survey 2019-2023 and Marvin Planning Consultants

Table 4.3: Median Income by Renter Households - Lincoln County

Current Needs	Households						
Median Income Range		2023		2028		2033		Net Change
0% - 30%	Less than $25,000	1,523	29%	1,683	28%	1,843	28%	320
30% - 60%	$25,001 - $51,000	1,476	28%	1,631	27%	1,786	27%	310
60% - 80%	$51,001 - $69,000	1,010	19%	1,274	21%	1,537	23%	527
80% - 120%	$69,001 - $103,000	747	14%	825	14%	904	14%	157
120% - 150%	$103,001 - $130,000	280	5%	309	5%	339	5%	59
150% - 200%	$130,001 - $172,000	129	2%	142	2%	156	2%	27
Greater than 200%	Greater than $172,000	63	1%	70	1%	76	1%	13

Sources: American Community Survey 2019-2023 and Marvin Planning Consultants

Figure 4.1: Lincoln County 10 Year Demand Projection



Sources: American Community Survey 2019-2023, H.U.D., Income Limits Summary, Maple Tech International, and Marvin Planning Consultants

Figure 4.1 displays the number of housing units needed to fulfill demand over the next 10 years. The figure breaks down demand by income group and tenure (owner/renter occupied units) to understand where housing production should be focused over the next 20 years. It is estimated between 3,498 and 4,308 total units are needed in the next 10 years to fulfill the expected demand. The "Vacant - Other" category in the 2019-2023 ACS indicated there were 1,120 properties not in the housing market. Assuming 30% of these units can be rehabilitated, there are 336 units available to alleviate housing demand. This leaves 3,162 and 3,972 new unit demand.

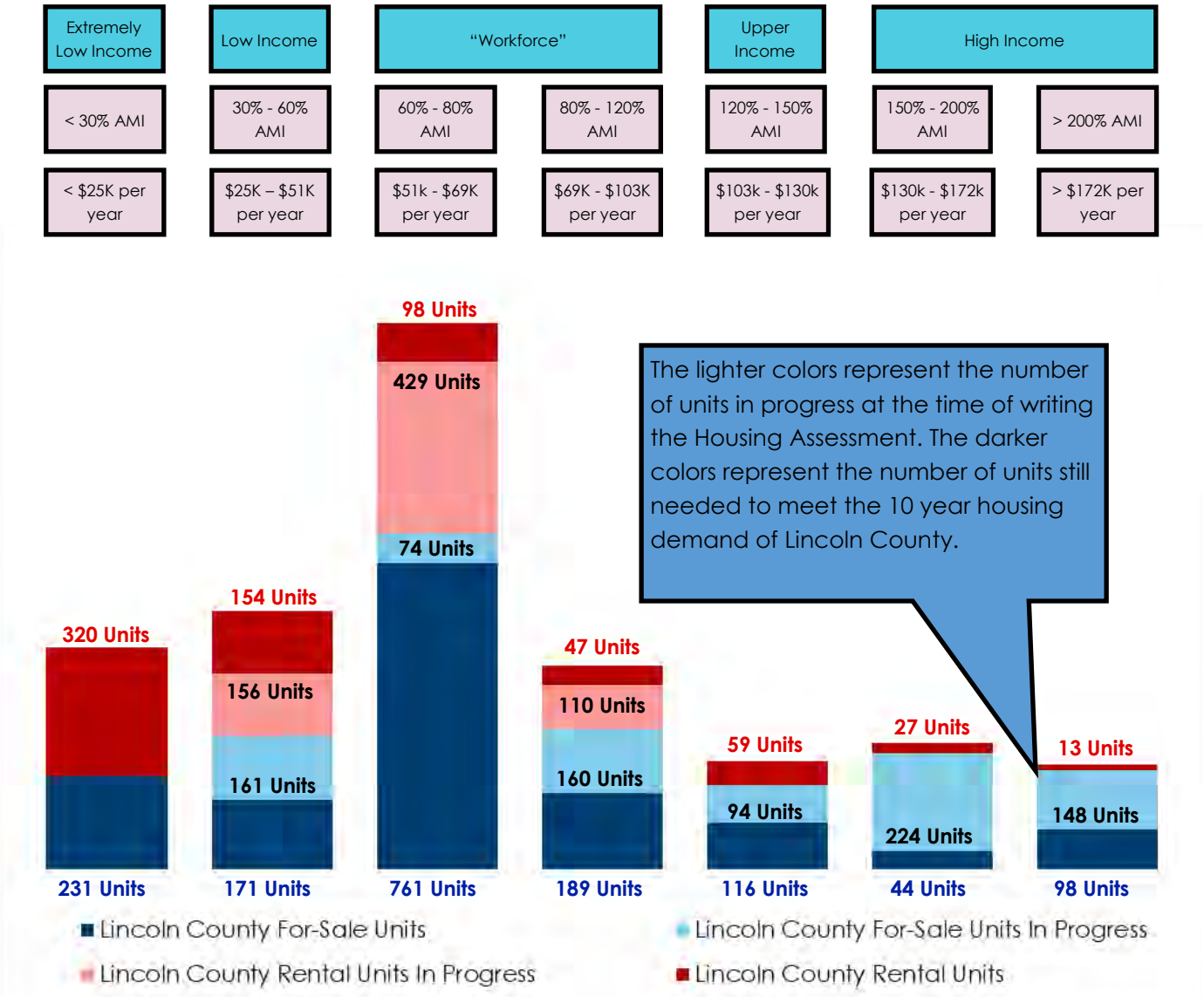
There is significant demand across all income ranges for both owner and renter occupied housing. The highest demand over the next 10 years is in the "workforce" income range. It is estimated 2,004 units are needed for workforce housing. Most of Sustainable Beef's jobs start in this income bracket.

Figure 4.2: Residential Development In Progress Lincoln County



Sources: NebraskaMAP, City of North Platte, Marvin Planning Consultants

Figure 4.3: Current Developments Impact on Lincoln County's 10 Year Demand Projection



Sources: American Community Survey 2019-2023, H.U.D., Income Limits Summary, City of North Platte, Maple Tech International, and Marvin Planning Consultants

Figure 4.3 displays the number of housing units currently in the development process fulfilling demand over the next 10 years. The figure breaks down demand by income group and tenure (owner/renter occupied units) to understand where housing production is occurring and where more units need to be built in the future. It is estimated around 1,576 total units have been approved in Lincoln County leaving 2,327 units of demand left to fulfill over the coming decade.

The "workforce" income range has the largest demand for owner occupied housing not fulfilled by units in progress. The "extremely low income range" has the largest demand for renter occupied housing not fulfilled by units in progress. Support from city, non-profit, state, and federal programs are often necessary to construct quality housing at these income ranges.

Regardless of its income range, any new housing development will help to alleviate the demand for housing in Lincoln County. Units developed will remove demand from higher income brackets who have the purchasing power to obtain a unit at a lower income range. While not where the most demand is, construction of market rate or luxury housing prevents workforce housing from being obtained by higher income groups.

Extremely Low Income Demand

10 Year Demand Projections for Lincoln County indicate there is demand for housing for households with extremely low income (< 30% AMI). Housing in this income bracket skews towards rental housing.

Subsidies are often required to provide quality and affordable housing to low income households. The North Platte Housing Authority provides public housing to low income households in Lincoln County. The authority administers federal housing programs such as the Low Income Housing Tax Credits and the Housing Choice Voucher Program. An expansion of the North Platte Housing Authority's capacity is essential to meet demand for extremely low income households.

Low Income Demand

10 Year Demand Projections for Lincoln County indicate demand for low income households (30% – 60% AMI). Housing in this income bracket tends to be rental housing.

Subsidies are and incentives are often necessary to provide quality affordable housing to low income households. The North Platte Housing Authority, Habitat for Humanity, and the City of North Platte are best poised to provide and incentivize affordable housing to low income households. The Rural Community Recovery Program and the Nebraska Affordable Housing Trust Fund are state programs addressing affordable housing in rural communities.

Lincoln County has an existing stock of Naturally Occurring Affordable Housing due to population stagnation over the past two decades. These older housing units are at a price point for low income households to purchase. To preserve this affordable housing, increasing the supply of units for higher income brackets is essential. This prevents low income households from competing with higher income groups in the only housing in the market they can afford.



Habitat for Humanity Home
Source: KNOP

Workforce Demand

There is notable demand for housing in the workforce income ranges (60% – 120% AMI). While skewed towards owner occupied housing there is significant demand for rental housing. Small single family homes, apartments, duplexes, and townhomes are the best fit for workforce income ranges.

Subsidy and incentive are required to construct housing within this income range. The Nebraska Rural Workforce Housing Fund is a state program addressing gaps in workforce housing. Federal, state, local, and work based down payment assistance programs help expand workforce housing choice.



High-End Single Family Home
Source: Marvin Planning Consultants

High-End Demand

There is continuous demand for housing in the high and upper income ranges (> 120% AMI). Developers can produce housing affordable to these income ranges comfortably without subsidy. Still, land costs, a tight labor market, and long development timelines can prevent developers from producing high-end housing. The projections show demand in Lincoln County despite the market incentivizing this type of housing unit.

Table 4.4: Vacancy Rates by Tenure - North Platte

Current Needs		Current Needs			Current Demand		
North Platte	Current Rates	Target Low	Target Average	Target High	Low Vacancy	Average Vacancy	High Vacancy
Rental Vacancy Rate	4.7%	12%	16%	20%	6%	8%	10%
Ownership Vacancy Rate	0%	2%	3%	4%	1%	1.5%	2%
Effective Vacancy Rate	1.9%						
Rental Units	220	562	750	936	342	530	716
For sale units	0	114	172	228	114	172	228
Total Available Units	220	676	922	1,164	456	702	944
Effective Vacancy Rate		6.6%	9.2%	11.6%	2.6%	5.8%	9%

Sources: American Community Survey 2019-2023 and Marvin Planning Consultants

North Platte Analysis

According to the most recent American Community Survey, North Platte had approximately no units for sale units and 89 rental units available at any given time in 2023. Given the ACS is a five year rolling average of data from 2019-2023 it is not reflective of actual conditions in the market. Examining real estate listings on sites such as Zillow or Redfin show there are anywhere from 60-70 for sale homes on the market at any given time in Spring 2025. Around 56% of units in North Platte were owner occupied while 43% were renter occupied. The median home value was $159,500 while median gross rent was $882. North Platte's median household income was $57,805. There were 125 households experiencing overcrowding (more than 1 occupant per room). Of the occupied units none lacked complete plumbing, 81 lacked kitchen facilities, and 187 lack telephone service.

Table 4.4 illustrates the current needs based on existing vacancy rates. In North Platte, the rental housing vacancy rate is estimated to be 4.7% and the homeowner vacancy rate is 0.0%. As previously stated, the American Community Survey is a rolling average and not representative of actual market conditions. Based on these rates, at any given time, there are 220 for-rent units and no for-sale units available in North Platte. The current demand illustrates the number of new needed for sale or rental units to satisfy the current needs.

Tables 4.5 and 4.6 illustrate current and projected household estimates by tenure. The first two columns are the current HUD Area Median Income ranges and associated incomes. In 2023, 13% of owner occupied households earn less than 30% AMI

Table 4.5: Median Income by Owner Occupied Households - North Platte

Current Needs	Households							
Median Income Range		2023		2028		2033		Net Change
0% - 30%	Less than $23,000	712	13%	797	12%	872	12%	160
30% - 60%	$23,001 - $46,000	971	17%	1,073	16%	1,175	16%	204
60% - 80%	$46,001 - $61,000	522	9%	839	13%	1,157	16%	635
80% - 120%	$61,001 - $92,000	1,237	22%	1,367	20%	1,497	20%	260
120% - 150%	$92,001 - $115,000	668	12%	738	11%	808	11%	140
150% - 200%	$115,001 - $158,000	787	14%	870	13%	952	13%	165
Greater than 200%	Greater than $158,000	807	14%	892	14%	976	13%	169

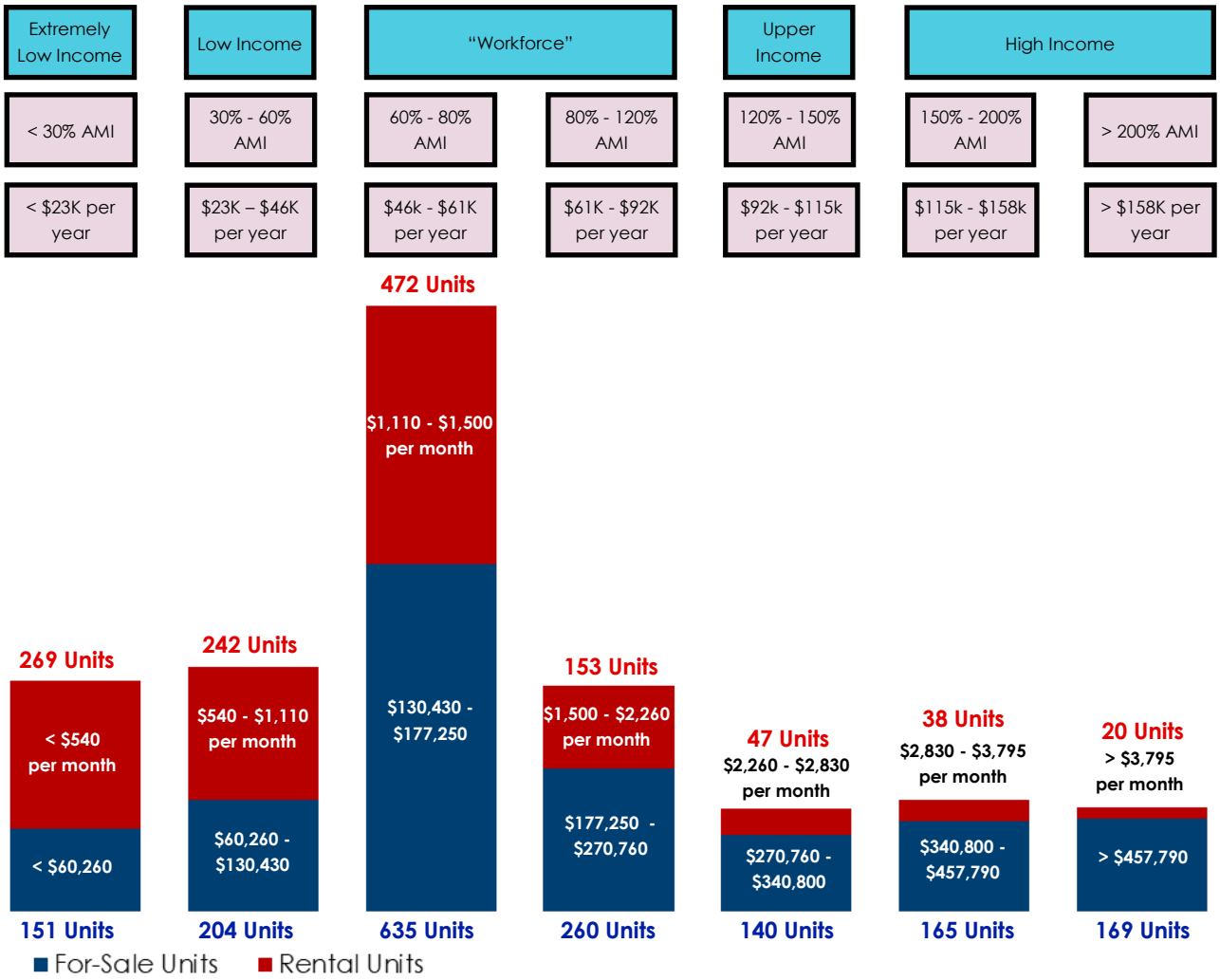
Sources: American Community Survey 2019-2023 and Marvin Planning Consultants

Table 4.6: Median Income by Renter Households - North Platte

Current Needs	Households							
Median Income Range		2023		2028		2033		Net Change
0% - 30%	Less than $23,000	1,280	29%	1,414	28%	1,549	27%	269
30% - 60%	$23,001 - $46,000	1,150	26%	1,271	25%	1,391	25%	241
60% - 80%	$46,001 - $61,000	747	17%	983	20%	1,219	22%	472
80% - 120%	$61,001 - $92,000	727	17%	803	16%	880	16%	153
120% - 150%	$92,001 - $115,000	224	5%	248	5%	271	5%	47
150% - 200%	$115,001 - $158,000	183	4%	202	4%	221	4%	38
Greater than 200%	Greater than $158,000	95	2%	105	2%	115	2%	20

Sources: American Community Survey 2019-2023 and Marvin Planning Consultants

Figure 4.4: North Platte 10 Year Demand Projection



Sources: American Community Survey 2019-2023, H.U.D., Income Limits Summary, Maple Tech International, and Marvin Planning Consultants

compared to 29% of renter occupied households. 28% of owner occupied households earn more than 150% AMI compared to 6% of renter occupied units. As these tables indicate, most of the household growth will occur in households earning between 60% - 80% of AMI. Owner occupied households are expected to experience more growth compared to renter occupied housing.

Figure 4.4 displays the number of housing units needed to fulfill demand over the next 10 years. This table accounts for the large increase of jobs from the Sustainable Beef meatpacking plant. The figure breaks down demand by income group and tenure (owner/renter occupied units) to understand where housing production should be focused over the next 20 years. It is estimated between 3,544 and 4,262 total units are needed in the next 10 years to fulfill the expected demand. The "Vacant - Other" category in the 2019-2023 ACS indicated there were 810 properties not in the housing market. Assuming 30% of these units can be rehabilitated, there are 243 units available to alleviate housing demand. This leaves 3,301 and 4,019 new unit demand.

There is significant demand across all income ranges for both owner and renter occupied housing. The highest demand over the next 10 years is in the "workforce" income range. It is estimated at least 1,518 units are needed for workforce housing. Most of Sustainable Beef's jobs start in this income bracket.

Extremely Low Income Demand

10 Year Demand Projections for North Platte indicate there is demand for housing for households with extremely low income (< 30% AMI). Housing in this income bracket skews towards rental housing.

Subsidies are often required to provide quality and affordable housing to low income households. The North Platte Housing Authority provides public housing to low income households in the city. The authority administers federal housing programs such

as the Low Income Housing Tax Credits and the Housing Choice Voucher Program. An expansion of the North Platte Housing Authority's capacity is essential to meet demand for extremely low income households.

Low Income Demand

10 Year Demand Projections for North Platte indicate demand for low income households (30% – 60% AMI). Housing in this income bracket tends to be rental housing.

Subsidies are and incentives are often necessary to provide quality affordable housing to low income households. The North Platte Housing Authority, Habitat for Humanity, and the City of North Platte are best poised to provide and incentivize affordable housing to low income households. The Rural Community Recovery Program and the Nebraska Affordable Housing Trust Fund are state programs addressing affordable housing in rural communities.

North Platte has an existing stock of Naturally Occurring Affordable Housing due to population stagnation over the past two decades. Given the number of older housing units and minimal growth, there are housing units at an affordable price point for low income households to purchase. To preserve this affordable housing, increasing the supply of units for higher income brackets is essential. This prevents low income households from competing with higher income groups in the only housing in the market they can afford.



Autumn Park Apartments
Source: North Platte Housing Authority

Workforce Demand

There is notable demand for housing in the workforce income ranges (60% – 120% AMI). While skewed towards owner occupied housing there is significant demand for rental housing. Small single family homes, apartments, duplexes, and townhomes are the best fit for workforce income ranges.

Subsidy and incentive are required to construct housing within this income range. The Nebraska Rural Workforce Housing Fund is a state program addressing gaps in workforce housing. Federal, state, local, and work based down payment assistance programs help expand workforce housing choice.



Apartment Building, North Platte
Source: Marvin Planning Consultants

High-End Demand

There is continuous demand for housing in the high and upper income ranges (> 120% AMI). Developers can produce housing affordable to these income ranges comfortably without subsidy. Still, land costs, a tight labor market, and long development timelines can prevent developers from producing high-end housing. The projections show demand in North Platte despite the market incentivizing this type of housing unit.



New Construction Single Family Home
Source: Marvin Planning Consultants

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Chapter 5
North Platte/Lincoln County Recommendations

The previous chapters discussed the existing and past conditions regarding housing and related economics within North Platte and Lincoln County. The immediately preceding chapter discusses the actual demand for housing for both North Platte and Lincoln County.

As North Platte and Lincoln County move forward there are actions the city and county can take to best meet the projected housing demand of the area. The following pages are recommendations for better implementing the findings of this Housing Needs Assessment.

The existing conditions of North Platte and Lincoln County are a result of generations of political, social, and economic realities of the area. Pointing fingers will not fix North Platte and Lincoln County's housing crisis. While progress has been made, additional action is needed in the next three to five years to fulfill the demand projected for the area.

While some may argue providing safe, decent housing is not a government responsibility, the government should facilitate the introduction of programs to benefit residents and developers alike. Additionally, ensuring sound fiscal management is a key governmental duty; enhancing the quality of housing will subsequently boost overall property values. Given Nebraska's reliance on property taxes, improvements can help balance the tax burden across North Platte and Lincoln County.

Finally, if a specific program, currently underway, is not mentioned such as the "Quality Growth Fund" program, it does not mean the program should not be a part of these recommendations. It means the existing programs such as these should be continued as part of the future mix of tools and strategies. The following recommendations are purely new tools being recommended to the areas tool kit for housing.

Public Policy Recommendations

Code Enforcement

Maintenance of property is an ongoing issue in the City and County. Improving code enforcement was a policy recommendation in the 2018 Housing Study, since then perception has stayed relatively the same. There is still an impression landlords are allowed to operate with impunity and enforcement of property maintenance is not a priority for local government. This perception is causing several issues: 1) It is eroding the confidence in the community regarding the

commitment of local government to operate in the best interest of its residents. 2) It is encouraging landlords to act in bad faith as they believe local government will not enforce housing in poor conditions. 3) The regions most vulnerable residents live in housing in poor condition and are subject to landlords who do not have their best interest at heart.

This perception still exists because broadly the city of North Platte did not take action against problematic landlords and the 2018 Housing Assessment's code enforcement recommendations were not broadly implemented.

Recommendations:

1) The City and County should continue to be proactive in property maintenance enforcement. As we have stated in this report, the housing stock in Lincoln County continues to age and deteriorate. All efforts are necessary to maintain a high-quality housing product to protect the neighborhoods from losing value and protect residents from unsanitary or unsafe living conditions. The Mayor's Property Resolution Team should continue to be proactive and cooperate with code compliance to ensure action is being taken regarding problem properties.
2) Continue to amend the penalties section of the property maintenance to make violations of the Housing Maintenance and Occupancy Code criminal penalties rather than civil violations. The code should specify that each violation is a separate offense with fines of $100.00 per violation, per day. Criminal citations are easier to enforce and often result in quicker compliance than a civil infraction. The City of North Platte has amended their code since the 2018 Housing Assessment giving Code Enforcement Officers more tools to respond to violations but increased penalties are still an effective next step for the city to take.
3) Create a mandatory registry of all rental occupied housing/short term rental owners in North Platte to register their property with the city. These units will be subject to inspection once they are registered with the city and given a year grace period when the program is launched. If these units have no violations of the building regulations during an inspection they will be granted a certificate of completion. These units will be required to be inspected every six years. The more violations a unit is found to have the sooner it will need to be inspected. This approach ensures the city is proactive in enforcing the code before more serious issues arise.

Inclusive Housing Requirements for Large Projects

It was recommended in the 2018 Housing Study to explore the creation of an inclusive housing ordinance requiring a certain number of units in larger residential projects be set aside for lower income households. It was recommend projects with 10 or more units be required to set aside 20% of the units for households at 80% AMI or below for rental projects, and 120% below for ownership developments. The affordability would be enforced by deed restriction running with the land for a term not less than 30 years.

In exchange for the exaction, the developer would be granted a density bonus to offset the lost revenue due to the lower sales prices of the income restricted units.

North Platte has attracted numerous residential developments over 10 units since the last housing study which are missed opportunities for the city to ensure affordable housing is constructed.

Recommendation:

1) Establish an ordinance requiring developments with more than ten units to set aside 20% of these units for affordable housing.

Land Banking and Redevelopment

There is a large number of vacant and abandoned properties needing to be addressed in North Platte and Lincoln County. Within Lincoln County, approximately 1,120 properties are categorized by the U.S. Census as "Vacant – Other", indicating those properties are neither for-sale or for-rent. Unfortunately, many of these properties are likely abandoned, and intervention will be necessary to arrest the decline of the individual properties and the surrounding neighborhood.

Nebraska Revised Statue 19-5201 – 19-5218, known as the Nebraska Municipal Land Bank Act, authorizes municipalities within Nebraska to establish land banks for the purpose of facilitating the return of vacant, abandoned and tax delinquent property to productive use. Land banks have been an effective tool around the country to intervene in housing market in order to facilitate the redevelopment of vacant and abandoned property. Legislative Bill 424 was approved by the Governor on August 15, 2020 authorizing to develop a land bank in smaller municipalities in Nebraska. This is a powerful tool, and the passage of LB 424 provides the City and County with a new tool for developing and redeveloping real property in the community.

LB 424 gives land banks the following powers and responsibilities:

- Can acquire real property
- Can accept real property from other political subdivisions.
- Can only own property within the jurisdictional boundaries of the municipality excluding any extraterritorial zoning jurisdiction.
- Can hold title to 5% of the parcels in a city of the first class and no more than 5% of that number can be zoned for commercial use. Any commercial parcels owned by the land bank must have been vacant for 3 years prior to acquisition.
- Can hold title to a property for a nonprofit corporation for up to 1 year for the purpose of clearing title to such real property.
- Are exempt from all taxation by the state or any political subdivision.
- Shall hold all real property transferred to the land bank in its own name.
- May receive funding from grants and loans from the municipalities that created the land bank, from other municipalities, from the state, from the federal government and from other public and private sources.
- May receive and retain payments for services rendered.
- May be allocated 50% of the real property taxes collected on real property conveyed by the land bank for a period of up to 5 years after conveyance (subject to some limitations).
- Records are public records and board meetings are subject to the open meetings act.
- Shall provide monthly reports to the municipalities that created the land bank and an annual report to the Speaker of the Legislature and chair of the Executive Board of the Legislative Council.
- Can extinguish and discharge lien, claims for real property taxes or special assessments owed to political subdivisions with certain exceptions and limitations.
- May bid on property sold for nonpayment of taxes in an amount equal to the total taxes, interest and costs due on the property.
- May purchase tax sale certificates.
- May acquire a tax deed for properties under certain conditions.
- Foreclose on liens represented by the tax certificate.
- Bid on property at tax foreclosure sales.

The land bank can become self-funding or partially self-funding through the capture of a portion of the property taxes collected on properties they have sold for redevelopment. They can also be funded by grants, gifts and loans.

The land bank can buy tax certificates without any other special permission. This would be a wonderful technique when the City wishes to purchase tax certificates for problem properties; however, those purchases need to be authorized by the City Council prior to the purchase or the timing will be awkward.

A land bank is a quasi-governmental organization whose sole purpose is to address issues of vacant property and facilitate the redevelopment of neighborhoods. The land bank is overseen by a seven-member board and has all the authority of private corporation to acquire, sell, lease rehabilitate, and construct or demolish real and personal property. Typically, land banks work with the County to acquire vacant, tax delinquent properties through tax lien sales. The benefit of a land bank is the County can sell the lien directly to the land bank, instead of opening the bids to outside real estate speculators who may do nothing and allow the properties to continue to languish.

The land bank has the ability to acquire debt to facilitate the redevelopment efforts and hold the property in a tax-exempt manner while the property is being redeveloped. In addition, since the land bank acts like a private entity, it can often be more responsive and faster than a municipality. There is also a self-funding mechanism in place to facilitate the operations of the land bank. For a period of five years after a property is redeveloped and sold, the land bank receives up to 50% of the property tax revenue generated by said property. This funding mechanism incents the landbank to undertake redevelopment actions and not speculatively hold property.

Recommendations:

1) Establish a committee to begin the process of evaluating the feasibility of organizing a North Platte Land Bank, its purpose, mission and operating parameters.
2) Develop a local Land Bank for the sole purpose of redeveloping existing dilapidated neighborhoods.
3) Begin discussions with the County Treasurer on establishing a land bank and working through the logistics of authorizing the land bank to give automatically accepted bids to the Treasure tax liens.

Modular and Manufactured Housing

Today's modular and manufactured housing factories can modify almost any set of plans and home design to be constructed in an off-site manufacturing facility. Designs can be contemporary or modern. The pictures on this page are examples of modular homes constructed across the United States.

One of the many concerns expressed was the high cost of construction and lack of quality



Modular Home
Source: Blockhouse Residential

subcontractors. Modular and manufactured housing (industrialized units) can help bridge this gap. Typically, there are two types of industrialized housing products: modular housing, which is constructed using a state adopted building code, and manufactured housing, which is constructed using a HUD approved building code. For the purposes of this report we will use the generic term "industrialized housing" to refer to both.



Kirkland Ave Townhomes
Source: DCI Engineers

Generally speaking, industrialized housing can cost between 10% - 20% less than conventional site-built housing, and depending on the type of product, can be more energy-efficient than conventionally constructed housing. Note however, the customization options are significantly limited, so this is probably not a product for the upper-end price points, but is a good option for entry-level and moderately priced new construction.

Modular and Manufactured Homes are a viable solution for North Platte's housing market given these factors. One issue with the existing stock of manufactured housing in North Platte is the lack of maintenance in mobile home parks. During the engagement process for this housing study the Planning Team heard from the city, housing non-profits, and the community many of the mobile home parks in and around North Platte suffer for various reasons. These include poor management, neglectful homeowners, and minimal code enforcement efforts to ensure units are kept up to a livable standard.

Despite the existing condition of manufactured housing in North Platte, future manufactured/ modular housing will succeed if it is built with quality materials and maintained to a livable standard.

Recommendations:

1) Establish partnerships with the Nebraska Manufactured Housing Association to work with local housing manufacturers to develop a palette of neighborhood context sensitive home plans that can be constructed on infill lots.
2) Ensure public amenities such as parks and open space are located next to modular homes to bolster their appeal.



Modular Ranch Home
Source: Manorwood Homes

Vacant/Storage Housing

As mentioned during the Land Banking section North Platte has a large number of vacant housing units. During the community engagement process for the Housing Assessment the planning team heard there were a number of single family homes

being used as commercial storage units. This practice is taking housing units out of the market exacerbating the existing shortage of housing.

Recommendations:

1) Establish a mandatory registry of vacant units and homes being used solely for storage for the city to manage these properties. Establish standards for property maintenance and introduce a fee increase each year to disincentivize property owners from keeping their homes vacant or as storage units.

Existing Zoning Regulations

Completion of the City's Comprehensive Plan Update signals, the zoning regulations need to be updated. Several items pertaining to housing need to be examined in these updates. These are:

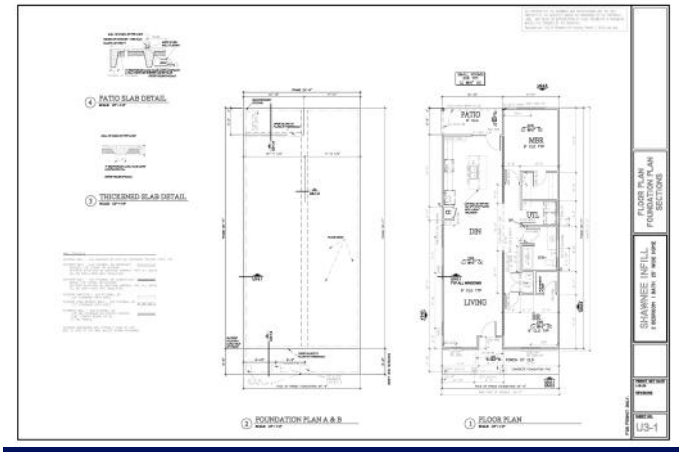
1. Include language meeting the requirements from LB866 "Missing Middle Housing" in 2020.
2. Ensure all residential districts are fair and equal and no specific exclusionary language exists in one district or another.
3. Ensure the inclusive residential districts are equally allocated within all portions of the community.
4. Residential types, stick-built and manufactured homes, should be equally allowed in all residential districts. Any limitations should be controlled specifically by covenants apply by the developer or a home owners association.
5. The City should examine allowing smaller minimum lot sizes and homes in appropriate zoning districts.
6. The City should examine allowing more units on a single parcel to reduce the cost of construction for builders.
7. The City should examine the height and setback requirements of its zoning districts and evaluate if they are limiting builders from constructing housing types needed to meet current and future demand.

Additional Housing Types

The status quo in North Platte for the past 80 years has been to build housing in increasingly farther flung neighborhoods from downtown while the quality of the existing housing stock closer in stagnates or declines. To fix the housing crisis in North Platte this trend needs to cease. An increased diversity of housing types including tiny homes, manufactured/modular homes, townhomes, duplexes, triplexes, and fourplexes are encouraged across North Platte wherever permitted by the zoning code. Additional housing types across the city are beneficial to providing residents and people who are looking to move to the community with additional housing choices. The areas surrounding downtown and the entire 4th Ward have many infill housing opportunities. Additional housing types in infill areas will bring an increased number of residents to an area without large infrastructure costs associated with new roads, sewer, and water lines for new subdivisions.

A justified concern an existing resident of one of the neighborhoods with infill opportunities may have is the design of these new housing units. In other cities infill has been associated with gentrification and pricing existing residents out of their neighborhood due to an increased demand for the lifestyle/ housing of the new residents. Another concern expressed was the lack capacity local housing developers have to undertake projects. A solution to ensure both issues are met is with the development of a localized housing palette.
A localized housing palette includes several designs of homes designed specifically with the context of their community in mind. These designs are pre-approved and made public for developers to use. Speeding up the development cycle will save local developers time and money when using the housing palette. Additionally, having a variety of designs available will ensure the same exact model of home is being built everywhere.

A housing palette strategy worked for the city of Shawnee, Oklahoma, a mid-size city experiencing development pressure due to its proximity to Oklahoma City. The city contracted an architecture firm to develop the designs for the palette. The firm sent architects out into town to take note of distinct architectural characteristics unique to Shawnee. They then produced a series of designs using these characteristics so new housing-built shares characteristics of the neighborhood. This strategy has seen success here and may be a

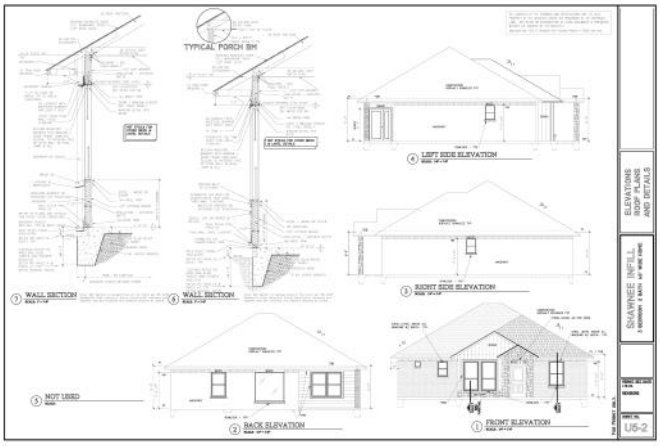


Shawnee, Oklahoma Housing Palette Floor Plan
Source: Shawnee Community Development

solution needed for North Platte to incorporate additional housing types into their community.

Recommendations:

1) Encourage the development community to build additional housing types across North Platte.
2) Work to develop a housing palette for North Platte to provide pre-approved designs for cost effective, character driven, and diverse housing units across the city.



Shawnee, Oklahoma Housing Palette Elevations
Source: Shawnee Community Development

Financial Tools and Incentives

Continuation of Existing Programs

First and foremost the organizations currently involved in providing housing assistance must continue the programs they are currently offering.

Lincoln County Community Development Corporation (LCCDC)

LCCDC offers numerous programs depending upon the situation. The following are a summary of programs offered and projects they have undertook and should continue to offer in the future:

New Construction

LCCDC builds small homes on in-fill lots. Houses have been built in North Platte and Brady. These homes are often constructed on lots that have previously been condemned and demolished by the City of North Platte. New homes are then sold to first time homebuyers with down payment and closing cost assistance. There have been 30 new homes completed in this program.

Purchase Rehab Resale

Lincoln County Community Development Corporation buys an existing house in need of repair, rehabs it and then sells it to first time home buyer with down payment and closing cost assistance. Sometimes houses in this program are given to LCCDC. These homes are moved to another site and placed upon new foundations. The home is then rehabbed with typically a new roof, new windows, new plumbing, HVAC, electrical, insulation, remodeling of the kitchen and bathrooms, new paint and flooring throughout the house. Purchase-Rehab-Resale projects have been completed across the county.

LCCDC also administered the Rural Workforce Housing Fund housing rehabilitation program. Developers could qualify for $25,000 in matching funds from the fund. The corporation is in the process of applying for funding for the 2024 Rural Workforce Housing Fund.

Rental Projects

LCCDC builds and rehabilitates rental units in Lincoln County. These units are then rented to low-moderate income households. These units serve a need in Lincoln County as well as bringing income to the organization to support the administration of our programs.

North Platte Area Chamber and Development (NPACD)

Similar to LCCDC, NPACD also assists with housing projects in the North Platte and Lincoln County area. They administer North Platte's Quality Growth Fund a tax supporting businesses and industries entry into the region. Part of business expansion is ensuring their employees live in a community with an affordable, attainable, and quality housing stock so workers are not living in inadequate conditions. Economic development and a healthy housing market go hand in hand.

Habitat for Humanity - North Plate

Habitat needs to continue constructing new homes throughout their service area. Their affordable units help residents who are otherwise unable to purchase a home.

Expand Private Financing Options

Local banks and lending institutions play a major role in the housing market within Lincoln County. It was clear banking representatives in the area understood constraints of the tight housing market and the need for additional housing in Lincoln County and North Platte. In particular, there was agreement for the need to expand the middle-market, those homes between $180,000.00 - $280,000.00. Two key impediments to the market expressed by the banking community was credit-

worthiness of first-time home buyers and low appraisal amounts.

FHA 203K Rehabilitation Loans

A FHA 203K loan combines the cost of the initial purchase plus the cost of renovations or expansions into one loan product that is insured by FHA. This unique loan product is particularly well suited for those interested in purchasing a vacant house, or one needing substantial renovations. The benefit of the loan product is the interest rates are fixed, and the loan amount is based on the current purchase price, plus the cost of the improvements. No banks in Nebraska have originated a 203k loan in the past 12 months.

The FHA 203K loan product could be a very useful tool for those who wish to purchase and rehabilitate a home in North Platte. Since the program has not been utilized here, there will be a learning curve for all parties involved. This solution was suggested in the 2018 Housing Assessment but has not been implemented and could be a way to increase housing availability in the area.

Recommendations:

1) Explore partnerships with local banks, to originate FHA 203K rehabilitation loans. The Chamber Development Corporations could facilitate these conversations and see if the 203K program should be included in any first-time homebuyer counseling programs, once a lender pipeline is established.

Community Land Trusts

Community Land Trusts are designed to ensure the long-term affordability of housing within a particular development. A community land trust is a development where the underlaying land is owned, typically, by a trust or community non-profit whose mission is to create affordable housing. The homebuyer owns the improvement and is usually granted a long-term lease that is at least the term of the mortgage or 99 years. The key distinction is there is a deed restriction or restrictive covenant running with the land, thus, ensuring affordability by limiting the income of the subsequent home buyers, thus ensuring long-term affordability. The Land Trust is established to enforce the restrictions, which are civil matters and not under the jurisdiction of the City or County. In lieu of establishing a single-purpose entity for administration of the trust, that function could be carried out by the Lincoln County CDC.

This was a goal in the 2018 Housing Assessment not implemented in North Platte or Lincoln County. As discussed a land trust would promote housing affordability long term for the area.

Expand Public Financing Options

North Platte and Lincoln County have a wide range of tools at their disposal to promote housing development and implement targeted neighborhood investment to the areas which need it the most. Ensuring local government is using all their techniques to promote housing development as effectively as possible will help to improve the market.

Continue Expansion of the Community Redevelopment Authority

The State of Nebraska grants broad powers to Community Redevelopment Authorities (CRA) under the Community Development Laws to affect redevelopment of blighted and substandard areas within a community. As mentioned previously, to meaningfully impact the housing market, the City and County must become more active participants in the housing market. The 2018 Housing Assessment recommend the North Platte Community Redevelopment Authority expand its activities beyond simply administering the TIF program. In the time since the study the CRA has increased the number of TIF projects they have greenlit. The expanded activities recommended in the 2018 Assessment could still be implemented to impact the housing market. These actions include:

1. Developing Redevelopment Plans for the northern North Platte neighborhoods or other areas outlined in this report that have high concentrations of poor-quality housing.
2. The CRA may be an alternate/temporary means to land banking in North Platte. Under the statutes governing CRA's, they are allowed to acquire, hold, and sell land.
3. Identify, acquire and solicit private sector land developers to create new subdivisions in North Platte, or soon to be annexed land. TIF funds can be used to extend public infrastructure and utilities, and the CRA will have lower holding costs because the land will be tax exempt until it is sold to a homebuilder. The CRA will help mitigate builder risk by acting as the master developer.

Workforce and Affordable Housing Development Fund

Establish a dedicated funding stream to offset the high cost of housing construction and provide a stable stream of funding for redevelopment projects. To achieve this, we recommend establishing a Workforce/Affordable Housing

Development Fund. The funding comes from a sales tax based on on-site consumption of food and beverages. Voters in North Platte approved a half cent sales tax increase in 2022 for improvements to the North Platte Recreation Center and Cody Pool which will expire once this bond is paid off. Given There is an appetite for workforce housing and the relative ease in which the 2022 ballot measure passed, a new sales tax to fund housing is achievable. Based on 2022 Economic Census data, a 1.5% sales tax limited to on-site consumption of food and beverages would generate approximately $720,000 annually. This is based on an estimated annual sale of $48M in food and beverages in North Platte.

These funds could be used to:

1. Provide loans and grants to developers to construct new multi- and single-family housing.
2. Match private funds in the shared risk pool mentioned above.
3. Provide grants or loans to existing homeowners to make necessary repairs.
4. Provide capital for redevelopment efforts such property acquisition, demolition, etc.
5. Provide a revenue stream to pay off bonds issued for larger housing development initiatives.

As the title describes, this fund should be restricted to assisting those households earning less than 100% of the area median income. Since the funds are being generated from food and beverage tax, we recommend these funds be initially targeted to those employed in the food and accommodation service sectors. Based on 2023 data, there were 1,248 jobs in food and accommodation sector, with an average salary of $16,436.00. These employees are the working poor. A number of cities around the country use hotel/motel, and food and beverage taxes, often paid by tourists, to develop affordable housing in high-cost markets.

This is a local funding source, so the eligibility criteria is set locally, and subject to change as the housing market in Lincoln County evolves. These funds can also be used to leverage federal and state grants that often require a non-federal match.

Major Housing Projects

There are a number of existing housing projects underway in North Platte and Lincoln County, capitalizing on the increased economic development. However, there are several major projects which are in dire need of attention.

One of these projects is the old Hotel Pawnee, identified as the "White Elephant" of North Platte in the last Housing Assessment, this structure is a dark spot in the city. There has been no significant change since the last Housing Assessment as the Pawnee sits vacant to this day. The longer this property is used the more difficult it will be for it to be redeveloped as the building decays overtime. The city ***must*** either take control of the property or collaborate with the current owner to make progress. Revitalization of the Hotel Pawnee is the fastest way for North Platte to alleviate housing demand due to the number of units available sitting unused in the building.

Once the building is under control, the following are some of the funding sources that could be applied. See Funding Sources Chapter for Opportunity Zone description.

As the breakdown suggests development incentives and tax credits are a necessity to renovate a project of this scale. Once complete, the Hotel Pawnee can host a range of housing types from affordable to luxury depending on how it is renovated. Table 5.1 examines a variety of Midwest cities and their properties built around the same time as the Pawnee to show the likely rent charged in the building once it is rehabilitated. The Low Cost and High Cost categories display units in each city below and above the average rent price.

Once the Hotel Pawnee is under control, Table 5.2 examines some of the funding sources that could be applied.

See Funding Sources Chapter for Opportunity Zone description.

Another major housing project the city needs to capitalize on is the entire north side of North Platte. Comparing housing conditions north of the railroad, to the rest of North Platte reveals this area is worse off. This area has more vacant lots compared to other areas of North Platte. Houses are on average older north of the railroad compared other parts of the city. The data backs up a theme heard from the community during the engagement process, North Platte north of the river is historically underserved and needs a concentrated effort by city, non-profit, and private entities to address the issues it faces. As mentioned, some of the issues include poor housing condition and high vacancy rate. Additionally there are few retail and no grocery stores located in this part of town.

This creates a cycle of poor housing conditions discouraging new residents from moving or investing in the area. The lack of population or

economic growth means business interests are incentivized to take their operation to other growing parts of the city. The lack of business amenities in the area discourages people moving north of the railroad. These factors have created an economic downward spiral for the north side of North Platte.

The city of North Platte **must** reverse the current trends at the root of the issue, housing. By creating and maintaining an attainable, affordable, and quality housing stock north of the railroad the current trends should start to reverse. A combination of policy recommendations are needed to address housing development in this area. It should be noted, despite the challenge of this undertaking, the north side of North Platte has the greatest potential of any existing area in the city for solving the housing shortage. Additional infrastructure is not needed for the majority of the developable land. This gives this area of the city a distinct cost advantage compared to building a new subdivision. Utilization of this land keeps North Platte's growth footprint inward reducing the consumption of prime agricultural land for housing. A decrease in vacant or delipidated properties will improve the real estate market in the area making the area more desirable.

Given the challenges and opportunities the appropriate actions include:

1. Systematically designate all of the land incorporated in the city of North Platte north of the railroad and south of the North Platte River as blighted and substandard then designating the area as extremely blighted, to stay below the state mandated 35% of city land specified in a blight study. This will allow a state income credit for qualified home buyers, funding preferences to affordable housing developers, and a maximum of 20 years of TIF for applicable redevelopment.
    - All of the area north of the railroad is eligible to be designated as blighted and substandard given current demographic data.
    - A blight study should be initiated for the entire north side
    - Once complete the city should designate areas of the north side as blighted while

Table 5.1: Rehabilitated Residential Prices in the Region

Costs	Grand Island, NE			Lincoln, NE			Hastings, NE		
	Apartment Size (sq. ft.)	Rental Rate	Rent/sq ft	Apartment Size (sq. ft.)	Average Rental Rate	Rent/sq ft	Apartment Size (sq. ft.)	Average Rental Rate	Rent/sq ft
Low Cost	561	$ 900.00	$ 1.60	594	$ 909.00	$ 1.53	660	$ 825.00	$ 1.25
Average Cost	980	$ 1,018.56	$ 1.13	**926**	**$ 1,358.92**	**$ 1.47**	829	$ 1,039.06	$ 1.25
High Cost	700	$ 1,225.00	$ 1.75	3,167	$ 3,200.00	$ 1.01	1,005	$ 1,400.00	$ 1.39

Costs	Scottsbluff, NE			Omaha, NE			Cheyenne, WY		
	Apartment Size (sq. ft.)	Average Rental Rate	Rent/sq ft	Apartment Size (sq. ft.)	Average Rental Rate	Rent/sq ft	Apartment Size (sq. ft.)	Average Rental Rate	Rent/sq ft
Low Cost	900	$ 800.00	$ 0.89	650	$ 800.00	$ 1.23	715	$ 790.00	$ 1.10
Average Cost	928	$ 858.33	**$ 0.93**	1,058	$ 1,753.40	$ 1.66	1,116	$ 1,250.73	$ 1.12
High Cost	1,100	$ 925.00	$ 0.84	1,500	$ 3,000.00	$ 2.00	1,700	$ 1,583.00	$ 0.93

Sources: Zillow, Apartments.com, Downtown Lincoln Association

Table 5.2: Pawnee Hotel Funding Sources

Pawnee Hotel funding		
Total estimated project cost as of January 2025	**$14,000,000**	
Federal Historic Tax Credit 20% - Assume 50% eligibility	**$1,400,000**	**$12,600,000**
Nebraska State Historic Tax Credits 20% - Assume 50% eligibility	**$1,400.000**	**$11,200,000**
Tax Increment Financing - Blighted and Substandard - 15 Year Term	**$3,490,452**	**$7,709,547**
Assume $13,000,000.00 of eligible improvements		
Assume total levy of $1.752681		
Tax Increment Financing - Extremely Blighted - 20 Year Term	**$1,139,242**	**$6,546,063**
Opportunity Zone investments	**???????**	
Housing programs	**???????**	

remaining below the 35% blighted and substandard area allowed.
    - After this designation is granted an extremely blighted designation should be initiated on the same area.
    - Areas determined as extremely blighted do not count towards the 35% of blighted and substandard land allowed.
    - Repeat this process to designate the entire north side of North Platte as extremely blighted.
2. Establish an overlay zoning district over the north side to allow creativity for developers and homeowners to increase the supply of housing. This district should allow:
    - More cost effective housing types such as tiny homes.
    - Smaller minimum lot sizes to accommodate tiny homes on a lot proportional to the size of their structure.
    - Increased lot coverage standards to increase the amount of buildable area on each lot.
    - Reduced setback regulations to allow for a variety of designs for a site.
    - Increased maximum building height for additional variety of structures.
    - Reduced landscaping requirements on a per case basis.
3. Have the CRA act as an alternative to a land banking and assemble lots to drive down to cost of entry for developers and homebuyers;
4. Apply for U.S. Department of Housing and Urban Development (HUD) funding such as the Pro Housing Grant, Community Development Block Grant, Section 108 Loan Guarantee Program, Home Investment Partnerships Program, Rural Housing Service Programs to fund housing actions and incentives;
5. Consider passing an ordinance to reduce permitting, infrastructure tap, and other fees related to the development of lots on the north side;
6. Market the north side to developers by leveraging the incentives (TIF, funding preferences, build ready sites) available to them across this geography.

	Public Policy Action Items		$$$	2025	2026	2027	2028 to 2029	Management Statement / On-going
HPP-1.1	Code Enforcement – The City and County should take a more proactive approach toward property maintenance enforcement	1,3,8,7	1,4,6					
HPP-1.2	Code Enforcement – Amend the penalties section of the property maintenance to make violations of the Housing Maintenance and Occupancy Code a criminal penalty rather than civil violations.	1	-					
HPP-1.3	Code Enforcement – Create a mandatory registry of all rental properties in North Platte and begin the process of inspecting each property to proactively enforce the code.	1,4,9,10,14	1					
HPP-1.4	Inclusive Housing – Create a LMI set aside requirement for larger developments	1,4,7,8	-					
HPP-1.5	Land Banking – Establish a committee to begin the process of evaluating the feasibility of organizing a Lincoln County Land Bank, its purpose, mission, and operating parameters.	1,2, 3, 4,7,8, 9, 10	1					
HPP-1.6	Begin discussions with the County Treasurer on establishing a land bank and working through the logistics of authorizing the land bank to give automatically accepted bids to the Treasurer tax liens.	1,2, 3, 4,7,8, 9, 10	1,2					
HPP-1.7	Modular and Manufactured Housing – Explore partnerships with the Nebraska Manufactured Housing Association to work with local housing manufactures to develop a palette of neighborhood context sensitive home plans for infill development.	1,2, 3, 4,7,8, 9, 10	1,3					
HPP-1.8	Vacant/Storage Housing – Create a mandatory registry of all vacant/storage homes in North Platte and establish maintenance standards for these properties.	1,3,9	1					
HPP 1.9	Zoning – Ensure the proper language is included in the zoning code to meet the requirements of LB866 "Missing Middle Housing".	1,11	-					
HPP-1.10	Zoning - Ensure all residential districts are fair and equal and that no specific exclusionary language exists in one district or another.	1,11	1					
HPP-1.11	Zoning – Ensure that the inclusive residential districts are equally allocated within all portions of the community.	1,11	1					
HPP-1.12	Zoning – Residential types, stick-built and manufactured homes, should be equally allowed in all residential districts.	1,11	1					
HPP-1.13	Additional Housing Types – Work with an architecture firm to develop a housing palette of pre-approved homes to fit the character of North Platte	1,10,11	1					

Organization:

1 City of North Platte
2 Lincoln County
3 North Platte Community Redevelopment Authority
4 North Platte Housing Authority
5 NEDED
6 NIFA
7 Lincoln County Community Development
8 North Platte Area Chamber of Commerce and Economic Development
9 Private Businesses
10 Developers
11 Consultants
12 Nebraska Department of Transportation
13 NPPD
14 Local Organizations
15 Housing and Urban Development

Funding Sources:

1 General Funds
2 Bonding
3 TIF
4 Grants
5 Private Funds
6 Sales Tax/Occupation Taxes

	Financial Tools and Incentives Action Items		$$$	2025	2026	2027	2028 to 2029	Management Statement / On -going
HFT-1.1	Expanded Private Financing Options – Work with local banks and credit unions to provide support for first-time home buyers to promote home ownership.	1,3,5,8,9,14, 15	1,4,5					
HFT-1.2	FHA 203K – Explore partnerships with local banks, or those in Omaha and Lincoln, to originate FHA 203K rehabilitation loans.	7,8,9	-					
HFT-1.3	Develop a Community Land Trust	7,8,9	1,3,4,5,6					
HFT-1.4	CRA – Develop Redevelopment Plans for northern North Platte neighborhoods or other areas outlined in this report that have high concentrations of poor-quality housing	1,3,5,6,7,89, 10,14, 15	1, 3,4,5					
HFT-1.5	CRA - Expand the CRA to have the capability to be the land bank for North Platte.	1	-					
HFT1.6	CRA - Identify, acquire and solicit private sector land developers to create new subdivisions in North Platte, or soon to be annexed property.	1,3,7,8,9, 10	1,3,4					
HFT-1.7	Workforce Housing Development Fund – Establish a dedicated fund using an Occupation Tax on food and beverages consumed on-site. Fund will be used for the creation of workforce housing focused on the service industries.	1,7,8,9,10	1					
HFT-1.8	Pawnee Hotel	1,2,3,4,5,6,7, 8,9,10,11,12, 14,15	1,2,3,4,5 6					
HFT-1.9	Northern North Platte Housing Project	1,2,3,4,5,6,7, 8,9,10,11,14, 15	1,2,3,4,5 6					

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Funding Sources:

1 General Funds
2 Bonding
3 TIF
4 Grants
5 Private Funds
6 Sales Tax/Occupation Taxes



Chapter 6
Village of Brady

The Lincoln County and North Platte Housing Needs Assessment also includes all of the incorporated villages within Lincoln County. These include: Brady, Hershey, Maxwell, Sutherland, Wallace, and Wellfleet.

Each village will be examined similarly to North Platte; however, in some cases the data has a greater margin or error than the actual population of the village. Therefore, those data will not be included.

Specifics of these data have been shared with a few communities and we have accounted for any thoughts and input received.

Household Income Ranges - Brady

Table 6.1 illustrates the estimated number of households by income range. The Table indicates 58% of the households in Brady were earning below $74,999 annually. Therefore, over 1/2 of the households in Brady are earning less than the Nebraska's Median Household Income of $74,985 annually. In comparison the Median Household Income in Brady was $78,393 annually.

Table 6.1: Brady Household Income

2024 Household Income Range	Brady	Percent of Households
Less than $15,000	14	9%
$15,000-$24,999	9	6%
$25,000-$34,999	14	9%
$35,000-$49,999	30	20%
$50,000-$74,999	21	14%
$75,000-$99,999	28	19%
$100,000-$149,999	17	11%
$150,000-$199,999	8	5%
$200,000 or greater	10	7%
2024 Households by Income Base	151	100%

Source: ESRI Income Estimates

Substandard Housing and Cost Burdened Households

If renter households are paying more than 30% of their income toward housing costs, this may lead to high turnover or out migration in search of higher paying jobs, or lower housing costs. It also results in less disposable income to save for emergencies or spend in the community. Cost burdened homeowners face additional challenges. If they are paying more than 30% of their income toward housing costs, not only does this leave less money for discretionary income, but less money for home repairs or the ability to weather a financial emergency which could result in foreclosure, further destabilizing a neighborhood or community.

Table 6.2: Housing Cost Burden - Brady

	Brady
Not Rent Burdened (0% - 29.9% of Household Income)	83.3%
Rent Burdened (30% + of Household Income)	0.0%
Severely Rent Burdened (50% + of Household Income)	0.0%
Gross Rent as a % of HH Inc Not Computed	16.6%
Rental Households Base	24

Source: 2019-2023 US Census American Community Survey

Table 6.3: Housing Cost Burden - Brady

	Brady
Not Cost Burdened (0% - 29.9% of Household Income)	86.9%
Cost Burdened (30% + of Household Income)	13.0%
Severely Cost Burdened (50% + of Household Income)	9.3%
Gross Rent as a % of HH Inc Not Computed	0.0%
Owner Occupied Households Base	161

Source: 2019-2023 US Census American Community Survey

The most recent 2019-2023 ACS 5-year estimate indicates none of Brady renters are cost burdened, and pay more than 30% of the income towards housing costs.

There are a higher number of cost burdened homeowners. Within Brady, 13% or nearly 21 homeowners pay more than 30% of their income toward housing costs, and around 15 homeowners spend over 50% of their income on housing cost. Paying this much of a household's income toward housing cost leaves little disposable income for other activities and increases the likelihood of foreclosure if there is a financial emergency within the household.

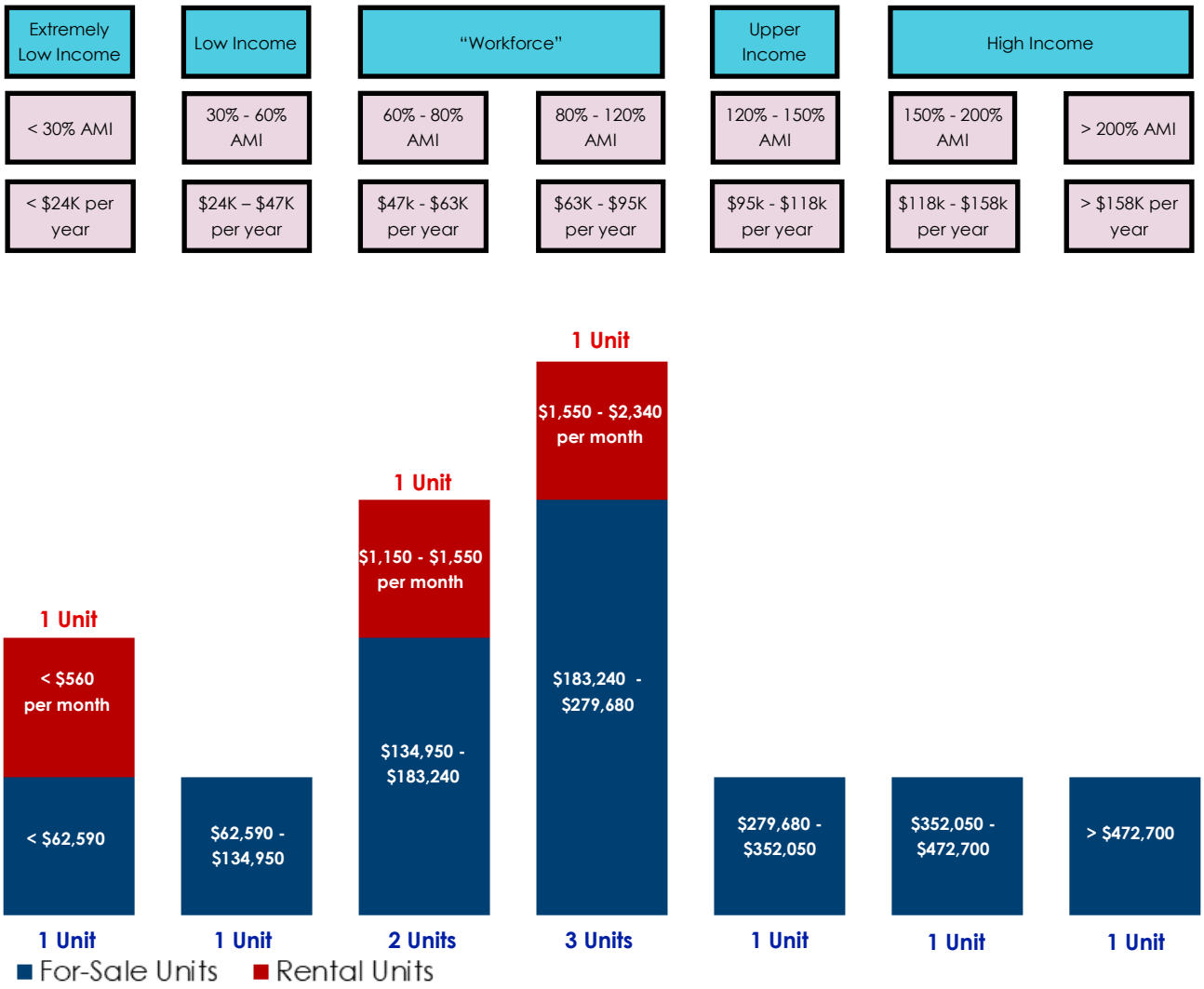
In addition, nearly 50 households in Brady report having at least one disability. This could be physical or cognitive, but regardless of the disability planning for this segment of the population is important because as the population continues to age the number of individuals with disabilities will increase. There will be a need to construct or renovate existing housing that is fully accessible or visitable.

Table 6.4: At Risk Households - Brady

Variable	Brady
2019-2023 ACS Households Below the Poverty Level	10
Percent below the Poverty Level	5%
2019-2023 ACS Households with 1+ Persons with a Disability	71
2019-2023 ACS Households at or Above the Poverty Level	175
2012-2022 ACS Married Couple Families below Poverty Level	10
2019-2023 ACS Households with Social Security Income	96
2019-2023 ACS Households with No Social Security Income	89
2019-2023 ACS Households with Retirement Income	87
2019-2023 ACS Households with No Retirement Income	98
2019-2023 ACS Households with Public Assistance Income	8
2019-2023 ACS Households with No Public Assistance Income	177
2019-2023 ACS Total Households	185

Source: 2019-2023 US Census American Community Survey

Figure 6.1: Brady 10 Year Demand Projection



Sources: American Community Survey 2019-2023, H.U.D., Income Limits Summary, Maple Tech International, and Marvin Planning Consultants

Demand Analysis - Brady

Figure 6.1 displays the number of housing units needed to fulfill demand over the next 10 years. The figure breaks down demand by income group and tenure (owner/renter occupied units) to understand where housing production should be focused over the next 10 years. It is estimated between 1 and 71 total units are needed in the next 10 years to fulfill the expected demand.

There are no housing units in the "Vacant - Other" category in the 2019-2023 ACS, indicating all properties in Brady are utilized in the housing market. However this data is based on a small sample size and there is a margin of error. Given the margin of error we can substitute the number of poor and very poor quality units in Brady from the Lincoln County Assessor's Office. There are 9 poor and very poor quality units in Brady and we estimate that 10% of the substandard housing stock can be replaced and is added to the demand. This means approximately 2 units renovated within the next 10 years will alleviate some of the demand for housing.

There is significant demand across all income ranges for both owner and renter occupied housing. The highest demand over the next 10 years is in the "workforce" income range. It is estimated at least seven units are needed for workforce housing.

Housing Conditions - Brady

The following maps indicate the quality of residential dwelling units within Brady. The data for the maps is based on the data within the Lincoln County Assessor's database.

Figure 6.2: Residence Type – Brady

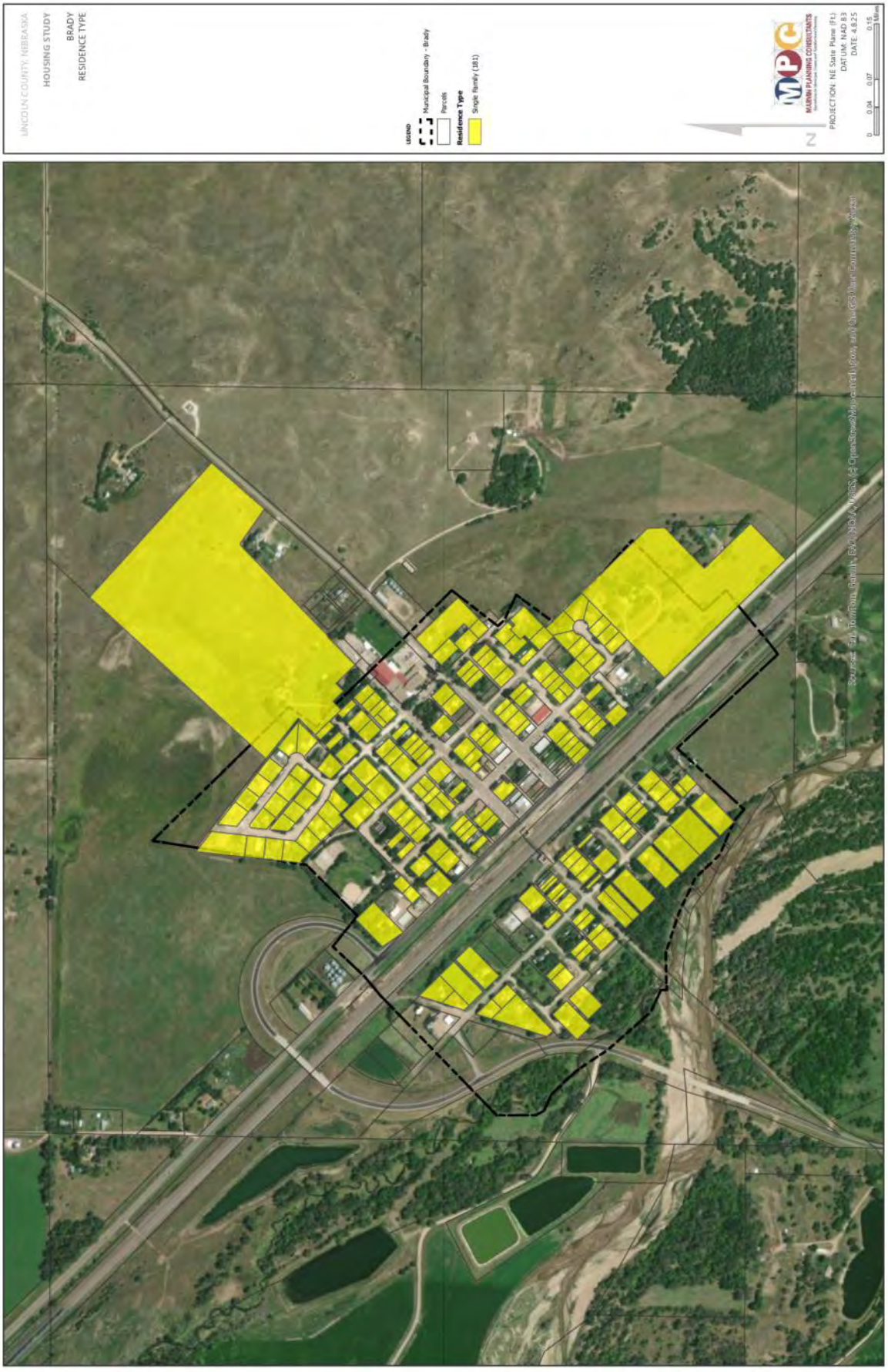


Figure 6.3: Condition Analysis – Brady

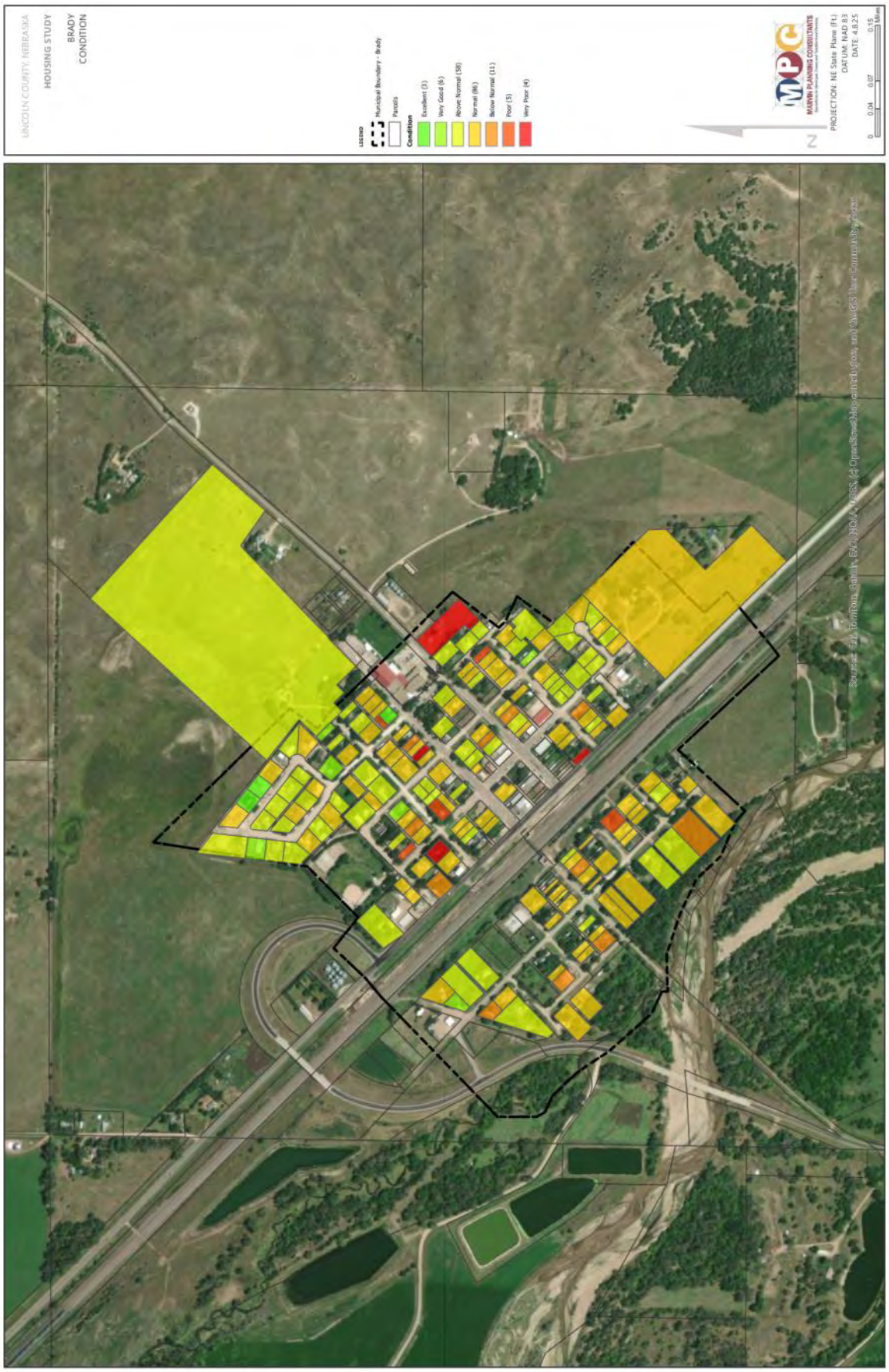


Figure 6.4: Year Built – Brady

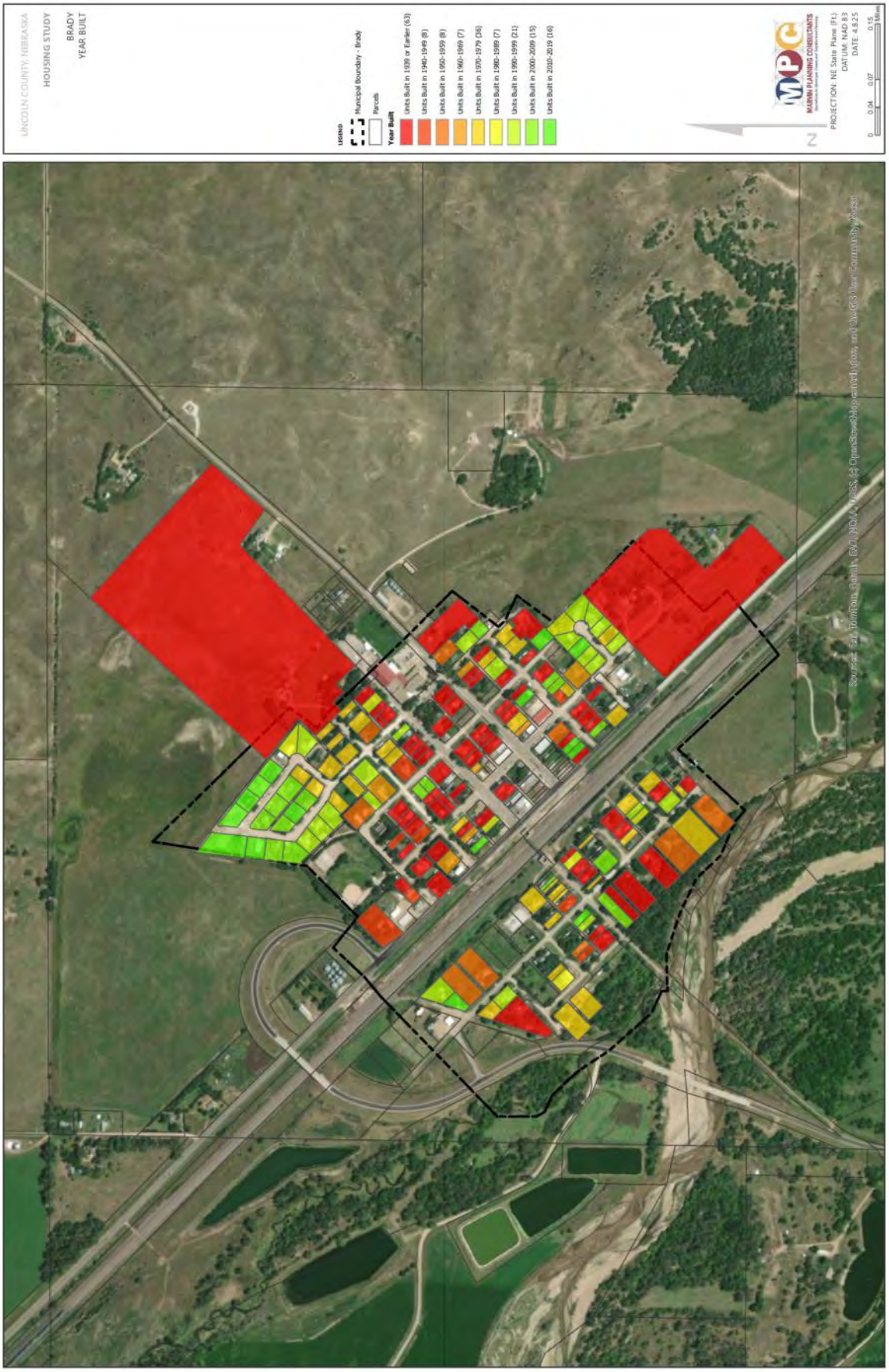


Figure 6.5: 40 Years and Older – Brady

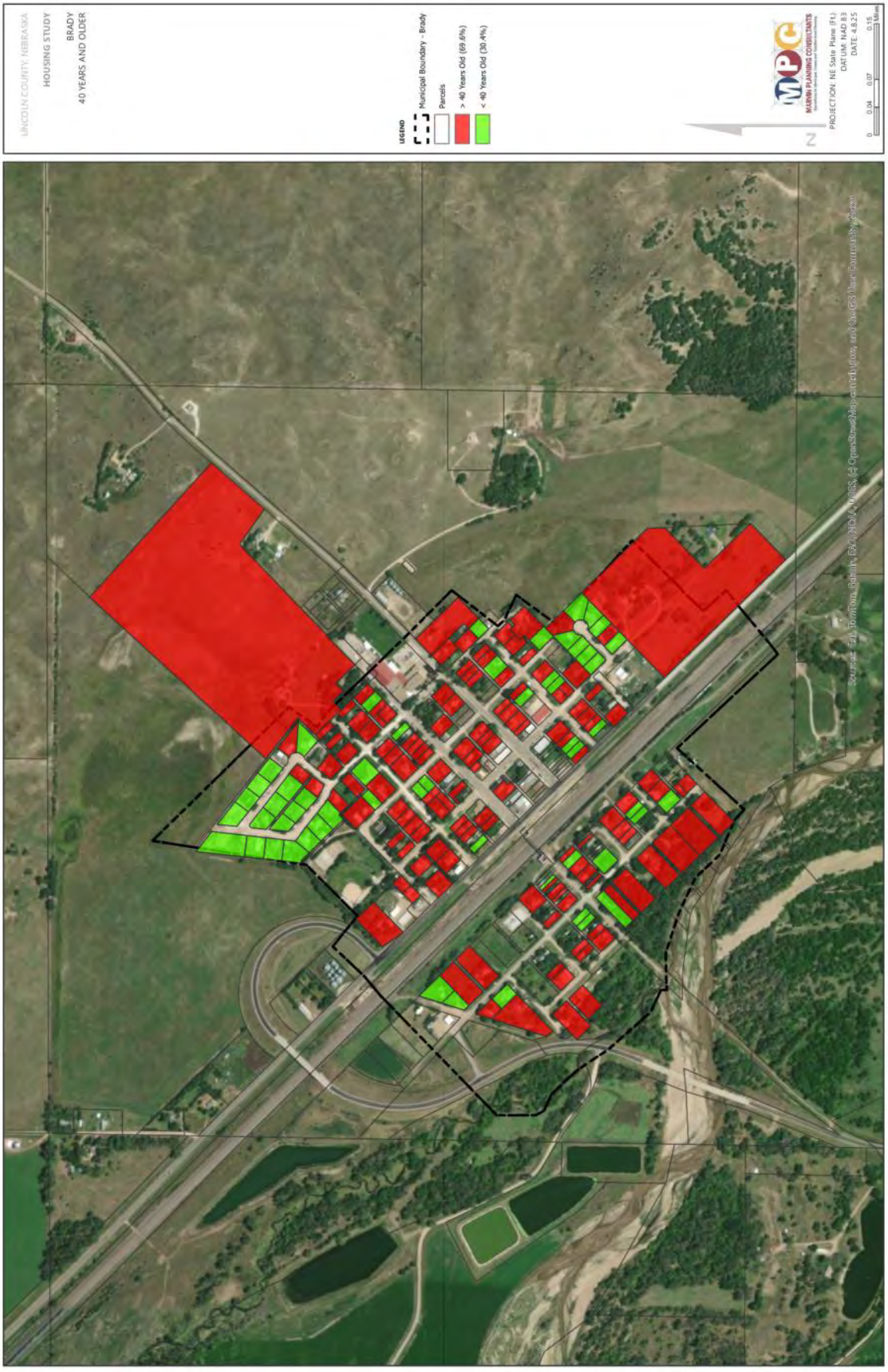


Figure 6.6: 60 Years and Older – Brady

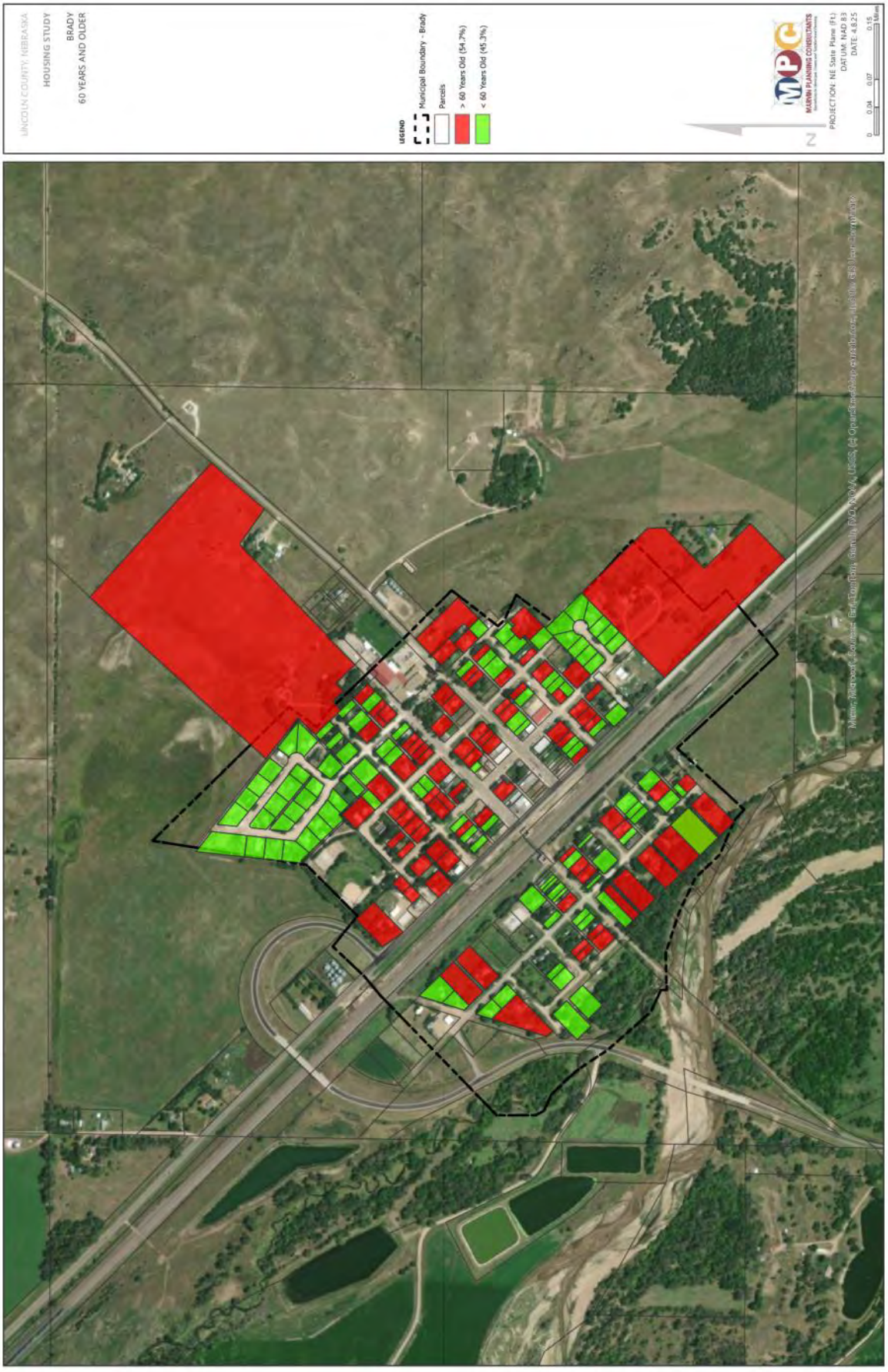
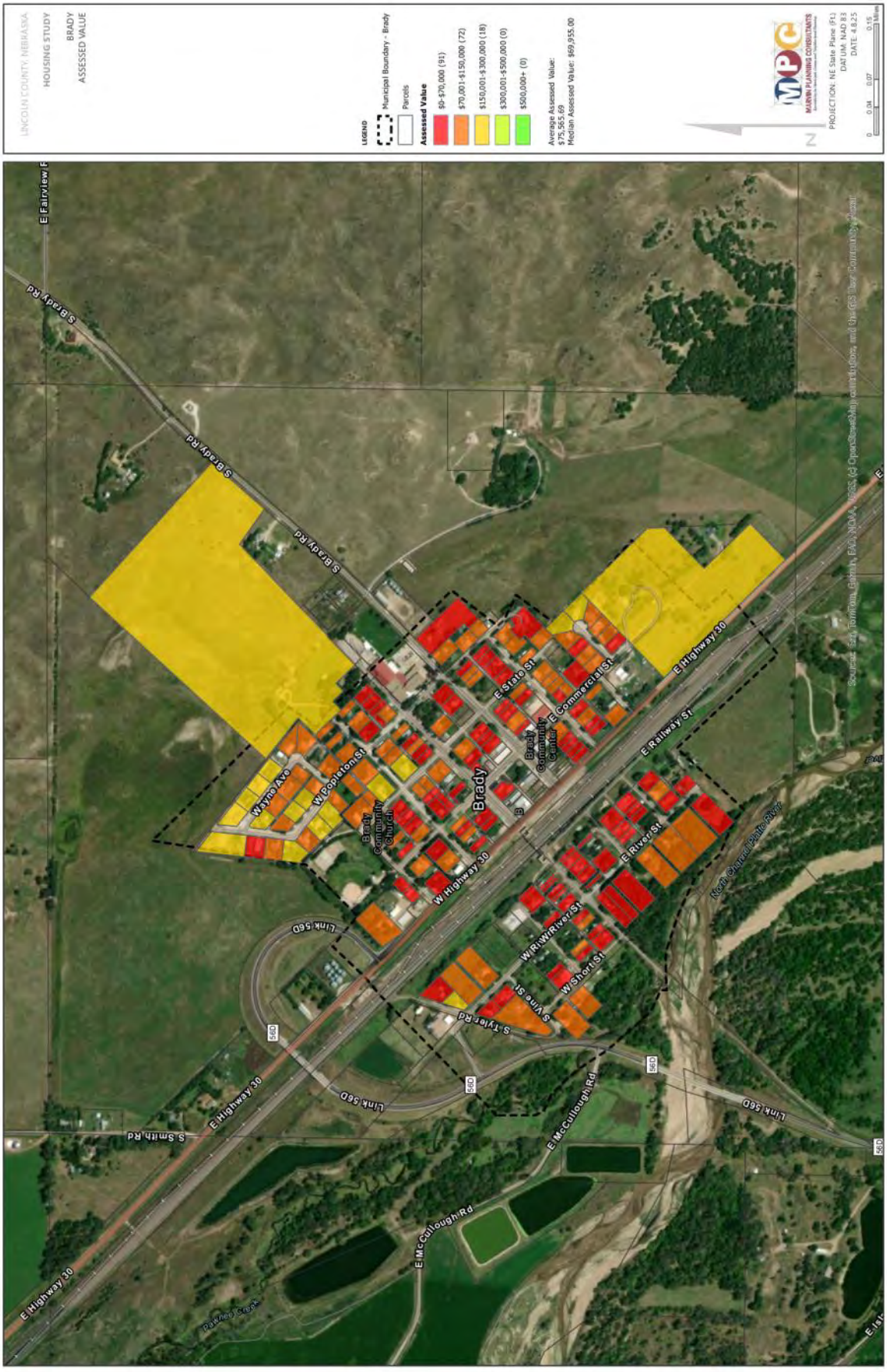


Figure 6.7: Assessed Value – Brady



This section is intended to indicate residential dwellings in need of improvement or demolition. It is sometimes similar and cheaper to find a dwelling unit in need of a little tender loving care and fix it up as opposed to demolition and reconstruction. There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Appendix.

Brady Housing Make-up

Within Brady, the residential make-up is as follows:

- Single-family 100.0%

These locations are on Figure 6.2.

The age of structures in Brady is as follows:

Figures 6.3 and 6.4 indicate the condition and age of the residential structures in Brady. Currently Brady has 5.0% of the housing stock rated as a 2, 2.5, or 3 which is Poor Condition. This housing stock is spread throughout the community.

The median assessed value for a home in Brady is $69,955. 69.9% of homes in Brady are over 40 years old while 45.3% are over 60 years old.

Brady Recommendations

Discussions with the individuals from Brady showed a relatively aggressive approach to economic development and new housing within the Village. The demand analysis indicates the need for additional housing in the community therefore:

6.1 The Village should continue their strategy with regard to basic economic and housing development.

6.2 The Village should re-examine their current Comprehensive Plan, if older than 10 years, and evaluate if the plan needs updated to serve the community's housing priorities.

6.3 The Village should examine their current zoning regulations to identify any shortcomings and issues not available to the community and future developers.

6.4 The Village should continue to examine the use of Tax Increment Financing for workforce housing, family housing, as well as the replacement and/or extension of utilities.

6.5 Work with Lincoln County Community Development Corporation in North Platte on different housing programs and grants.

6.6 Work with North Platte Area Chamber of Commerce and Development Corporation on other types of housing and economic development activities.

6.7 Develop a private investment club in order to continue building new homes within Brady.

Note: If all spaces are filled in then the recommendations is considered to be an ongoing activity with no end period.

Recommendation	Time Frame for Completion		
	2025	2026 to 2027	2028 to 2029
6.1			
6.2			
6.3			
6.4			
6.5			
6.6			
6.7			



Chapter 7
Village of Hershey

The Lincoln County and North Platte Housing Needs Assessment also includes all of the incorporated villages within Lincoln County. These include: Brady, Hershey, Maxwell, Sutherland, Wallace, and Wellfleet.

Each village will be examined similarly to North Platte; however, in some cases the data has a greater margin or error than the actual population of the village. Therefore, those data will not be included.

Specifics of this data have been shared with a few communities and we have accounted for any thoughts and input received.

Household Income Ranges - Hershey

Table 7.1 illustrates the estimated number of households by income range. The Table indicates 58% of the households in Hershey were earning below $74,999 annually. Therefore, over 1/2 of the households in Hershey are earning less than the Nebraska's Median Household Income of $74,985 annually. In comparison the Median Household Income in Hershey was $79,375 annually.

Table 7.1: Hershey Household Income

2024 Household Income Range	Hershey	Percent of Households
Less than $15,000	27	10%
$15,000-$24,999	10	4%
$25,000-$34,999	16	6%
$35,000-$49,999	27	10%
$50,000-$74,999	74	28%
$75,000-$99,999	26	10%
$100,000-$149,999	40	15%
$150,000-$199,999	33	13%
$200,000 or greater	12	4%
2024 Households by Income Base	265	100%

Source: ESRI Income Estimates

Substandard Housing and Cost Burdened Households

If renter households are paying more than 30% of their income toward housing costs, this may lead to high turnover or out migration in search of higher paying jobs, or lower housing costs. It also results in less disposable income to save for emergencies or spend in the community. Cost burdened homeowners face additional challenges. If they are paying more than 30% of their income toward housing costs, not only does this leave less money for discretionary income, but less money for home repairs or the ability to weather a financial emergency which could result in foreclosure, further destabilizing a neighborhood or community.

Table 7.2: Housing Cost Burden - Hershey

	Hershey
Not Rent Burdened (0% - 29.9% of Household Income)	31.8%
Rent Burdened (30% + of Household Income)	34.1%
Severely Rent Burdened (50% + of Household Income)	15.9%
Gross Rent as a % of HH Inc Not Computed	34.1%
Rental Households Base	44

Source: 2019-2023 US Census American Community Survey

Table 7.3: Housing Cost Burden - Hershey

	Hershey
Not Cost Burdened (0% - 29.9% of Household Income)	85.3%
Cost Burdened (30% + of Household Income)	14.6%
Severely Cost Burdened (50% + of Household Income)	4.6%
Gross Rent as a % of HH Inc Not Computed	0.0%
Owner Occupied Households Base	216

Source: 2019-2023 US Census American Community Survey

The most recent 2019-2023 ACS 5-year estimate indicates over 1/3rd of Hershey renters are cost burdened, and pay more than 30% of their income towards housing costs. This represents 15 renter households. Around 16% of renters in Hershey are severely rent burdened, and pay more than 50% of their income towards housing costs.

While there are less cost burdened homeowners, the numbers are still high. Within Hershey, around 15% or nearly 32 homeowners pay more than 30% of their income toward housing costs, and around 5% or 10 homeowners spend over 50% of their income on housing cost. Paying this much of a household's income toward housing cost leaves little disposable income for other activities and increases the likelihood of foreclosure if there is a financial emergency within the household.

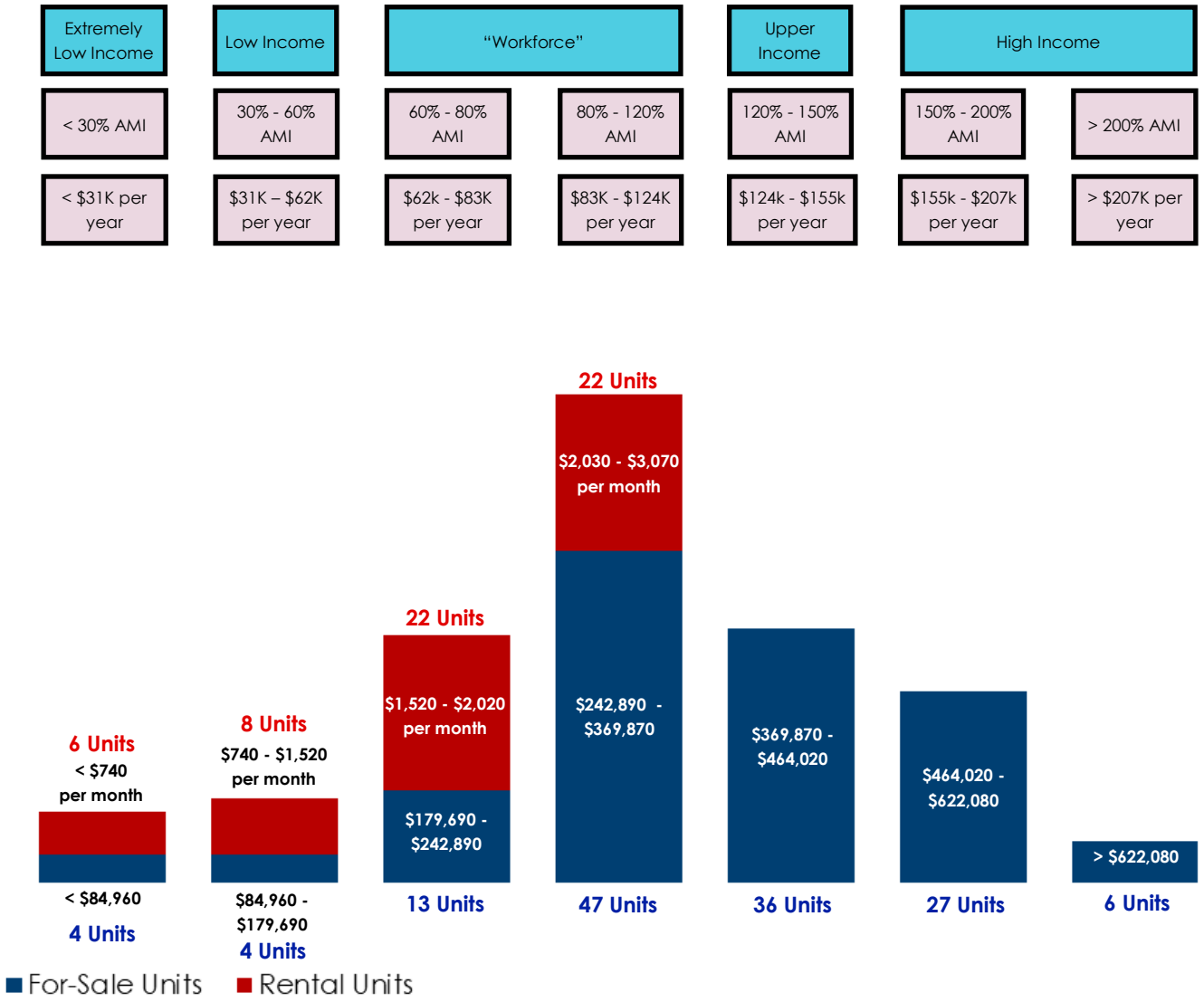
In addition, nearly 50 households in Brady report having at least one disability. This could be physical or cognitive, but regardless of the disability planning for this segment of the population is important because as the population continues to age the number of individuals with disabilities will increase. There will be a need to construct or renovate existing housing that is fully accessible or visitable.

Table 7.4: At Risk Households - Hershey

Variable	Hershey
2019-2023 ACS Households Below the Poverty Level	22
Percent below the Poverty Level	8%
2019-2023 ACS Households with 1+ Persons with a Disability	69
2019-2023 ACS Households at or Above the Poverty	240
2012-2022 ACS Married Couple Families below the Poverty Level	0
2019-2023 ACS Households with Social Security Income	109
2019-2023 ACS Households with No Social Security	153
2019-2023 ACS Households with Retirement Income	58
2019-2023 ACS Households with No Retirement Income	204
2019-2023 ACS Households with Public Assistance	7
2019-2023 ACS Households with No Public Assistance	255
2019-2023 ACS Total Households	262

Source: 2019-2023 US Census American Community Survey

Figure 7.1: Hershey 10 Year Demand Projection



Sources: American Community Survey 2019-2023, H.U.D., Income Limits Summary, Maple Tech International, and Marvin Planning Consultants

Demand Analysis - Hershey

Figure 7.1 displays the number of housing units needed to fulfill demand over the next 10 years. The figure breaks down demand by income group and tenure (owner/renter occupied units) to understand where housing production should be focused over the next 10 years. It is estimated between 150 and 240 total units are needed in the next 10 years to fulfill the expected demand.

There are 12 housing units in the "Vacant - Other" category in the 2019-2023 ACS, indicating several properties in Hershey not used in the housing market. However the margin of error for this data is greater than the value of "Vacant - Other" units. Given the margin of error we can substitute the number of poor and very poor quality units in Hershey from the Lincoln County Assessor's Office. There are 8 poor and very poor quality units in Hershey and we estimate that 10% of the substandard housing stock can be replaced and is added to the demand. This means approximately 2 units renovated within the next 10 years will alleviate some of the demand for housing.

There is significant demand across all income ranges for both owner and renter occupied housing. The highest demand over the next 10 years is in the "workforce" income range. It is estimated at least 104 units are needed for workforce housing. This is forecasted to be the starting income range for many of the jobs at the Nebraska International Port of the Plains in Hershey.

Housing Conditions - Hershey

The following maps indicate the quality of residential dwelling units within Hershey. The data for the maps is based on the data within the Lincoln County Assessor's database.

Figure 7.2: Residence Type – Hershey

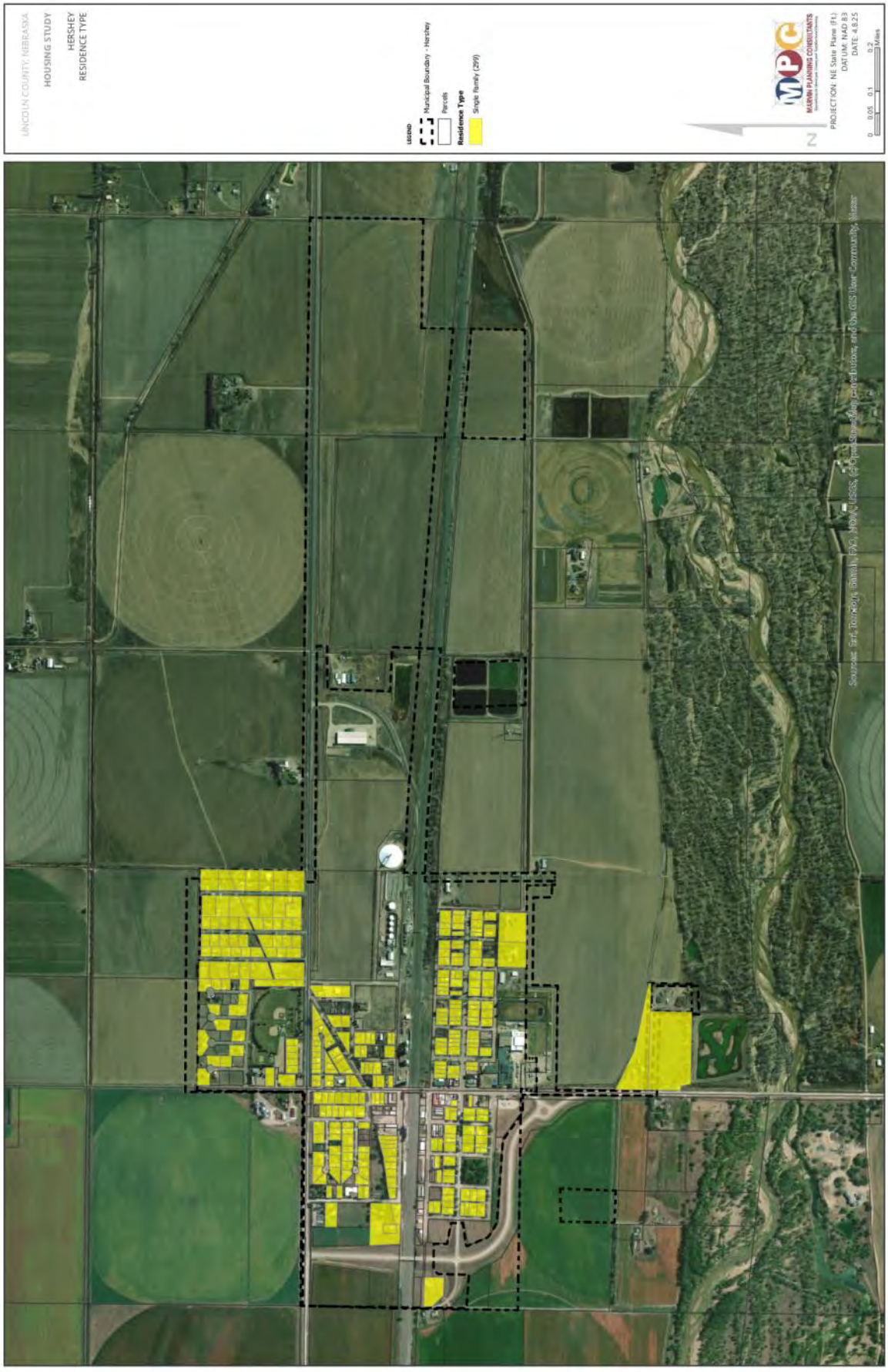


Figure 7.3: Condition Analysis – Hershey



Figure 7.4: Year Built – Hershey



Figure 7.5: 40 Years and Older – Hershey



Figure 7.6: 60 Years and Older – Hershey

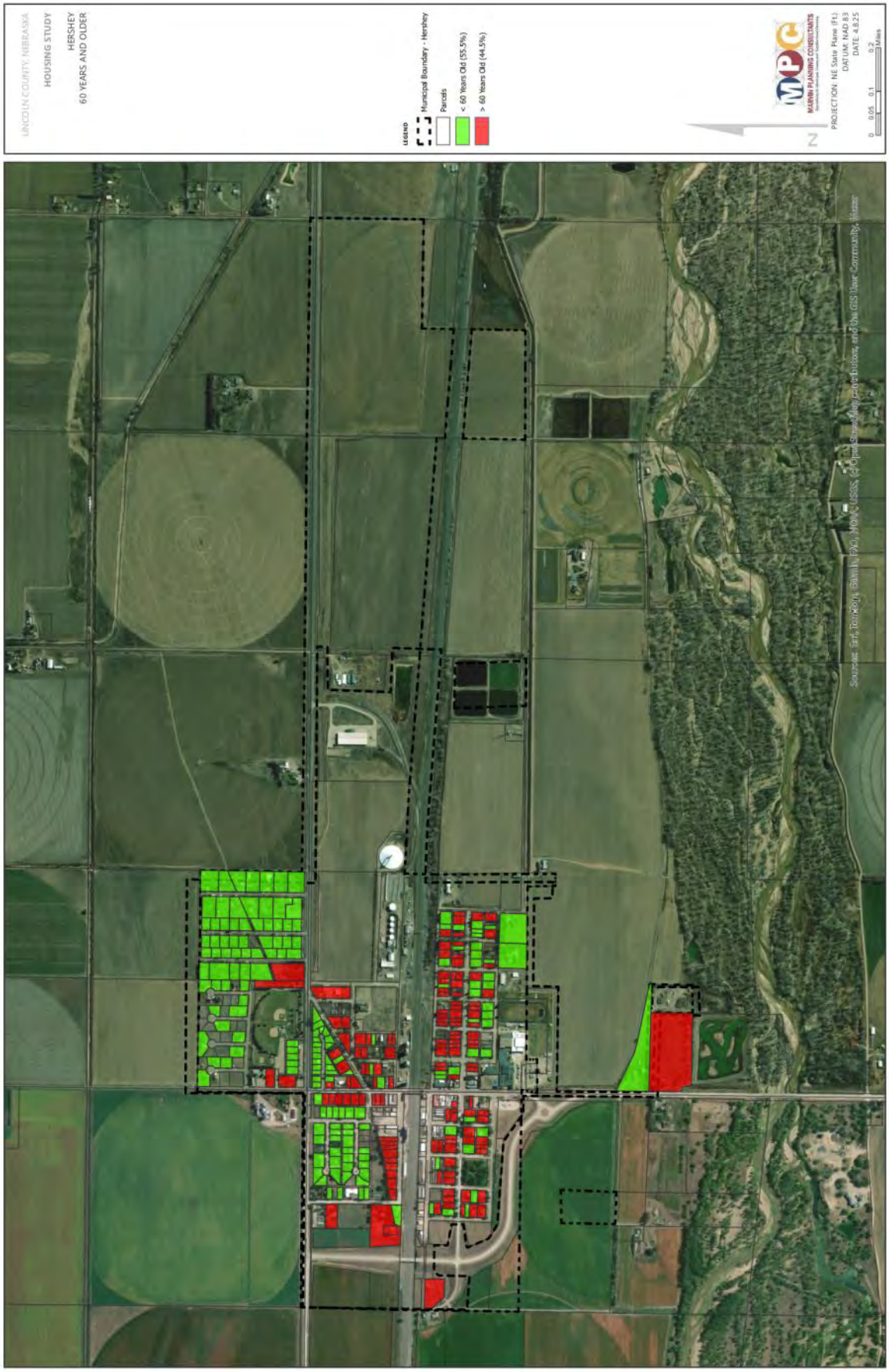


Figure 7.7: Assessed Value – Hershey



This section is intended to indicate residential dwellings in need of improvement or demolition. It is sometimes similar and cheaper to find a dwelling unit in need of a little tender loving care and fix it up as opposed to demolition and reconstruction.

There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Appendix.

Hershey Housing Make-up

Within Hershey, the residential make-up is as follows:

- Single-family 100.0%

These locations are on Figure 7.2.

The age of structures in Hershey is as follows:

Figures 7.3 and 7.4 indicate the condition and age of the residential structures in Hershey. Currently Hershey has 2.7% of the housing stock rated as a 2, 2.5, or 3 which is Poor Condition. This housing stock is spread throughout the community.

The median assessed value for a home in Hershey is $100,733. 82.3% of homes in Hershey are over 40 years old while 44.5% are over 60 years old.

Hershey Recommendations

Discussions with the individuals from Hershey showed a relatively aggressive approach to economic development and new housing within the Village. The demand analysis indicates the need for additional housing in the community therefore:

7.1 The Village should continue their strategy with regard to basic economic and housing development.

7.2 The Village should re-examine their current Comprehensive Plan, if older than 10 years, and evaluate if the plan needs updated to serve the community's housing priorities.

7.3 The Village should examine their current zoning regulations to identify any shortcomings and issues not available to the community and future developers.

7.4 The Village should continue to examine the use of Tax Increment Financing for workforce housing, family housing, as well as the replacement and/or extension of utilities.

7.5 Work with Lincoln County Community Development Corporation in North Platte on different housing programs and grants.

7.6 Work with North Platte Area Chamber of Commerce and Development Corporation on other types of housing and economic development activities.

7.7 Develop a private investment club in order to continue building new homes within Hershey.

Note: If all spaces are filled in then the recommendations is considered to be an ongoing activity with no end period.

Recommendation	Time Frame for Completion		
	2025	2026 to 2027	2028 to 2029
7.1			
7.2			
7.3			
7.4			
7.5			
7.6			
7.7			



Chapter 8
Village of Maxwell

The Lincoln County and North Platte Housing Needs Assessment also includes all of the incorporated villages within Lincoln County. These include: Brady, Hershey, Maxwell, Sutherland, Wallace, and Wellfleet.

Each village will be examined similarly to North Platte; however, in some cases the data has a greater margin or error than the actual population of the village. Therefore, those data will not be included.

Specifics of this data have been shared with a few communities and we have accounted for any thoughts and input received.

Household Income Ranges - Maxwell

Table 8.1 illustrates the estimated number of households by income range. The Table indicates 44% of the households in Maxwell were earning below $74,999 annually. Therefore, over 1/3 of the households in Maxwell are earning less than the Nebraska's Median Household Income of $74,985 annually. In comparison the Median Household Income in Maxwell was $78,750 annually.

Table 8.1: Maxwell Household Income

2024 Household Income Range	Maxwell	Percent of Households
Less than $15,000	5	5%
$15,000-$24,999	6	6%
$25,000-$34,999	9	8%
$35,000-$49,999	10	9%
$50,000-$74,999	22	21%
$75,000-$99,999	20	19%
$100,000-$149,999	21	20%
$150,000-$199,999	11	10%
$200,000 or greater	2	2%
2024 Households by Income Base	119	100%

Source: ESRI Income Estimates

Substandard Housing and Cost Burdened Households

If renter households are paying more than 30% of their income toward housing costs, this may lead to high turnover or out migration in search of higher paying jobs, or lower housing costs. It also results in less disposable income to save for emergencies or spend in the community. Cost burdened homeowners face additional challenges. If they are paying more than 30% of their income toward housing costs, not only does this leave less money for discretionary income, but less money for home repairs or the ability to weather a financial emergency which could result in foreclosure, further destabilizing a neighborhood or community.

Table 8.2: Housing Cost Burden - Maxwell

	Maxwell
Not Rent Burdened (0% - 29.9% of Household Income)	71.4%
Rent Burdened (30% + of Household Income)	9.5%
Severely Rent Burdened (50% + of Household Income)	4.7%
Gross Rent as a % of HH Inc Not Computed	19.0%
Rental Households Base	21

Source: 2019-2023 US Census American Community Survey

Table 8.3: Housing Cost Burden - Maxwell

	Maxwell
Not Cost Burdened (0% - 29.9% of Household Income)	93.8%
Cost Burdened (30% + of Household Income)	6.1%
Severely Cost Burdened (50% + of Household Income)	6.1%
Gross Rent as a % of HH Inc Not Computed	0.0%
Owner Occupied Households Base	65

Source: 2019-2023 US Census American Community Survey

The most recent 2019-2023 ACS 5-year estimate indicates around 10% of Maxwell renters are cost burdened, and pay more than 30% of their income towards housing costs. This represents two renter households. Around 5% of renters in Maxwell are severely rent burdened, and pay more than 50% of their income towards housing costs.

While there are less cost burdened homeowners, it is still not a favorable position for households to be in. Within Maxwell, around 6% or around 5 homeowners pay more than 30% of their income toward housing costs, all of these homeowners spend over 50% of their income on housing cost. Paying this much of a household's income toward housing cost leaves little disposable income for other activities and increases the likelihood of foreclosure if there is a financial emergency within the household.

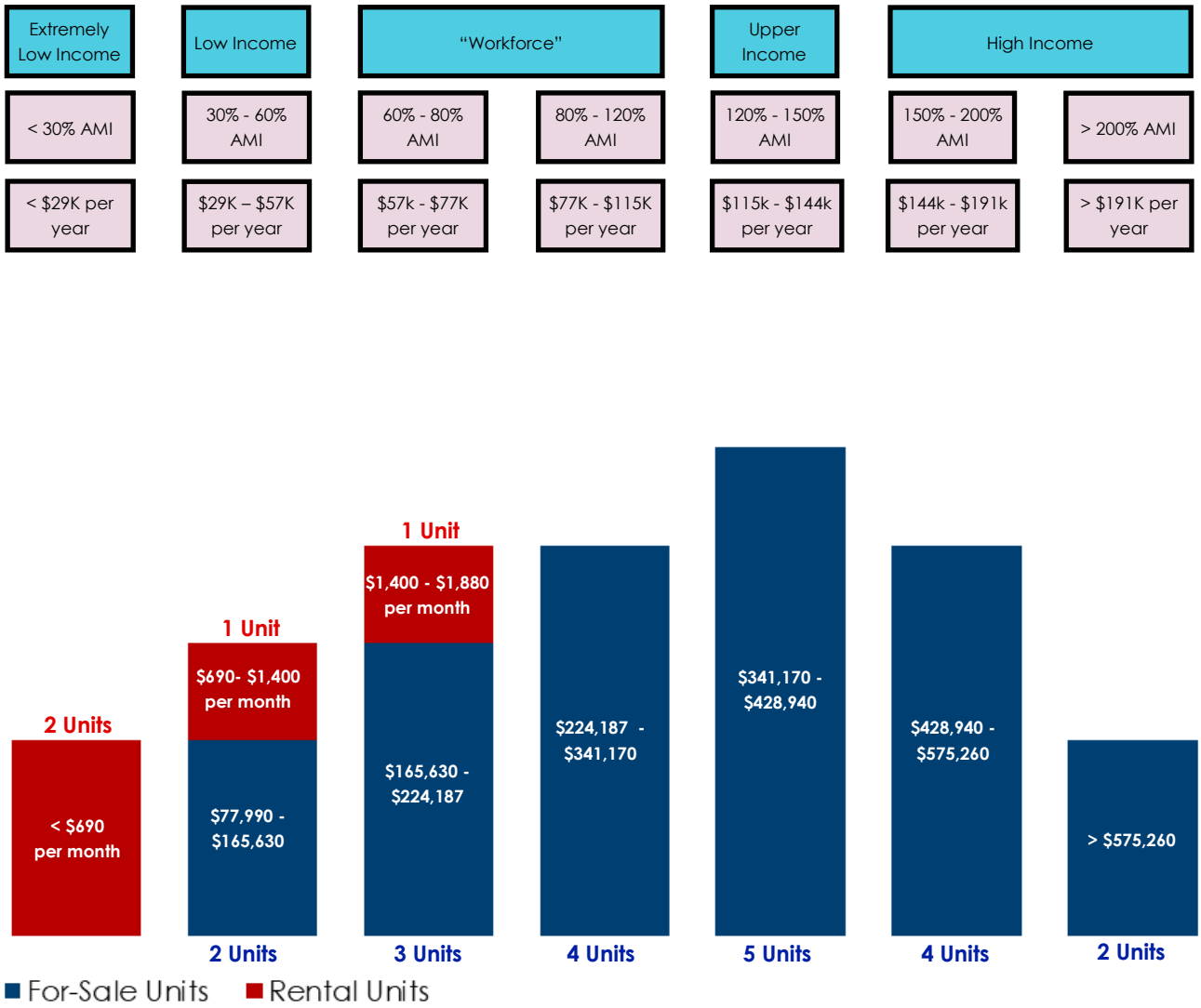
In addition, nearly 18 households in Maxwell report having at least one disability. This could be physical or cognitive, but regardless of the disability planning for this segment of the population is important because as the population continues to age the number of individuals with disabilities will increase. There will be a need to construct or renovate existing housing that is fully accessible or visitable.

Table 8.4: At Risk Households - Maxwell

Variable	Maxwell
2019-2023 ACS Households Below the Poverty Level	9
Percent below the poverty level	10%
2019-2023 ACS Households with 1+ Persons with a Disability	18
2019-2023 ACS Households at or Above the Poverty Level	77
2012-2022 ACS Married Couple Families below Poverty Level	1
2019-2023 ACS Households with Social Security Income	22
2019-2023 ACS Households with No Social Security Income	64
2019-2023 ACS Households with Retirement Income	7
2019-2023 ACS Households with No Retirement Income	79
2019-2023 ACS Households with Public Assistance Income	0
2019-2023 ACS Households with No Public Assistance Income	86
2019-2023 ACS Total Households	86

Source: 2019-2023 US Census American Community Survey

Figure 8.1: Maxwell 10 Year Demand Projection



Sources: American Community Survey 2019-2023, H.U.D., Income Limits Summary, Maple Tech International, and Marvin Planning Consultants

Demand Analysis - Maxwell

Figure 8.1 displays the number of housing units needed to fulfill demand over the next 10 years. The figure breaks down demand by income group and tenure (owner/renter occupied units) to understand where housing production should be focused over the next 10 years. It is estimated between 1 and 47 total units are needed in the next 10 years to fulfill the expected demand.

There are 12 housing units in the "Vacant - Other" category in the 2019-2023 ACS, indicating several properties in Maxwell not used in the housing market. However the margin of error for this data is greater than the value of "Vacant - Other" units. Given the margin of error we can substitute the number of poor and very poor quality units in Hershey from the Lincoln County Assessor's Office. There are 5 poor and very poor quality units in Maxwell and we estimate that 10% of the substandard housing stock can be replaced and is added to the demand. This means approximately a unit renovation within the next 10 years will alleviate some of the demand for housing.

There is significant demand across all income ranges for both owner and renter occupied housing. The highest demand over the next 10 years is in the "workforce" income ranges. It is estimated at least 8 units are needed for workforce housing.

Housing Conditions - Maxwell

The following maps indicate the quality of residential dwelling units within Maxwell. The data for the maps is based on the data within the Lincoln County Assessor's database.

Figure 8.2: Residence Type – Maxwell



Figure 8.3: Condition Analysis – Maxwell



Figure 8.4: Year Built – Maxwell



Figure 8.5: 40 Years and Older – Maxwell



Figure 8.6: 60 Years and Older – Maxwell



Figure 8.7: Assessed Value – Maxwell



This section is intended to indicate residential dwellings in need of improvement or demolition. It is sometimes similar and cheaper to find a dwelling unit in need of a little tender loving care and fix it up as opposed to demolition and reconstruction.

There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Appendix.

Maxwell Housing Make-up

Within Maxwell, the residential make-up is as follows:

- Single-family 100.0%

These locations are on Figure 8.2.

The age of structures in Maxwell is as follows:

Figures 8.3 and 8.4 indicate the condition and age of the residential structures in Maxwell. Currently Brady has 4.4% of the housing stock rated as a 2, 2.5, or 3 which is Poor Condition. This housing stock is spread throughout the community.

The median assessed value for a home in Maxwell is $52,995. 83.7% of homes in Maxwell are over 40 years old while 65.0% are over 60 years old.

Maxwell Recommendations

Discussions with the individuals from Maxwell showed a relatively aggressive approach to economic development and new housing within the Village. The demand analysis indicates the need for additional housing in the community therefore:

8.1 The Village should continue their strategy with regard to basic economic and housing development.

8.2 The Village should support the on-going Comprehensive Plan update, and include housing priorities from this report.

8.3 The Village should examine their current zoning regulations to identify any shortcomings and issues not available to the community and future developers.

8.4 The Village should continue to examine the use of Tax Increment Financing for workforce housing, family housing, as well as the replacement and/or extension of utilities.

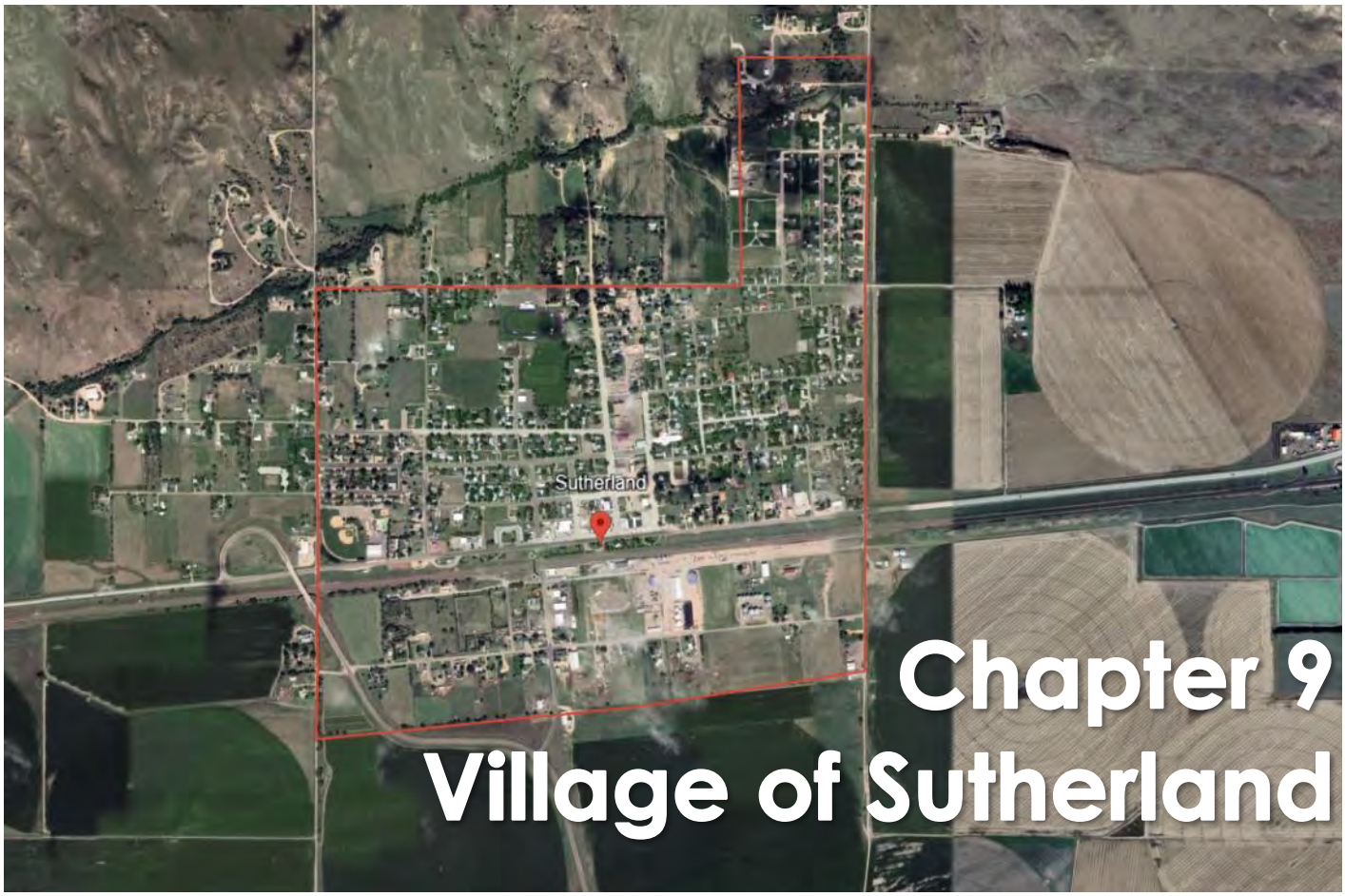
8.5 Work with Lincoln County Community Development Corporation in North Platte on different housing programs and grants.

8.6 Work with North Platte Area Chamber of Commerce and Development Corporation on other types of housing and economic development activities.

8.7 Develop a private investment club in order to continue building new homes within Maxwell.

Note: If all spaces are filled in then the recommendations is considered to be an ongoing activity with no end period.

Recommendation	Time Frame for Completion		
	2025	2026 to 2027	2028 to 2029
8.1			
8.2			
8.3			
8.4			
8.5			
8.6			
8.7			



Chapter 9
Village of Sutherland

The Lincoln County and North Platte Housing Needs Assessment also includes all of the incorporated villages within Lincoln County. These include: Brady, Hershey, Maxwell, Sutherland, Wallace, and Wellfleet.

Each village will be examined similarly to North Platte; however, in some cases the data has a greater margin or error than the actual population of the village. Therefore, those data will not be included.

Specifics of this data have been shared with a few communities and we have accounted for any thoughts and input received.

Household Income Ranges - Sutherland

Table 9.1 illustrates the estimated number of households by income range. The Table indicates 42% of the households in Sutherland were earning below $74,999 annually. Therefore, over 1/3rd of the households in Sutherland are earning less than the Nebraska's Median Household Income of $74,999 annually. In comparison the Median Household Income in Sutherland was $73,750 annually.

Table 9.1: Sutherland Household Income

2024 Household Income Range	Sutherland	Percent of Households
Less than $15,000	29	6%
$15,000-$24,999	23	4%
$25,000-$34,999	50	10%
$35,000-$49,999	48	10%
$50,000-$74,999	62	12%
$75,000-$99,999	86	17%
$100,000-$149,999	103	20%
$150,000-$199,999	65	13%
$200,000 or greater	40	8%
2024 Households by Income Base	506	100%

Source: ESRI Income Estimates

Substandard Housing and Cost Burdened Households

If renter households are paying more than 30% of their income toward housing costs, this may lead to high turnover or out migration in search of higher paying jobs, or lower housing costs. It also results in less disposable income to save for emergencies or spend in the community. Cost burdened homeowners face additional challenges. If they are paying more than 30% of their income toward housing costs, not only does this leave less money for discretionary income, but less money for home repairs or the ability to weather a financial emergency which could result in foreclosure, further destabilizing a neighborhood or community.

Table 9.2: Housing Cost Burden - Sutherland

	Sutherland
Not Rent Burdened (0% - 29.9% of Household Income)	59.1%
Rent Burdened (30% + of Household Income)	30.0%
Severely Rent Burdened (50% + of Household Income)	19.0%
Gross Rent as a % of HH Inc Not Computed	10.5%
Rental Households Base	142

Source: 2019-2023 US Census American Community Survey

Table 9.3: Housing Cost Burden - Sutherland

	Sutherland
Not Cost Burdened (0% - 29.9% of Household Income)	84.6%
Cost Burdened (30% + of Household Income)	14.0%
Severely Cost Burdened (50% + of Household Income)	3.0%
Gross Rent as a % of HH Inc Not Computed	1.3%
Owner Occupied Households Base	364

Source: 2019-2023 US Census American Community Survey

The most recent 2019-2023 ACS 5-year estimate indicates around 30% of Sutherland renters are cost burdened, and pay more than 30% of their income towards housing costs. This represents 43 renter households. Around 19% of renters in Sutherland are severely rent burdened, and pay more than 50% of their income towards housing costs.

While there are less cost burdened homeowners, the numbers are still high. Within Sutherland, around 14% or nearly 38 homeowners pay more than 30% of their income toward housing costs, and around 3% or 8 homeowners spend over 50% of their income on housing cost. Paying this much of a household's income toward housing cost leaves little disposable income for other activities and increases the likelihood of foreclosure if there is a financial emergency within the household.

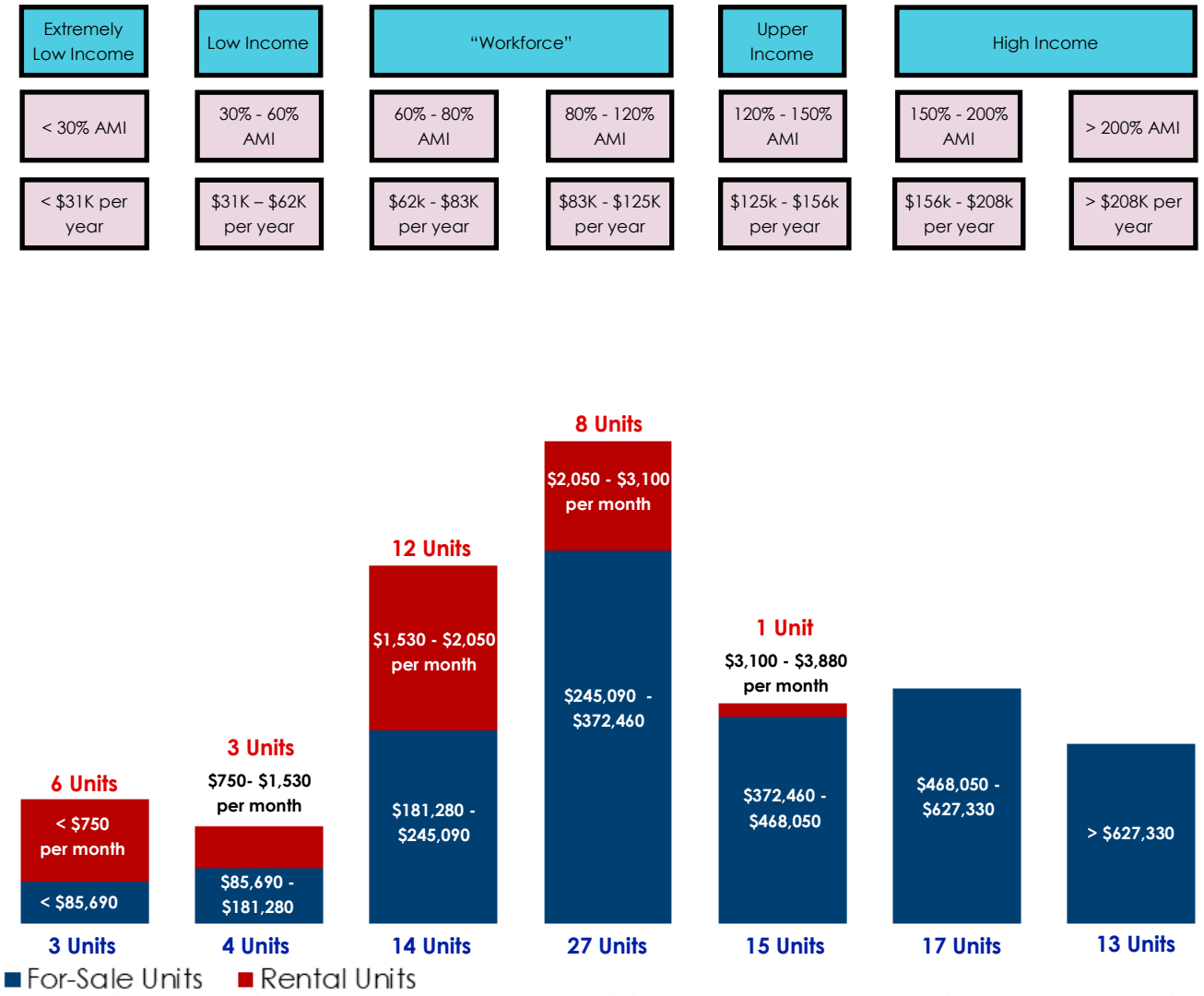
In addition, nearly 50 households in Brady report having at least one disability. This could be physical or cognitive, but regardless of the disability planning for this segment of the population is important because as the population continues to age the number of individuals with disabilities will increase. There will be a need to construct or renovate existing housing that is fully accessible or visitable.

Table 9.4: At Risk Households - Sutherland

Variable	Brady
2019-2023 ACS Households Below the Poverty Level	62
Percent below the poverty level	12%
2019-2023 ACS Households with 1+ Persons with a Disability	166
2019-2023 ACS Households at or Above the Poverty Level	444
2012-2022 ACS Married Couple Families below Poverty Level	2
2019-2023 ACS Households with Social Security Income	220
2019-2023 ACS Households with No Social Security Income	286
2019-2023 ACS Households with Retirement Income	94
2019-2023 ACS Households with No Retirement Income	412
2019-2023 ACS Households with Public Assistance Income	16
2019-2023 ACS Households with No Public Assistance Income	490
2019-2023 ACS Total Households	506

Source: 2019-2023 US Census American Community Survey

Figure 9.1: Sutherland 10 Year Demand Projection



Sources: American Community Survey 2019-2023, H.U.D., Income Limits Summary, Maple Tech International, and Marvin Planning Consultants

Demand Analysis - Sutherland

Figure 9.1 displays the number of housing units needed to fulfill demand over the next 10 years. The figure breaks down demand by income group and tenure (owner/renter occupied units) to understand where housing production should be focused over the next 10 years. It is estimated between 50 and 196 total units are needed in the next 10 years to fulfill the expected demand.

There are 17 housing units in the "Vacant - Other" category in the 2019-2023 ACS, indicating several properties in Sutherland not used in the housing market. However the margin of error for this data is greater than the value of "Vacant - Other" units. Given the margin of error we can substitute the number of poor and very poor quality units in Hershey from the Lincoln County Assessor's Office. There are 8 poor and very poor quality units in Sutherland and we estimate that 10% of the substandard housing stock can be replaced and is added to the demand. This means approximately 2 units renovated within the next 10 years will alleviate some of the demand for housing.

There is significant demand across all income ranges for both owner and renter occupied housing. The highest demand over the next 10 years is in the "workforce" income range. It is estimated at least 61 units are needed for this income group.

Housing Conditions - Sutherland

The following maps indicate the quality of residential dwelling units within Sutherland. The data for the maps is based on the data within the Lincoln County Assessor's database.

This section is intended to indicate residential dwellings in need of improvement or demolition. It is sometimes similar and cheaper to find a dwelling

Figure 9.2: Residence Type – Sutherland

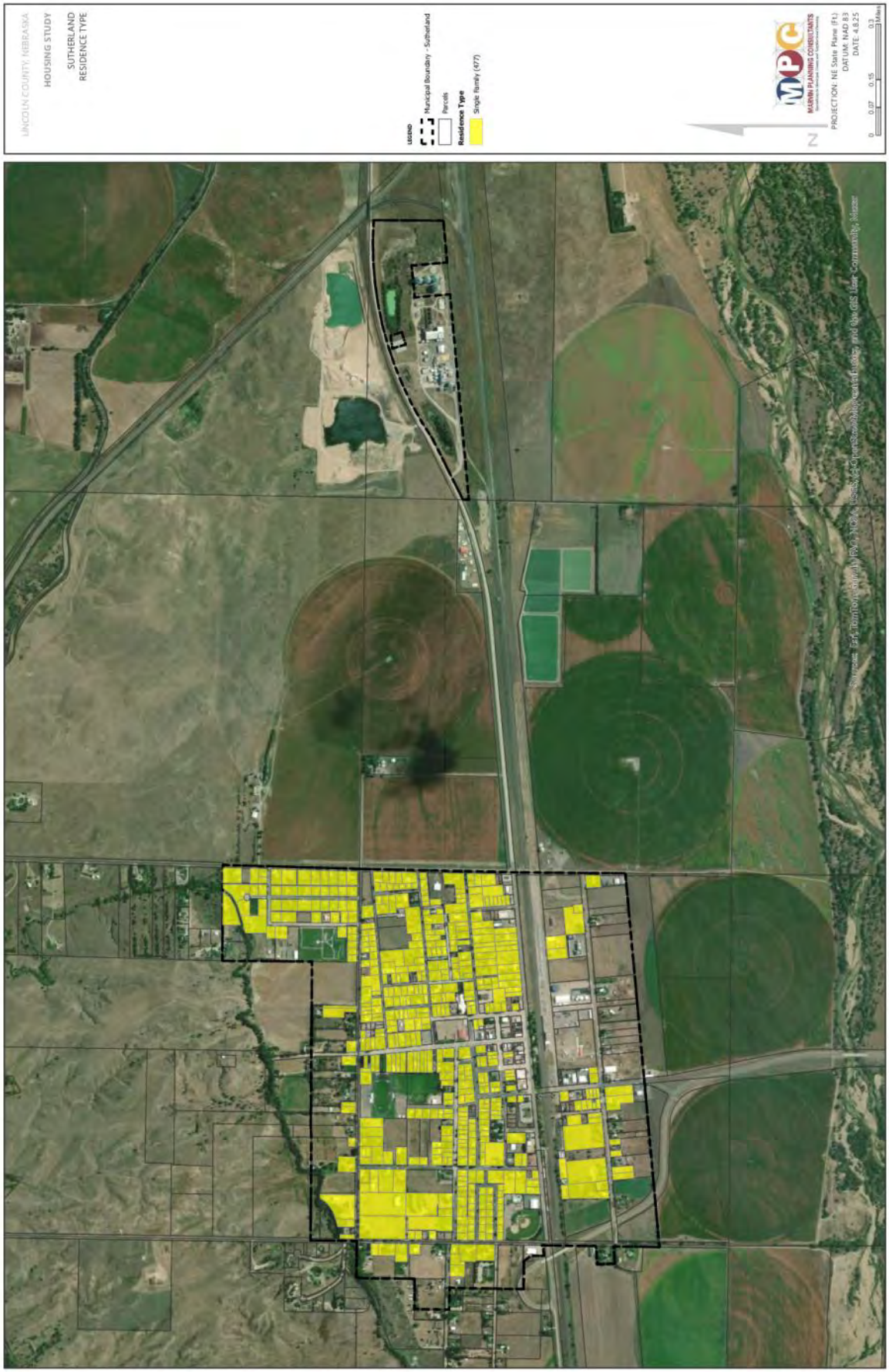


Figure 9.3: Condition Analysis – Sutherland

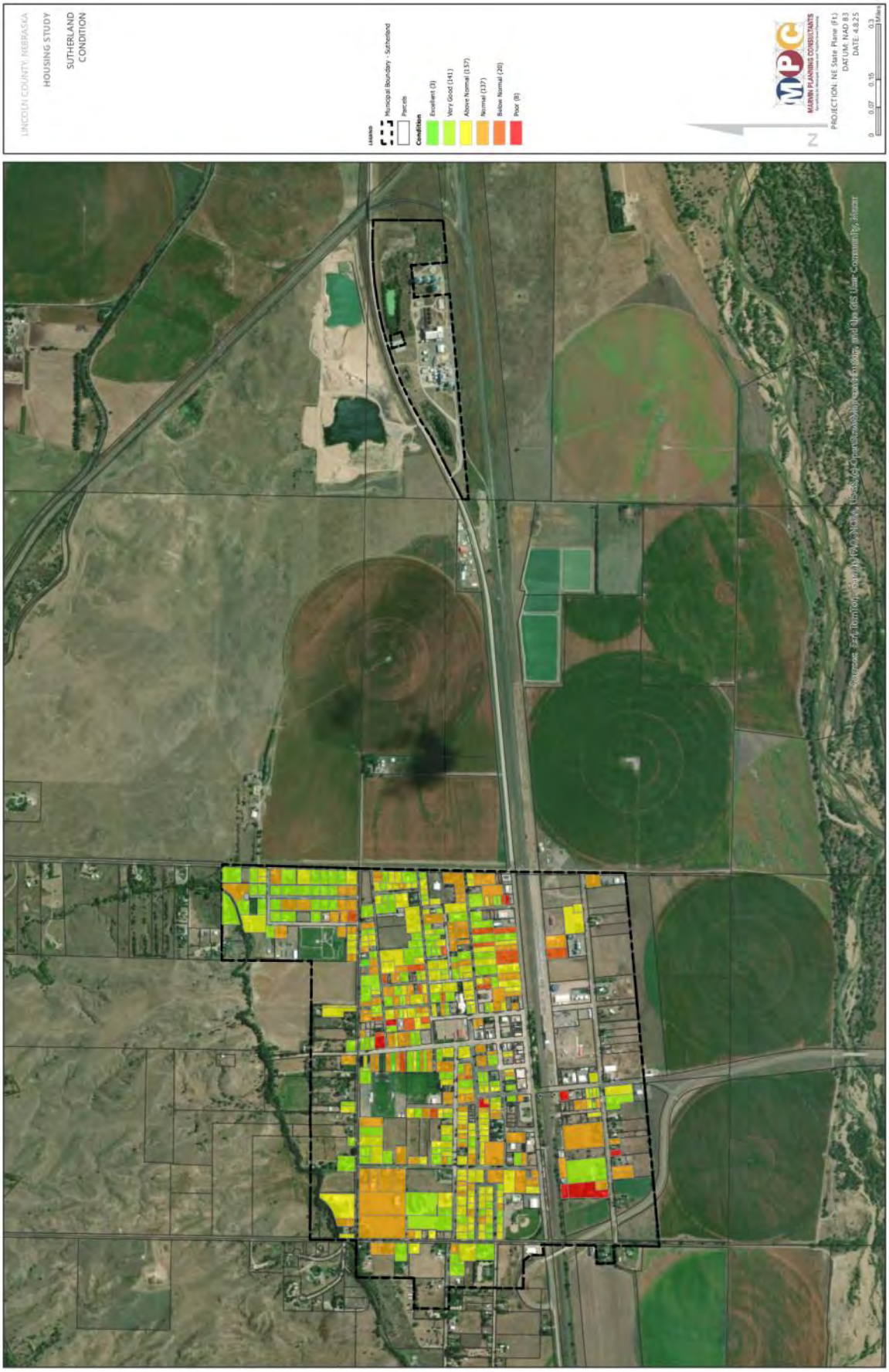


Figure 9.4: Year Built – Sutherland

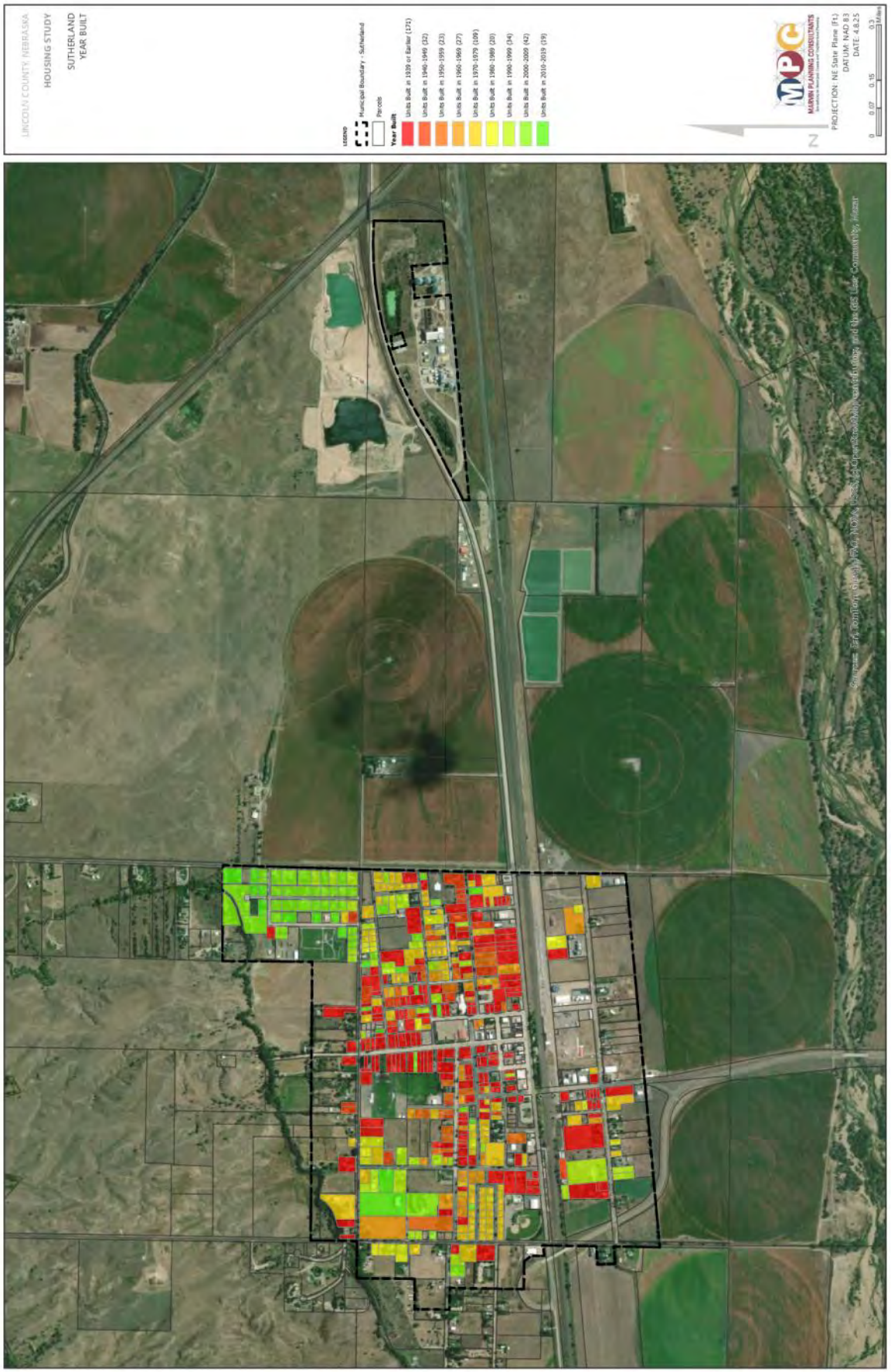


Figure 9.5: 40 Years and Older – Sutherland

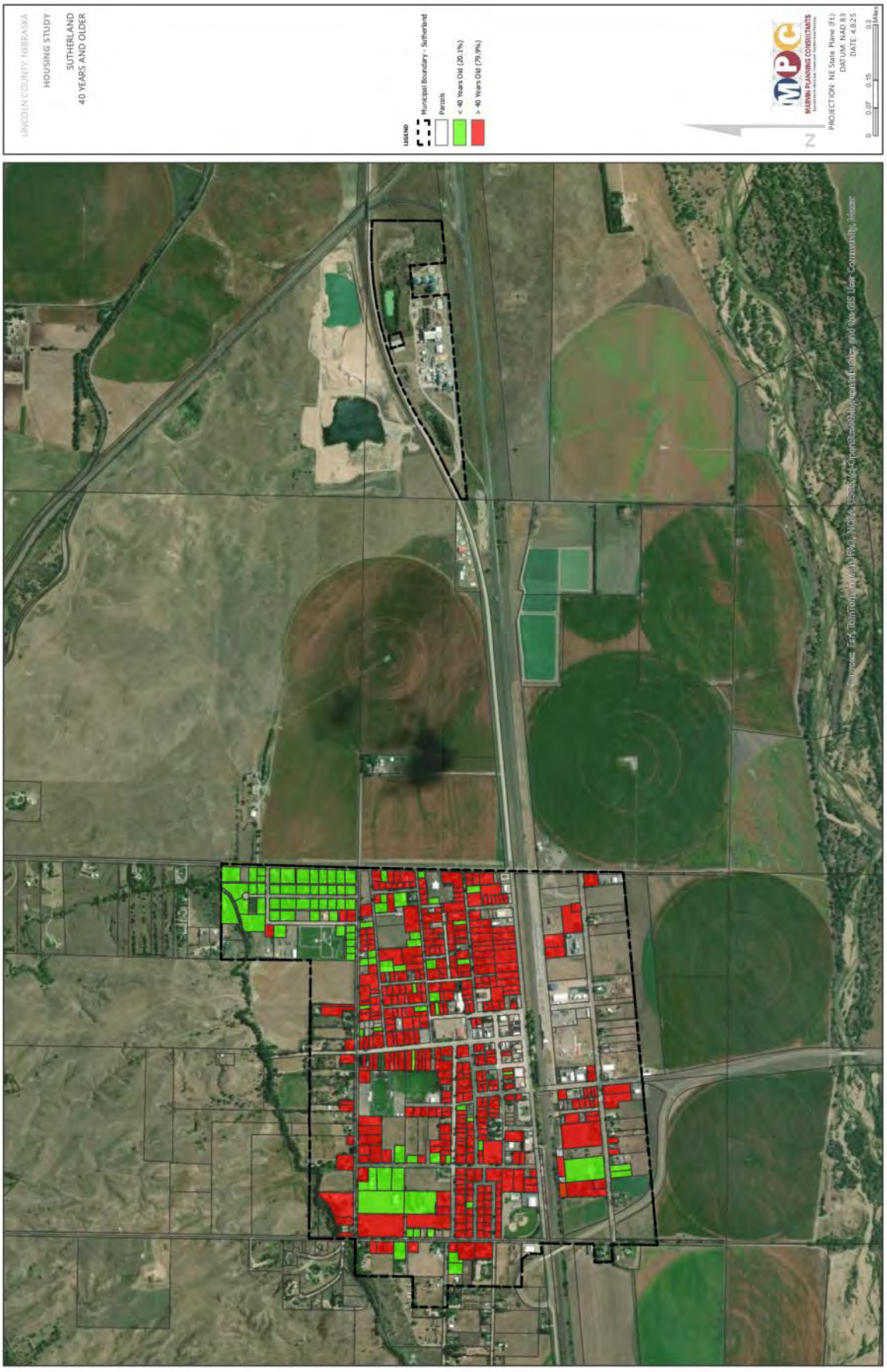


Figure 9.6: 60 Years and Older – Sutherland

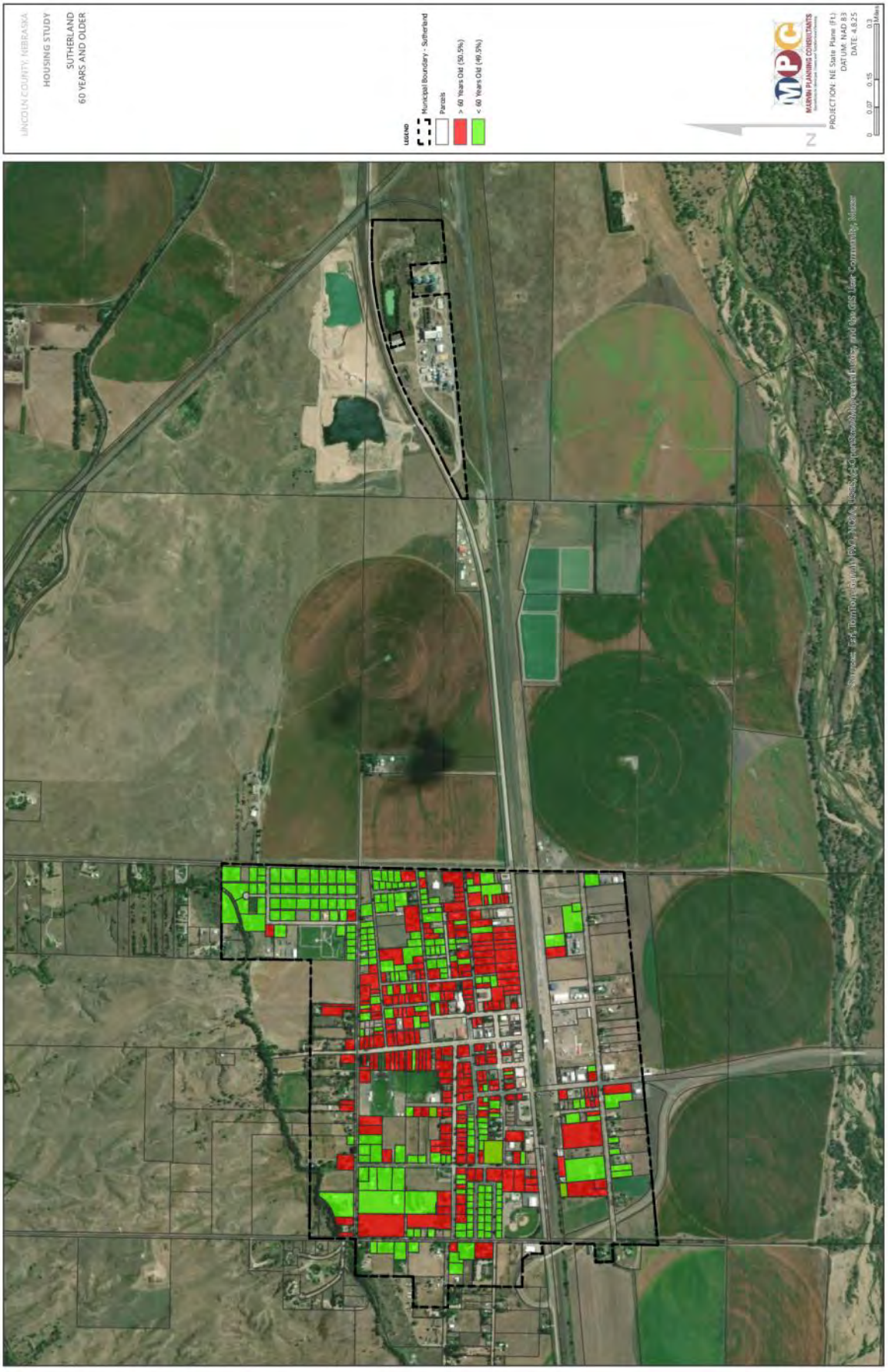
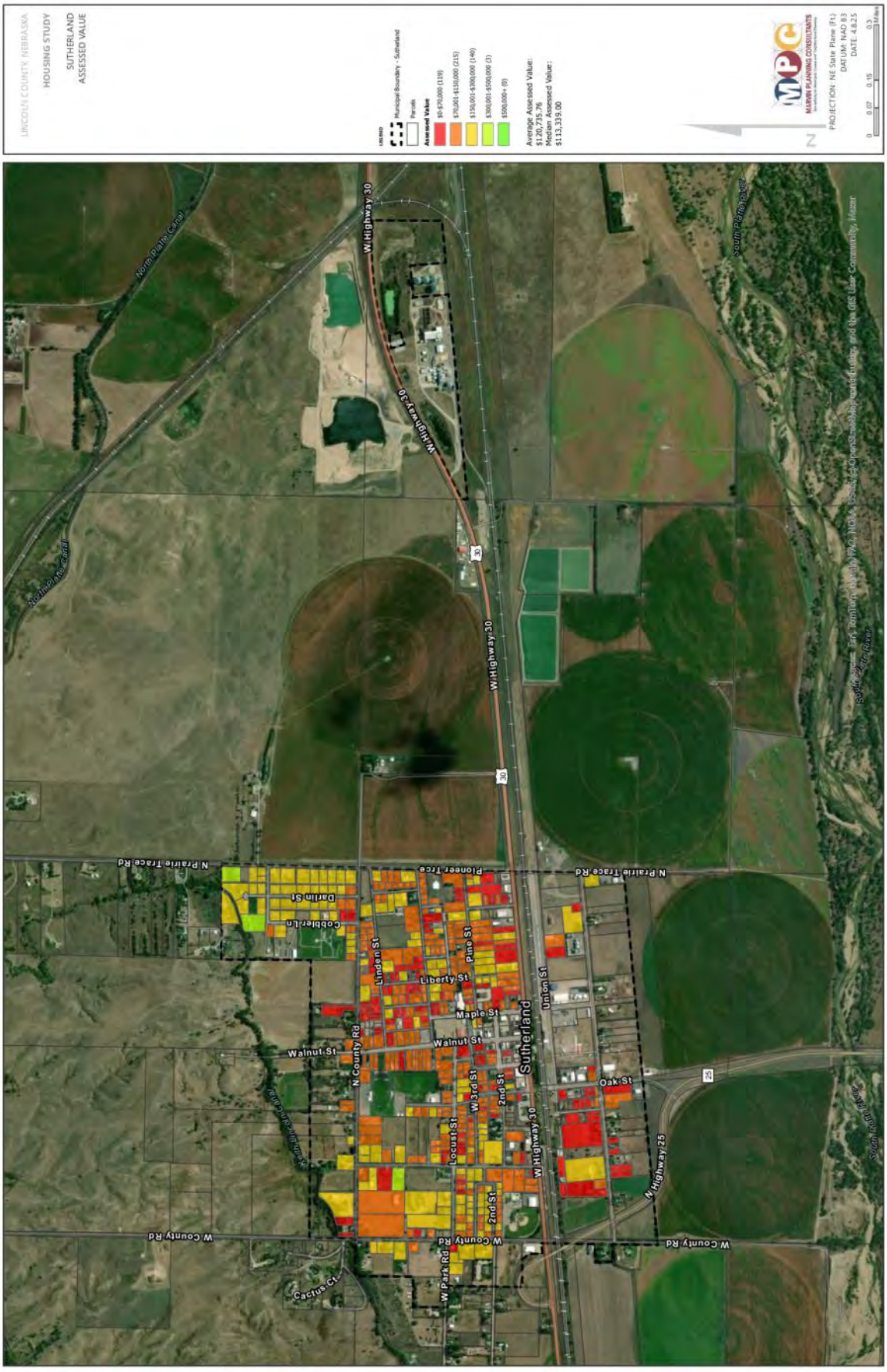


Figure 9.7: Assessed Value – Sutherland



unit in need of a little tender loving care and fix it up as opposed to demolition and reconstruction. There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Appendix.

Sutherland Housing Make-up

Within Sutherland, the residential make-up is as follows:

- Single-family 100.0%

These locations are on Figure 9.2.

Figures 9.3 and 9.4 indicate the condition and age of the residential structures in Sutherland. Currently Sutherland has 1.7% of the housing stock rated as a 2, 2.5, or 3 which is Poor Condition. This housing stock is spread throughout the community.

The median value for a home in Sutherland is $113,339. 79.9% of homes in Brady are over 40 years old while 50.5% are over 60 years old.

Sutherland Recommendations

Discussions with the individuals from Sutherland showed a relatively aggressive approach to economic development and new housing within the Village. The demand analysis indicates the need for additional housing in the community therefore:

9.1 The Village should to re-examine their current Comprehensive Plan and begin developing new short-term and long-term visions for the community.

9.2 The Village should examine their current zoning regulations to identify any shortcomings and issues not available to the community and future developers.

9.3 The Village should examine the use of Tax Increment Financing for workforce housing, family housing, as well as the replacement and/ or extension of utilities.

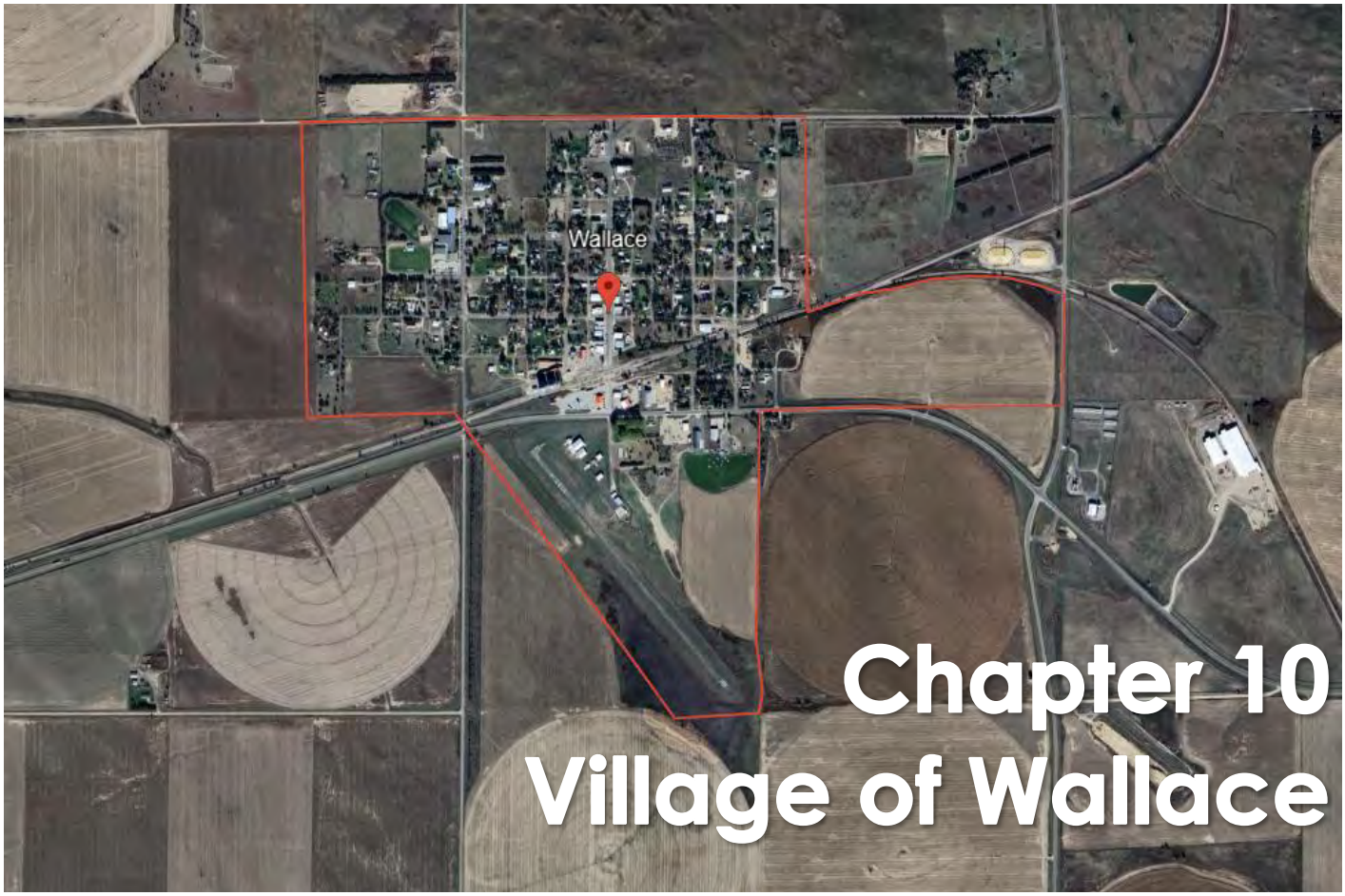
9.4 Work with Lincoln County Community Development Corporation in North Platte on different housing programs and grants.

9.5 Work with North Platte Area Chamber of Commerce and Development Corporation on other types of housing and economic development activities.

9.6 Develop a private investment club in order to assist in new construction or rehabilitation of homes within Sutherland.

Recommendation	Time Frame for Completion		
	2025	2026 to 2027	2028 to 2029
9.1			
9.2			
9.3			
9.4			
9.5			
9.6			

Note: If all spaces are filled in then the recommendations is considered to be an ongoing activity with no end period.



Chapter 10
Village of Wallace

The Lincoln County and North Platte Housing Needs Assessment also includes all of the incorporated villages within Lincoln County. These include: Brady, Hershey, Maxwell, Sutherland, Wallace, and Wellfleet.

Each village will be examined similarly to North Platte; however, in some cases the data has a greater margin or error than the actual population of the village. Therefore, those data will not be included.

Specifics of this data have been shared with a few communities and we have accounted for any thoughts and input received.

Household Income Ranges - Wallace

Table 10.1 illustrates the estimated number of households by income range. The Table indicates 63% of the households in Wallace were earning below $74,999 annually. Therefore, over 1/2 of the households in Wallace are earning less than the Nebraska's Median Household Income of $74,985 annually. In comparison the Median Household Income in Wallace was $55,625 annually.

Table 10.1: Wallace Household Income

2024 Household Income Range	Wallace	Percent of Households
Less than $15,000	16	12%
$15,000-$24,999	12	9%
$25,000-$34,999	11	9%
$35,000-$49,999	20	16%
$50,000-$74,999	22	17%
$75,000-$99,999	14	11%
$100,000-$149,999	13	10%
$150,000-$199,999	14	11%
$200,000 or greater	7	5%
2024 Households by Income Base	129	100%

Source: ESRI Income Estimates

Substandard Housing and Cost Burdened Households

If renter households are paying more than 30% of their income toward housing costs, this may lead to high turnover or out migration in search of higher paying jobs, or lower housing costs. It also results in less disposable income to save for emergencies or spend in the community. Cost burdened homeowners face additional challenges. If they are paying more than 30% of their income toward housing costs, not only does this leave less money for discretionary income, but less money for home repairs or the ability to weather a financial emergency which could result in foreclosure, further destabilizing a neighborhood or community.

Table 10.2: Housing Cost Burden - Wallace

	Wallace
Not Rent Burdened (0% - 29.9% of Household Income)	25.0%
Rent Burdened (30% + of Household Income)	29.2%
Severely Rent Burdened (50% + of Household Income)	16.7%
Gross Rent as a % of HH Inc Not Computed	45.8%
Rental Households Base	24

Source: 2019-2023 US Census American Community Survey

Table 10.3: Housing Cost Burden - Wallace

	Wallace
Not Cost Burdened (0% - 29.9% of Household Income)	85.7%
Cost Burdened (30% + of Household Income)	14.3%
Severely Cost Burdened (50% + of Household Income)	5.4%
Gross Rent as a % of HH Inc Not Computed	0.0%
Owner Occupied Households Base	91

Source: 2019-2023 US Census American Community Survey

The most recent 2019-2023 ACS 5-year estimate indicates approximately 1/3rd of Wallace renters are cost burdened, and pay more than 30% of the income towards housing costs. This represents 7 renter households. However, four of these households pay 50% or more of their income toward housing costs.

There are a greater number of cost burdened homeowners, compared to renters. Within Wallace, 14% or nearly 13 homeowners pay more than 30% of their income toward housing costs, and five homeowners spend over 50% of their income on housing cost. Paying this much of a household's income toward housing cost leaves little disposable income for other activities and increases the likelihood of foreclosure if there is a financial emergency within the household.

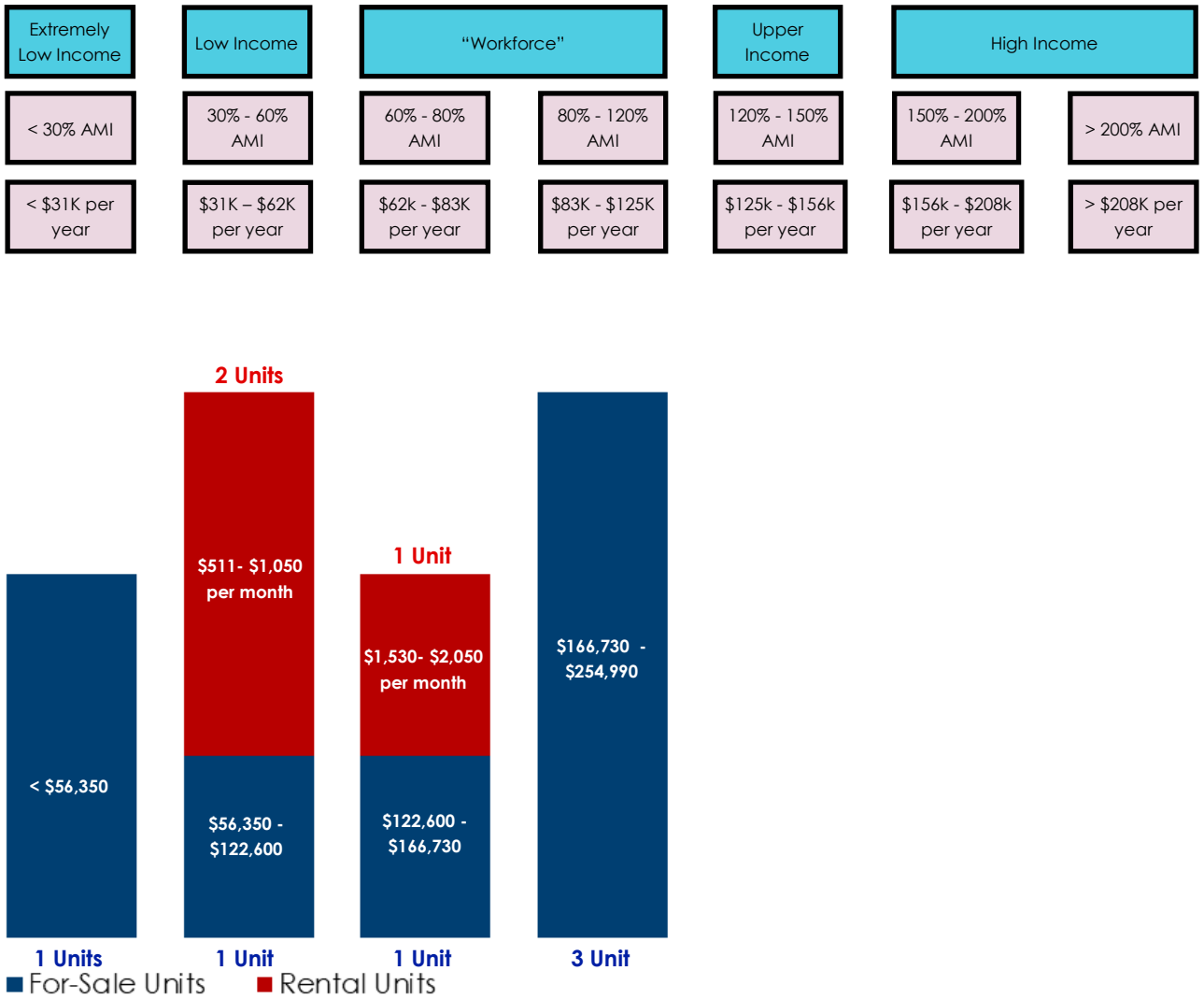
In addition, 35 households in Wallace report having at least one disability. This could be physical or cognitive, but regardless of the disability planning for this segment of the population is important because as the population continues to age the number of individuals with disabilities will increase. There will be a need to construct or renovate existing housing that is fully accessible or visitable.

Table 10.4: At Risk Households - Wallace

Variable	Brady
2019-2023 ACS Households Below the Poverty Level	5
Percent below the poverty level	4%
2019-2023 ACS Households with 1+ Persons with a Disability	41
2019-2023 ACS Households at or Above the Poverty	110
2012-2022 ACS Married Couple Families below Poverty Level	0
2019-2023 ACS Households with Social Security Income	57
2019-2023 ACS Households with No Social Security	58
2019-2023 ACS Households with Retirement Income	29
2019-2023 ACS Households with No Retirement Income	86
2019-2023 ACS Households with Public Assistance	2
2019-2023 ACS Households with No Public Assistance	113
2019-2023 ACS Total Households	115

Source: 2019-2023 US Census American Community Survey

Figure 10.1: Wallace 10 Year Demand Projection



Sources: American Community Survey 2019-2023, H.U.D., Income Limits Summary, Maple Tech International, and Marvin Planning Consultants

Demand Analysis - Wallace

Figure 10.1 displays the number of housing units needed to fulfill demand over the next 10 years. The figure breaks down demand by income group and tenure (owner/renter occupied units) to understand where housing production should be focused over the next 10 years. It is estimated between 1 and 43 total units are needed in the next 10 years to fulfill the expected demand.

There are 24 housing units in the "Vacant - Other" category in the 2019-2023 ACS, indicating these properties in Brady are not utilized in the housing market. However this data is based on a small sample size and there is a margin of error. Given the margin of error we can substitute the number of poor and very poor quality units in Wallace from the Lincoln County Assessor's Office. There are 2 poor and very poor quality units in Wallace and we estimate that 10% of the substandard housing stock can be replaced and is added to the demand. This means approximately a unit renovation within the next 10 years will alleviate some of the demand for housing.

There is demand across lower income ranges for both owner and renter occupied housing. The highest demand over the next 10 years is concentrated in the "Low Income" and "workforce" income ranges. It is estimated at least five units are needed for workforce housing. There is no projected demand for Upper or High Income housing in Wallace.

Housing Conditions - Wallace

The following maps indicate the quality of residential dwelling units within Wallace. The data for the maps is based on the data within the Lincoln County Assessor's database.

This section is intended to indicate residential dwellings in need of improvement or demolition. It is

Figure 10.2: Residence Type – Wallace

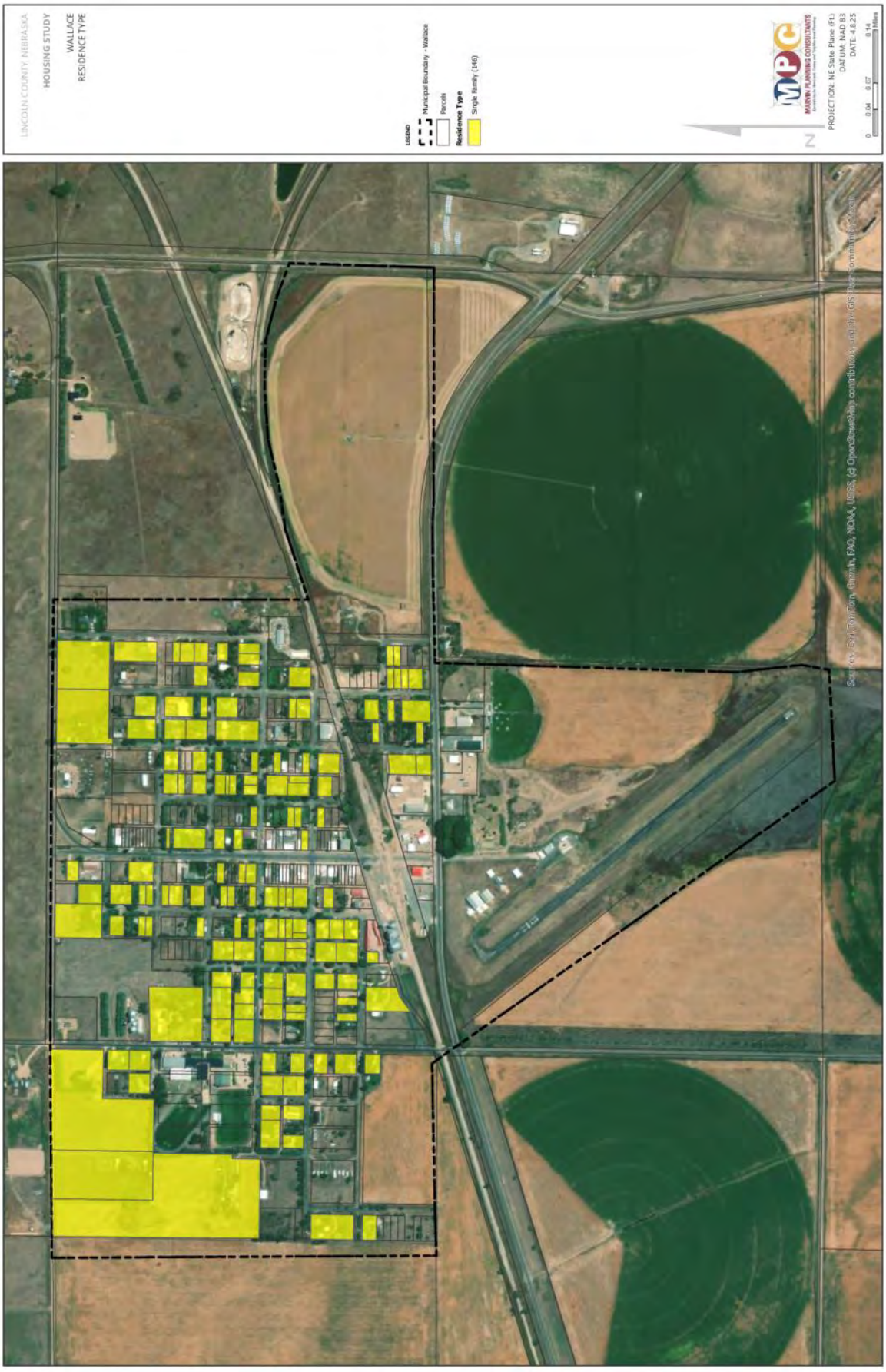


Figure 10.3: Condition Analysis – Wallace

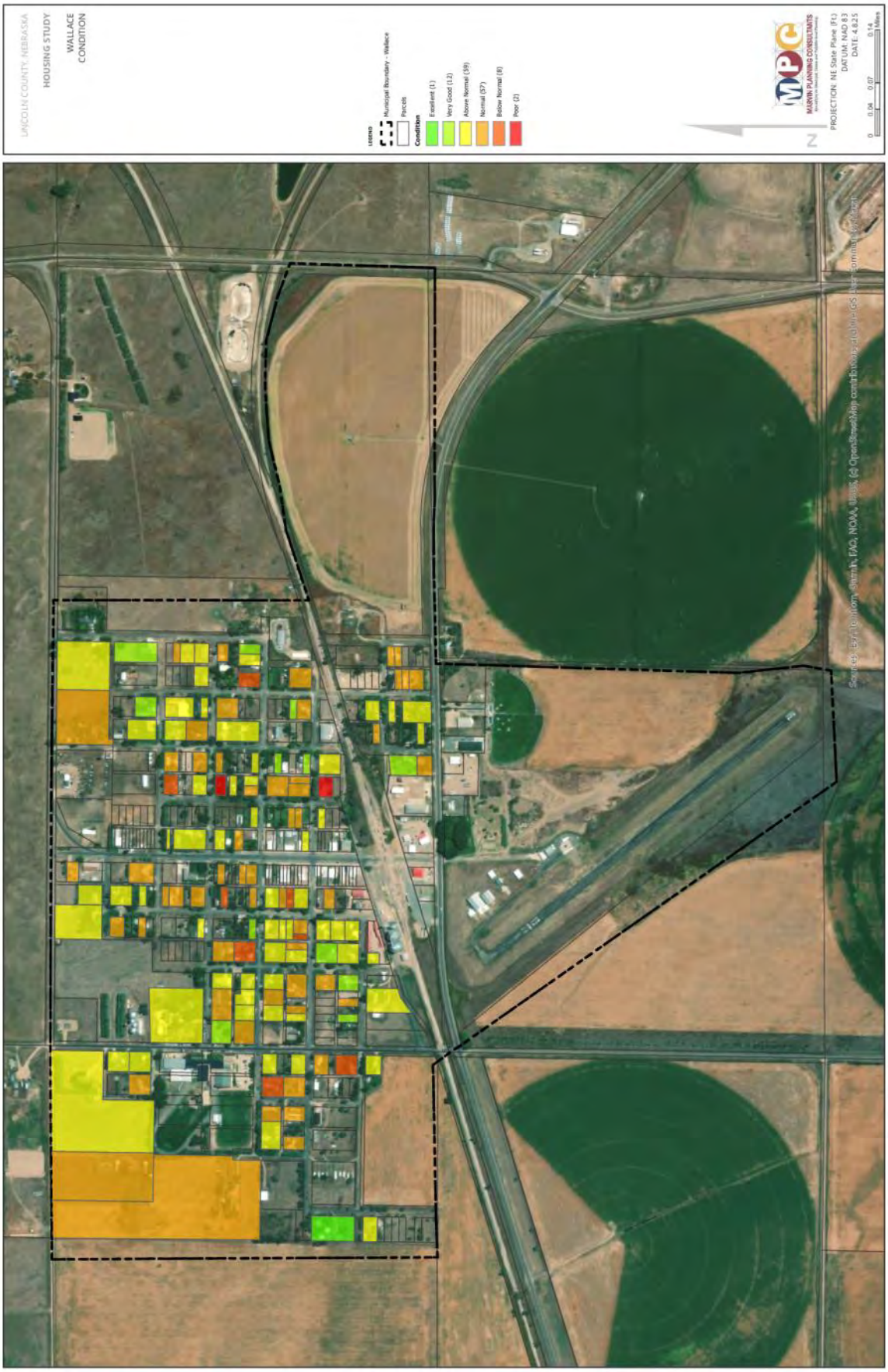


Figure 10.4: Year Built – Wallace

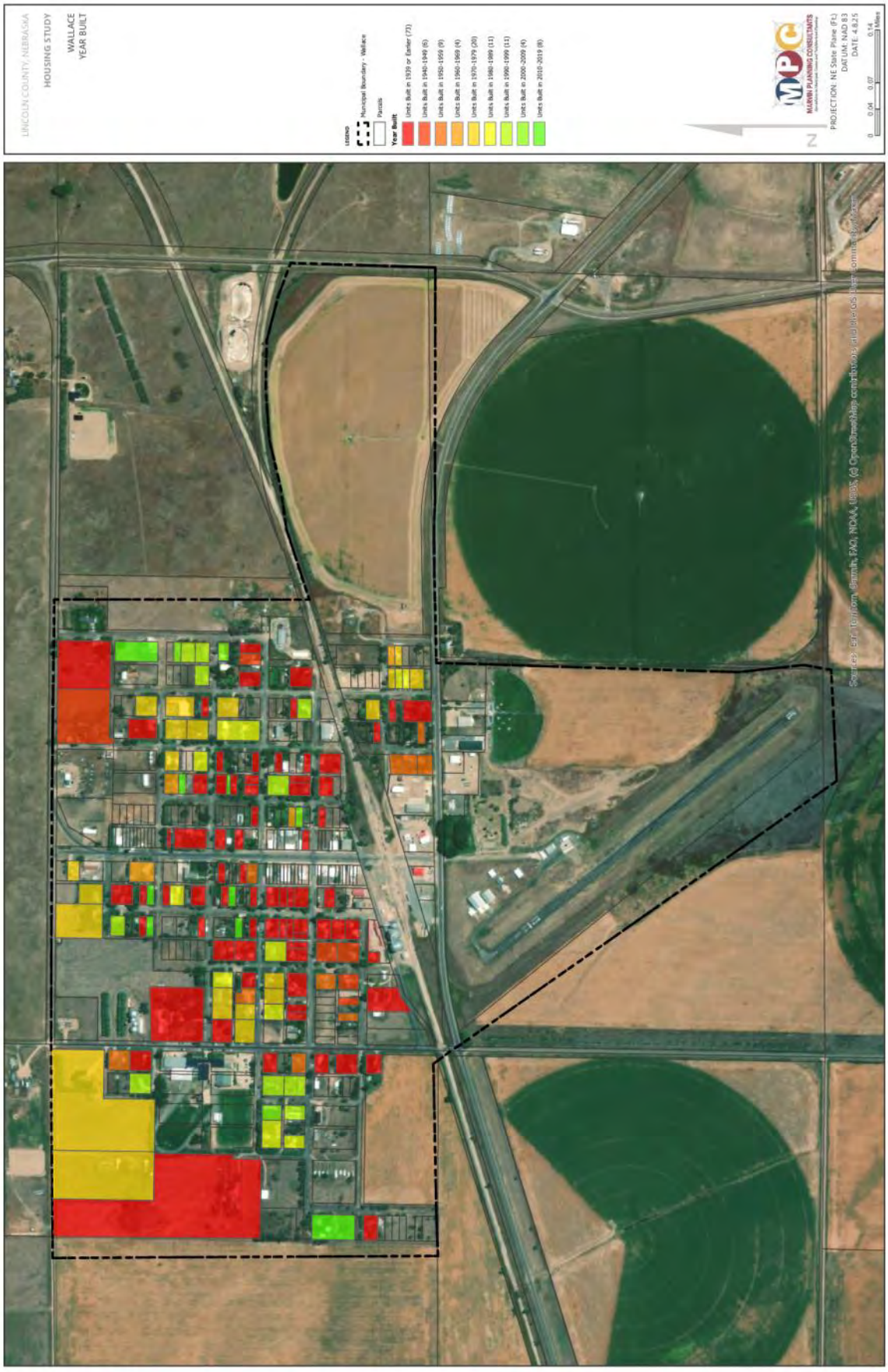


Figure 10.5: 40 Years and Older – Wallace

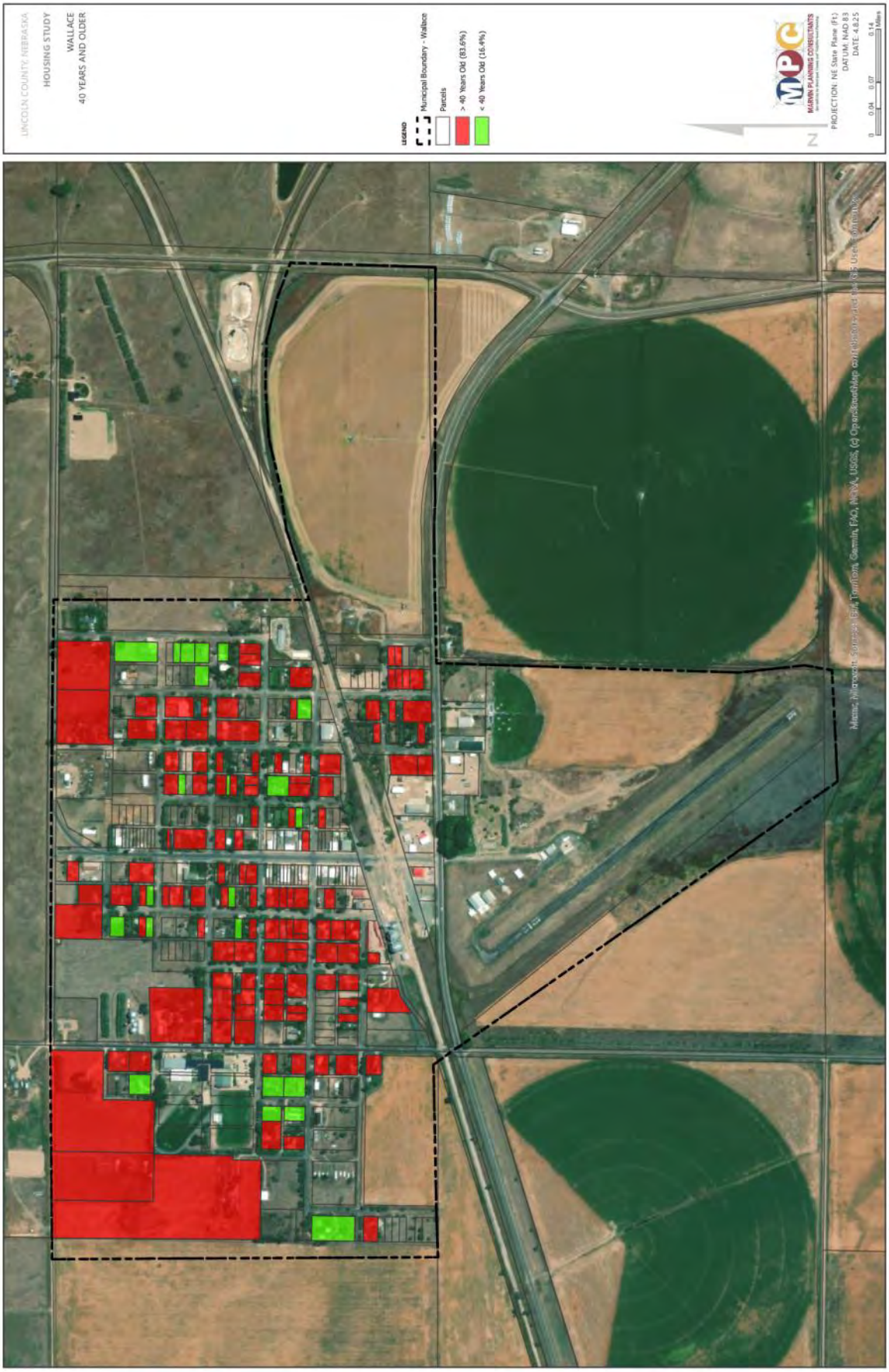


Figure 10.6: 60 Years and Older – Wallace

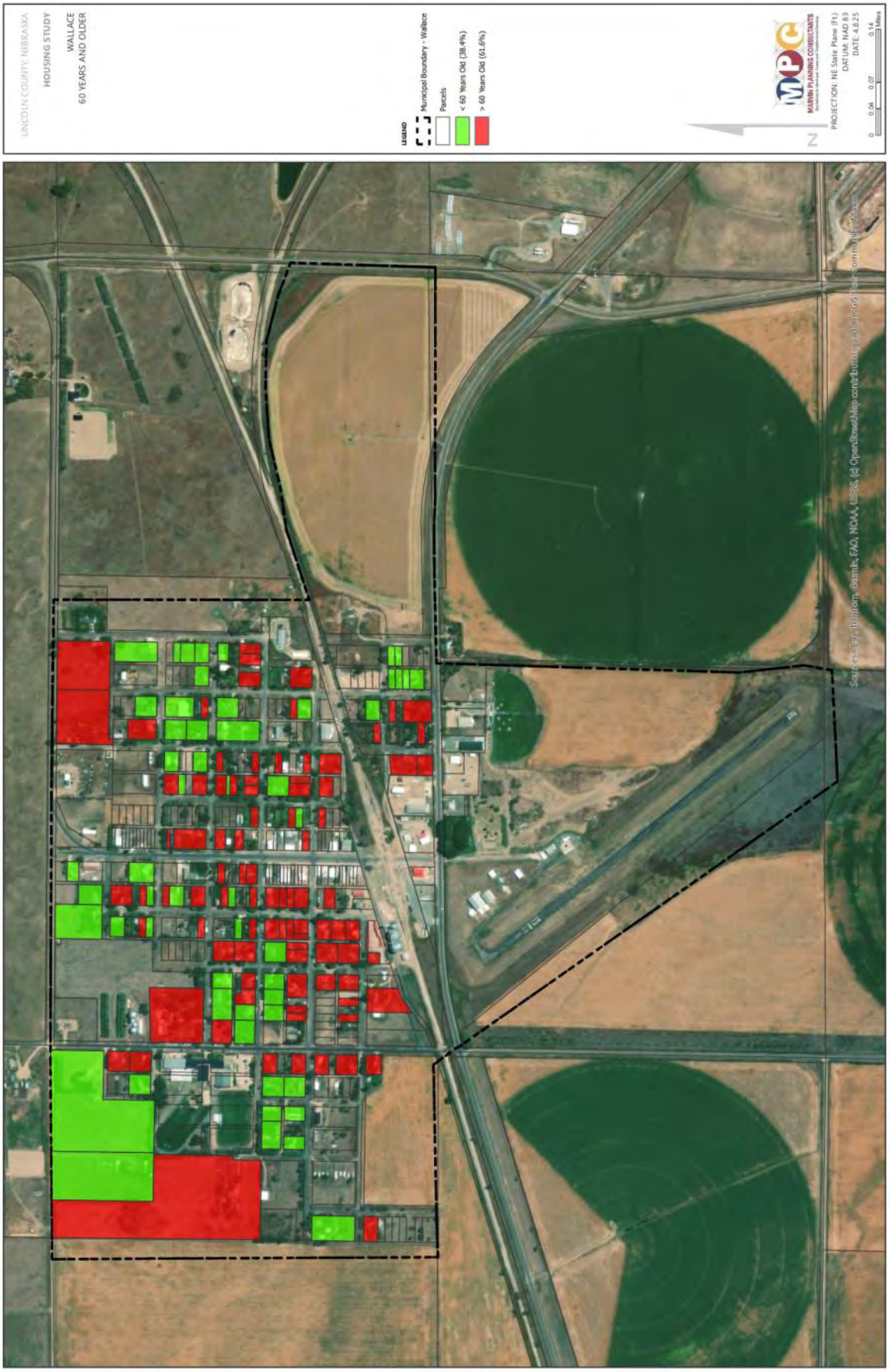
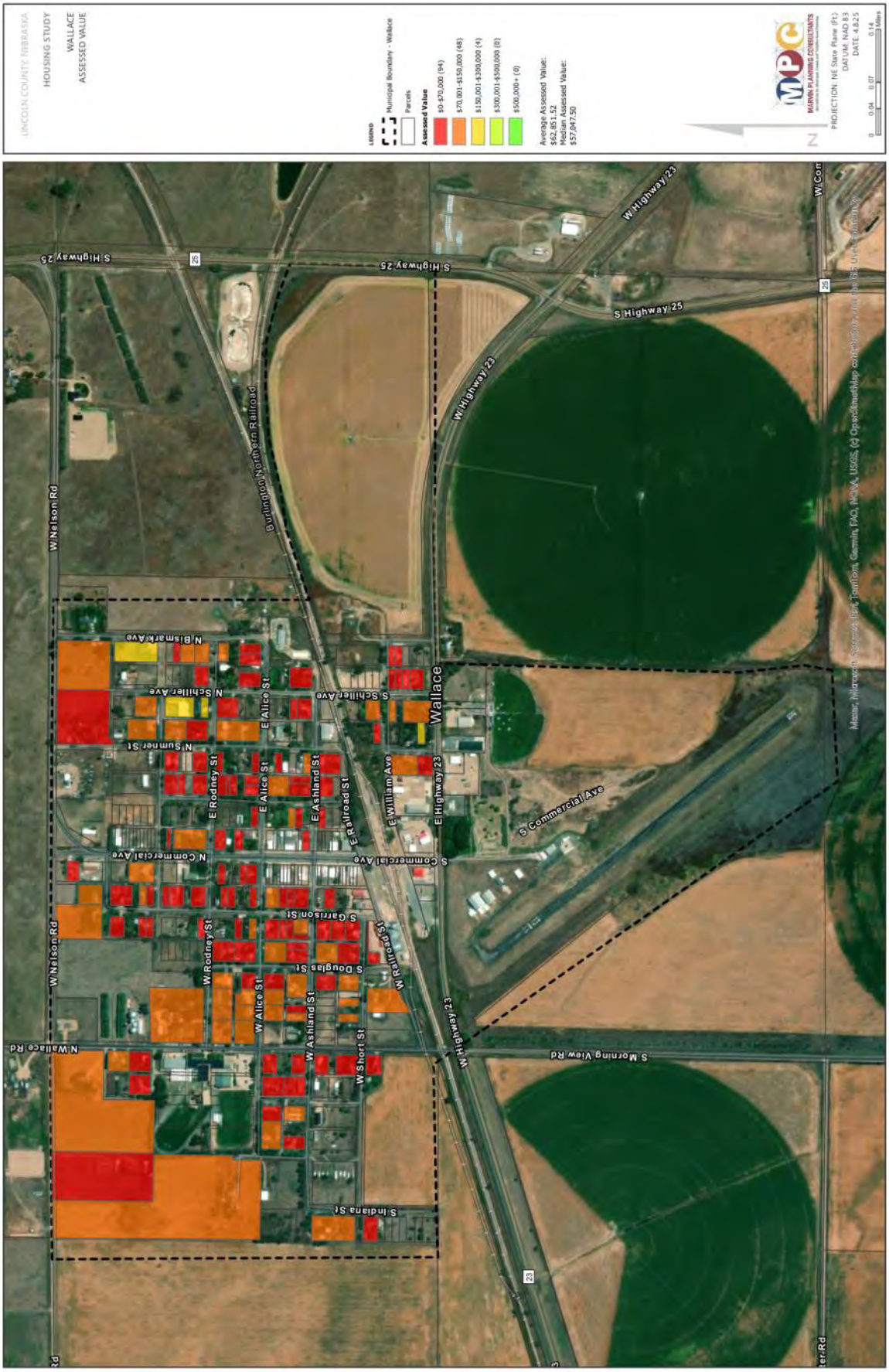


Figure 10.7: Assessed Value – Wallace



sometimes similar and cheaper to find a dwelling unit in need of a little tender loving care and fix it up as opposed to demolition and reconstruction.

There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Appendix.

Wallace Housing Make-up

Within Wallace, the residential make-up is as follows:

- Single-family 100.0%

These locations are on Figure 10.2.

The age of structures in Wallace is as follows:

Figures 10.3 and 10.4 indicate the condition and age of the residential structures in Wallace. Currently Wallace has 1.4% of the housing stock rated as a 2, 2.5, or 3 which is Poor Condition. This housing stock is spread throughout the community.

The median assessed value for a home in Wallace is $57,047. 83.6% of homes in Wallace are over 40 years old while 61.6% are over 60 years old.

Wallace Recommendations

Discussions with the individuals from Wallace showed a willingness for increased economic development and housing within the Village. The demand analysis indicates the need for additional housing in the community therefore:

10.1 The Village should to re-examine their current Comprehensive Plan and begin developing new short-term and long-term visions for the community.

10.2 The Village should examine their current zoning regulations to identify any shortcomings and issues not available to the community and future developers.

10.3 The Village should examine the use of Tax Increment Financing for workforce housing, family housing, as well as the replacement and/or extension of utilities.

10.4 Work with Lincoln County Community Development Corporation in North Platte on different housing programs and grants.

10.5 Work with North Platte Area Chamber of Commerce and Development Corporation on other types of housing and economic development activities.

10.6 Develop a private investment club in order to assist in new construction or rehabilitation of homes within Wallace.

Note: If all spaces are filled in then the recommendations is considered to be an ongoing activity with no end period.

Recommendation	Time Frame for Completion		
	2025	2026 to 2027	2028 to 2029
10.1			
10.2			
10.3			
10.4			
10.5			
10.6			



Chapter 11
Village of Wellfleet

The Lincoln County and North Platte Housing Needs Assessment also includes all of the incorporated villages within Lincoln County. These include: Brady, Hershey, Maxwell, Sutherland, Wallace, and Wellfleet.

Each village will be examined similarly to North Platte; however, in some cases the data has a greater margin or error than the actual population of the village. Therefore, those data will not be included.

Specifics of this data have been shared with a few communities and we have accounted for any thoughts and input received.

Household Income Ranges - Wellfleet

Table 11.1 illustrates the estimated number of households by income range. The Table indicates 43% of the households in Wellfleet were earning below $50,000 annually. Therefore, over 1/3rd of the households in Wellfleet are earning less than the Nebraska's Median Household Income of $54,384 annually. In comparison the Median Household Income in Wellfleet was $43,333 annually.

Table 11.1: Wellfleet Household Income

2024 Household Income Range	Wellfleet	Percent of Households
Less than $15,000	3	11%
$15,000-$24,999	2	7%
$25,000-$34,999	4	15%
$35,000-$49,999	5	19%
$50,000-$74,999	2	7%
$75,000-$99,999	6	22%
$100,000-$149,999	3	11%
$150,000-$199,999	1	4%
$200,000 or greater	1	4%
2024 Households by Income Base	27	100%

Source: ESRI Income Estimates

Substandard Housing and Cost Burdened Households

If renter households are paying more than 30% of their income toward housing costs, this may lead to high turnover or out migration in search of higher paying jobs, or lower housing costs. It also results in less disposable income to save for emergencies or spend in the community. Cost burdened homeowners face additional challenges. If they are paying more than 30% of their income toward housing costs, not only does this leave less money for discretionary income, but less money for home repairs or the ability to weather a financial emergency which could result in foreclosure, further destabilizing a neighborhood or community.

Table 11.2: Housing Cost Burden - Wellfleet

	Wellfleet
Not Rent Burdened (0% - 29.9% of Household Income)	100.0%
Rent Burdened (30% + of Household Income)	0.0%
Severely Rent Burdened (50% + of Household Income)	0.0%
Gross Rent as a % of HH Inc Not Computed	0.0%
Rental Households Base	5

Source: 2019-2023 US Census American Community Survey

Table 11.3: Housing Cost Burden - Wellfleet

	Wellfleet
Not Cost Burdened (0% - 29.9% of Household Income)	80.0%
Cost Burdened (30% + of Household Income)	16.0%
Severely Cost Burdened (50% + of Household Income)	4.0%
Gross Rent as a % of HH Inc Not Computed	4.0%
Owner Occupied Households Base	25

Source: 2019-2023 US Census American Community Survey

The most recent 2019-2023 ACS 5-year estimate indicates none of the Wellfleet renters are cost burdened.

While there are, typically, less cost burdened homeowners, the numbers in Wellfleet indicate all of the cost burden is in the owner-occupied units. Within Wellfleet, 16% or four homeowners pay more than 30% of their income toward housing costs. 4% of owner occupied households spend over 50% of their income on housing cost. Paying this much of a household's income toward housing cost leaves little disposable income for other activities and increases the likelihood of foreclosure if there is a financial emergency within the household.

Housing Conditions - Wellfleet

The following maps indicate the quality of residential dwelling units within Wellfleet. The data for the maps is based on the data within the Lincoln County Assessor's database.

This section is intended to indicated residential dwellings in need of improvement or demolition. It is sometimes similar and cheaper to find a dwelling unit in need of a little tender loving care and fix it up as opposed to demolition and reconstruction.

In addition, nearly 11 households in Wellfleet report having at least one disability. This could be physical or cognitive, but regardless of the disability planning for this segment of the population is important because has the population continues to age the number of individuals with disabilities will increase. There will be a need to construct or renovate existing housing that is fully accessible or visitable.

Table 11.4: At Risk Households - Wellfleet

Variable	Wellfleet
2019-2023 ACS Households Below the Poverty Level	11
Percent below the poverty level	3%
2019-2023 ACS Households with 1+ Persons with a Disability	11
2019-2023 ACS Households at or Above the Poverty	29
2012-2022 ACS Married Couple Families below Poverty Level	0
2019-2023 ACS Households with Social Security Income	11
2019-2023 ACS Households with No Social Security	19
2019-2023 ACS Households with Retirement Income	5
2019-2023 ACS Households with No Retirement Income	25
2019-2023 ACS Households with Public Assistance	0
2019-2023 ACS Households with No Public Assistance	30
2019-2023 ACS Total Households	30

Source: 2019-2023 US Census American Community Survey

Figure 11.1: Residence Type – Wellfleet

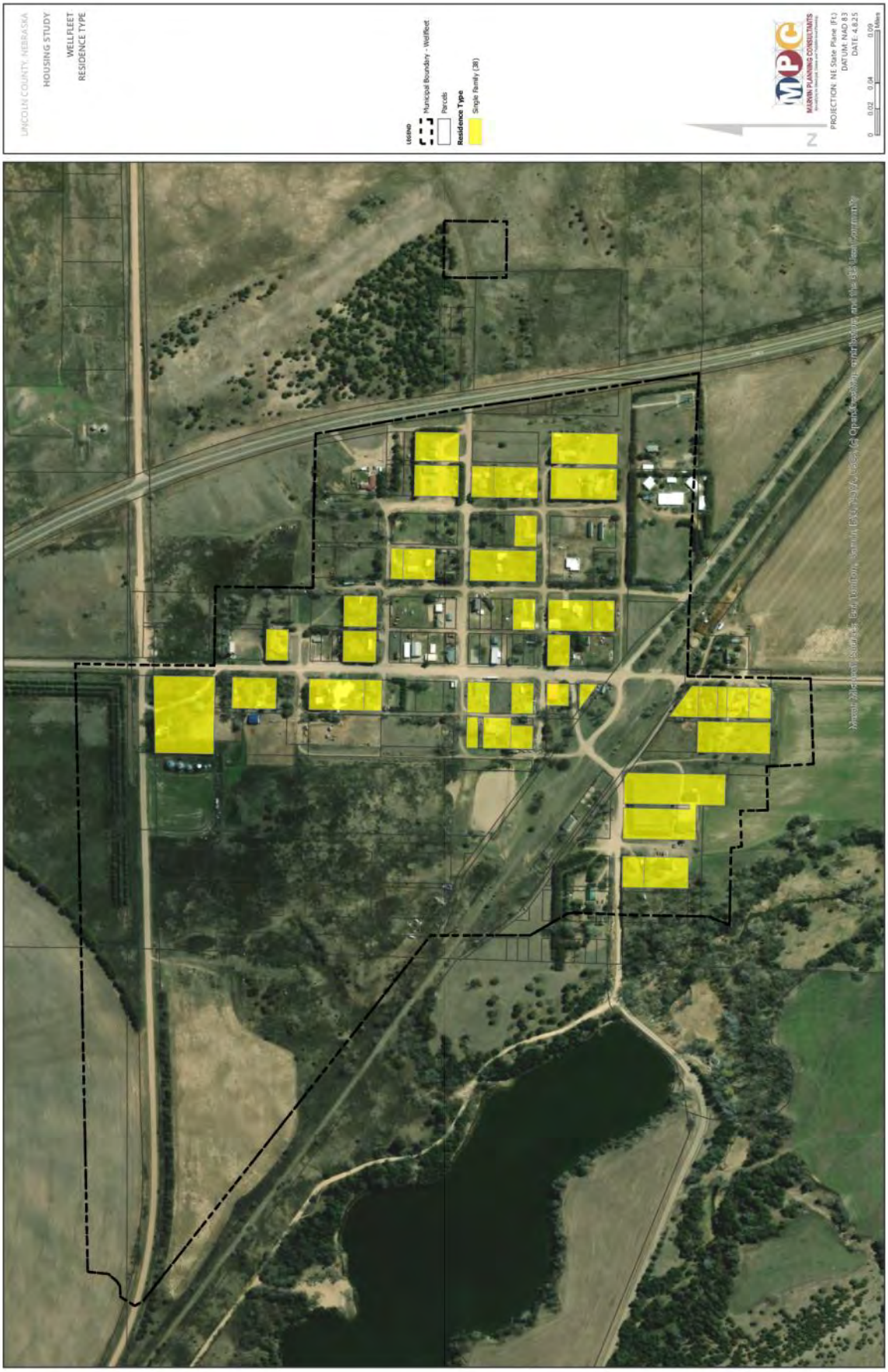


Figure 11.2: Condition Analysis – Wellfleet

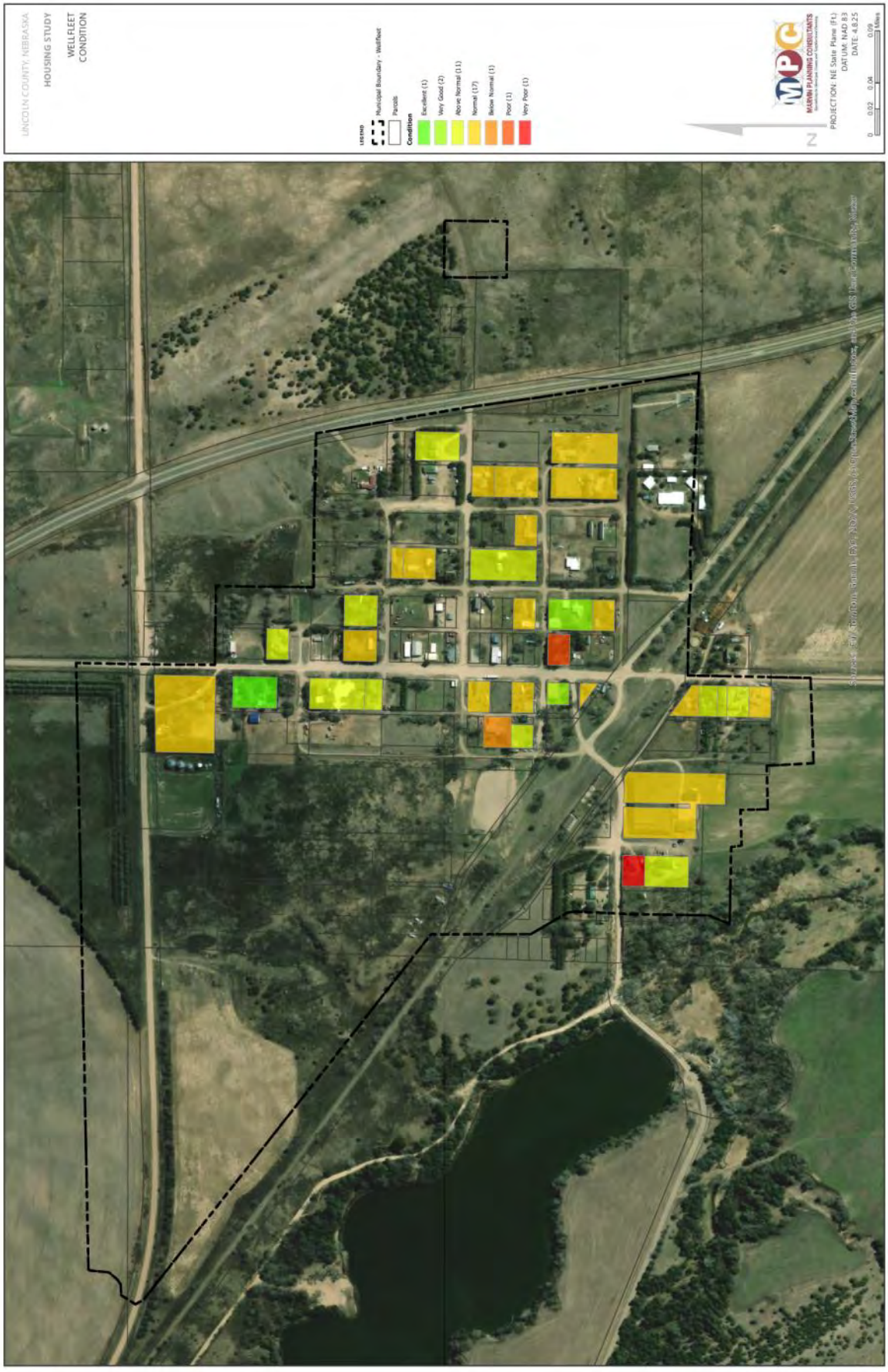


Figure 11.3: Year Built – Wellfleet

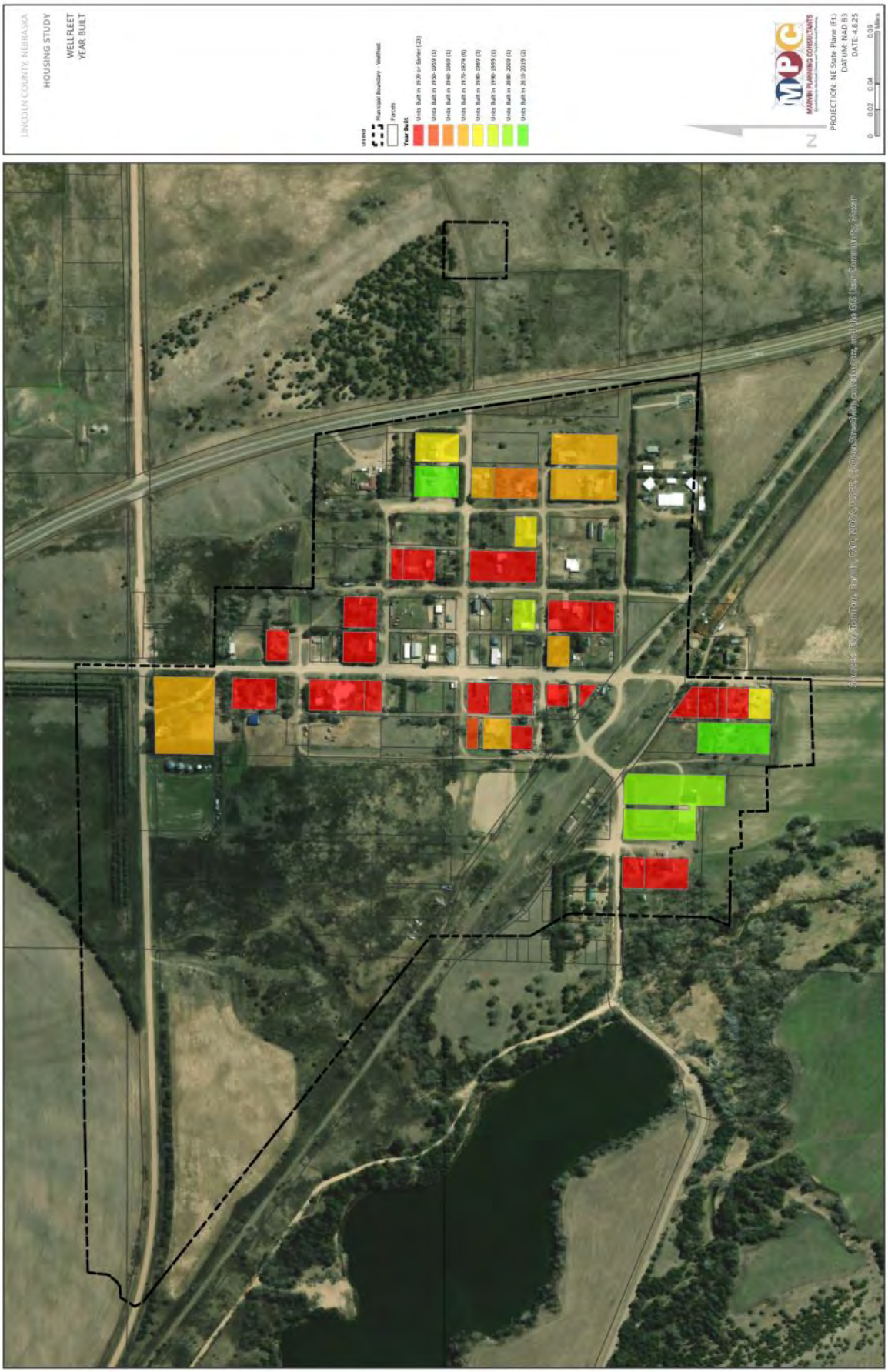


Figure 11.4: 40 Years and Older – Wellfleet

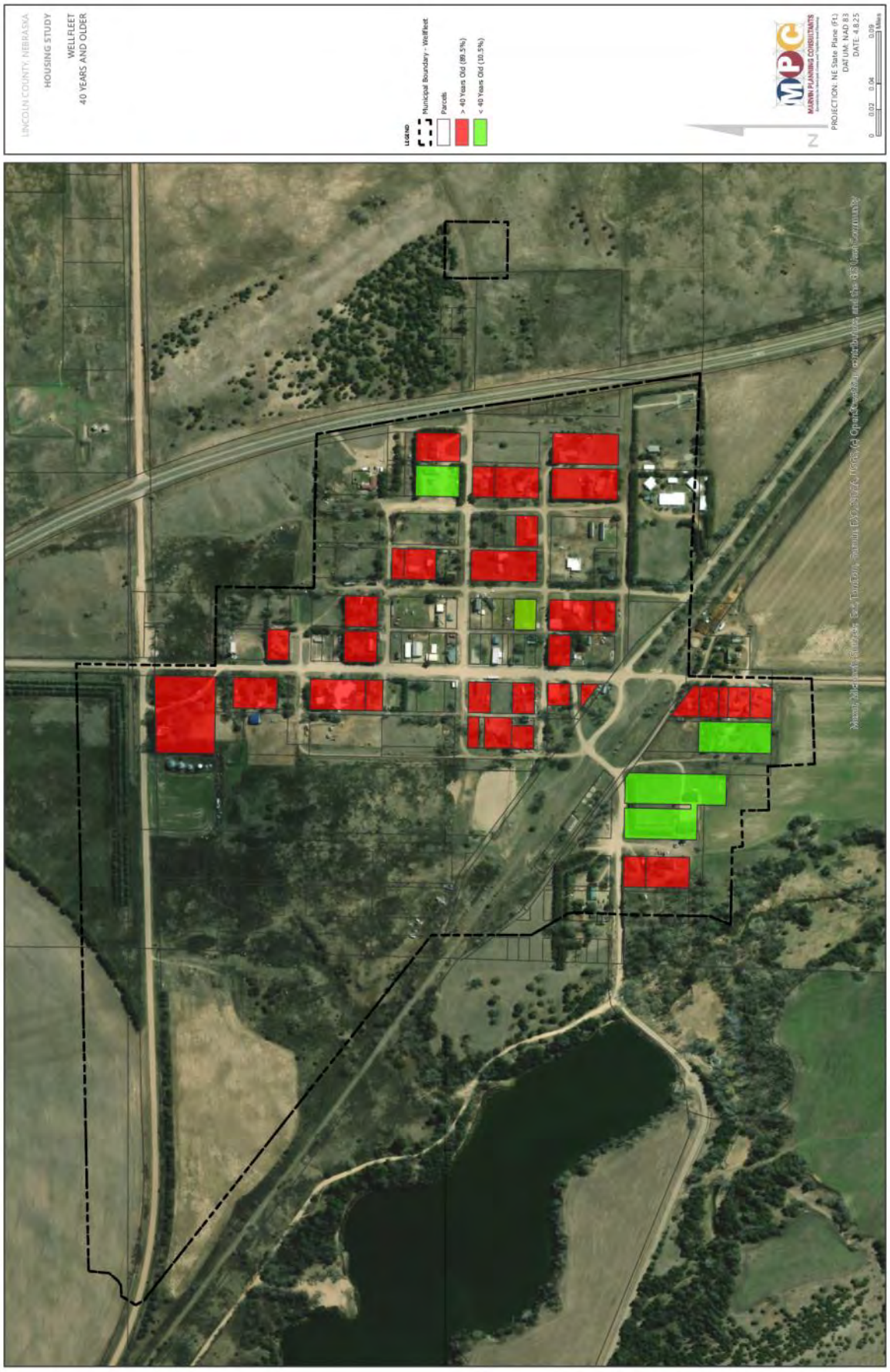


Figure 11.5: 60 Years and Older – Wellfleet

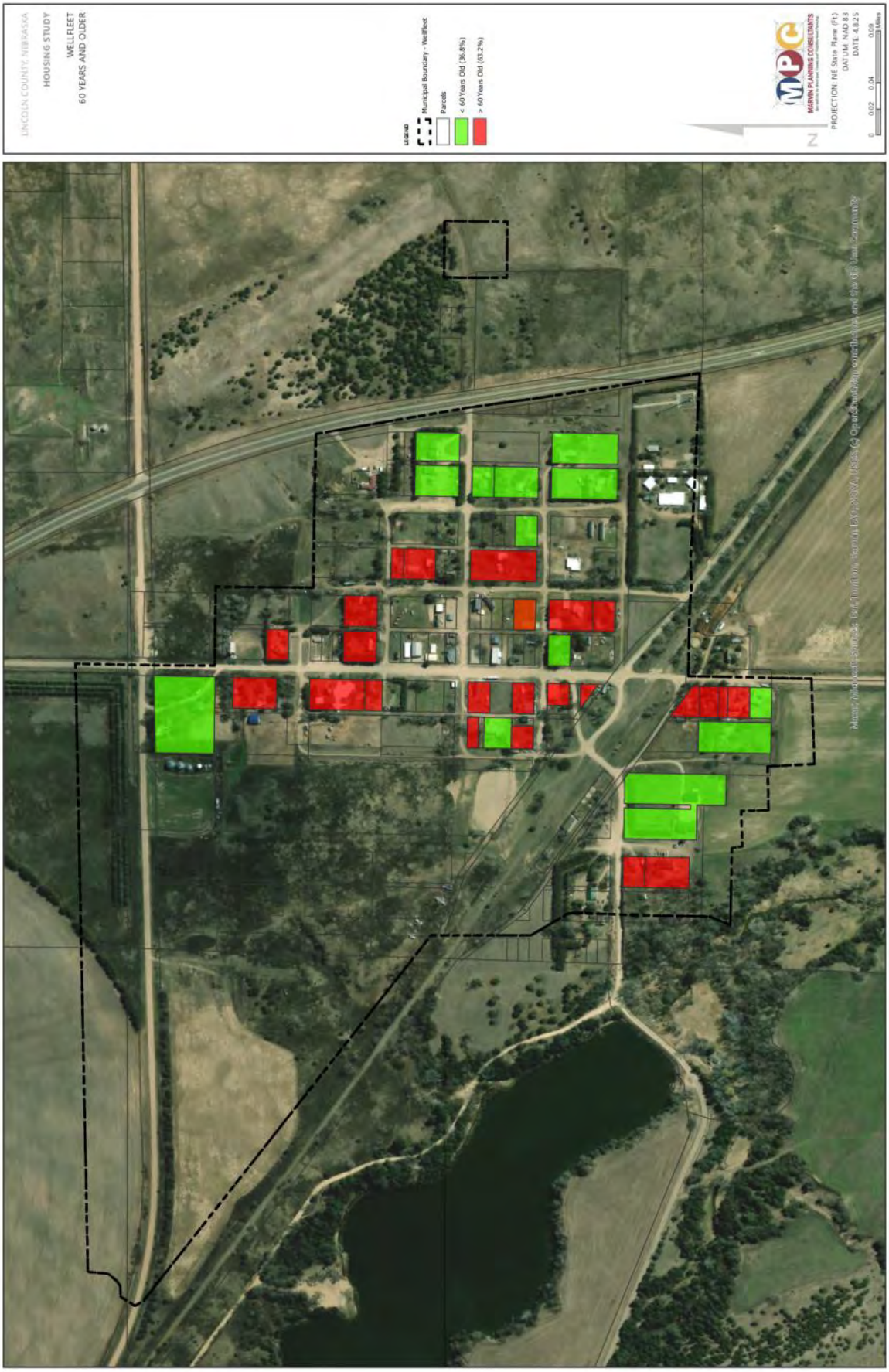
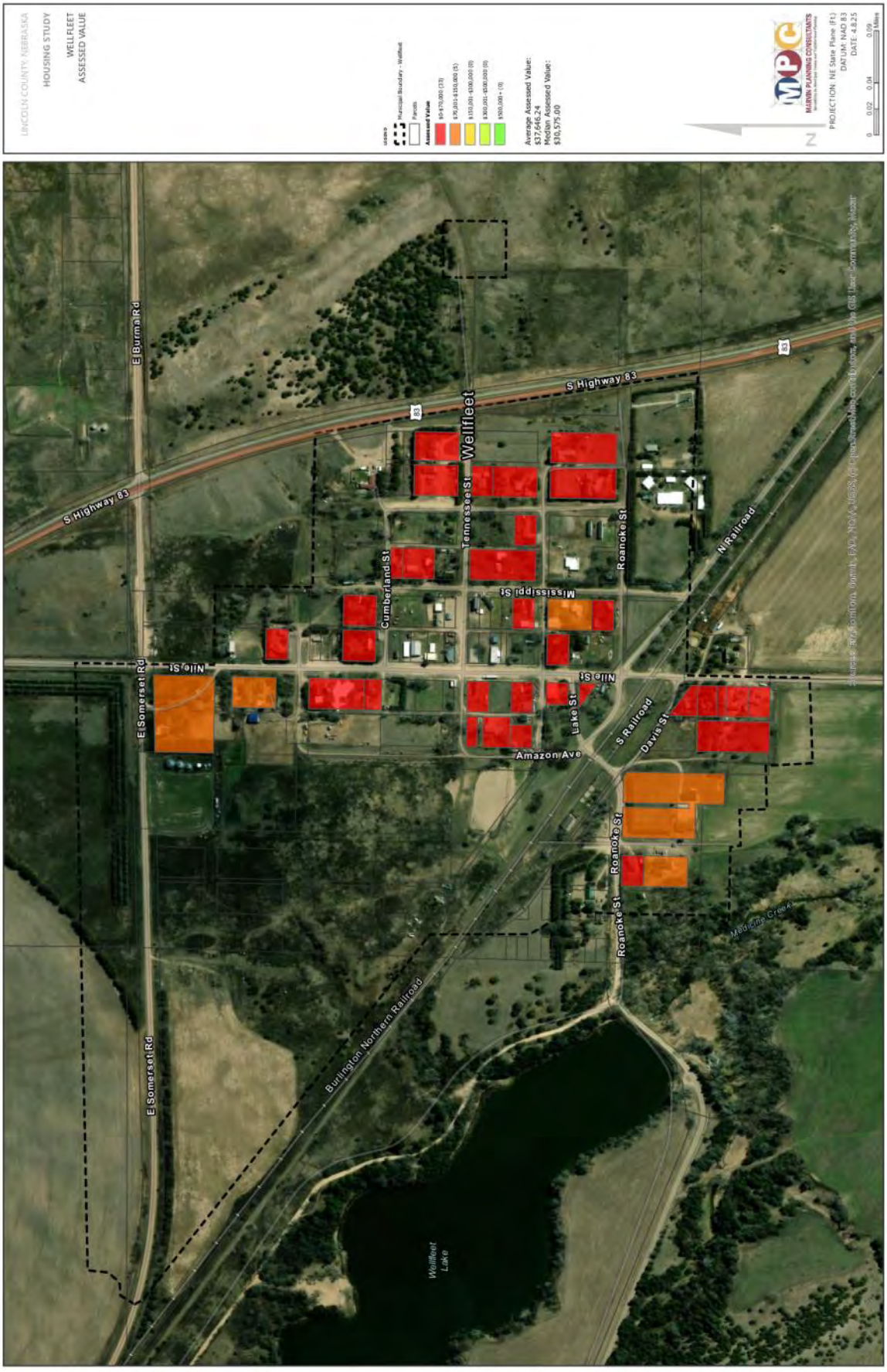


Figure 11.6: Assessed Value – Wellfleet



Housing Conditions - Wellfleet

The previous maps indicate the quality of residential dwelling units within Wellfleet. The data for the maps is based on the data within the Lincoln County Assessor's database.

This section is intended to indicate residential dwellings in need of improvement or demolition. It is sometimes similar and cheaper to find a dwelling unit in need of a little tender loving care and fix it up as opposed to demolition and reconstruction.

There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Appendix.

Wellfleet Housing Make-up

Within Wellfleet, the residential make-up is as follows:

- Single-family 100.0%

These locations are on Figure 11.2.

The age of structures in Wellfleet is as follows:

Figures 11.3 and 11.4 indicate the condition and age of the residential structures in Wellfleet. Currently Wellfleet has 8.8% of the housing stock rated as a 2, 2.5, or 3 which is Poor Condition. This housing stock is spread throughout the community.

The median assessed value for a home in Wallace is $30,575. 89.5% of homes in Wellfleet are over 40 years old while 63.2% are over 60 years old.

Demand Analysis - Wellfleet

Over the next 10 years no new housing will be needed to fulfill demand during this time period.

There are no housing units in the "Vacant - Other" category in the 2019-2023 ACS, indicating all properties in Wellfleet are utilized in the housing market. However this data is based on a small sample size and there is a margin of error. Given the margin of error we can substitute the number of poor and very poor quality units in Wellfleet from the Lincoln County Assessor's Office. There are 2 poor and very poor quality units in Wellfleet and we estimate that 10% of the substandard housing stock can be replaced and is added to the demand. This means approximately a unit renovation within the next 10 years will alleviate some of the demand for housing.

Wellfleet Recommendations

Discussions with the individuals from Wellfleet showed a willingness for increased economic development within the Village. The demand analysis indicates the need for additional housing in the community therefore:

11.1 The Village should develop a Comprehensive Plan and begin developing new short-term and long-term visions for the community.

11.2 The Village should develop zoning regulations to aid in implementing the short-term and long-term visions.

11.3 The Village should examine the use of Tax Increment Financing for workforce housing, as well as the replacement and/or extension of utilities.

11.4 Work with Lincoln County Community Development Corporation in North Platte on different housing programs and grants.

11.5 Work with North Platte Area Chamber of Commerce and Development Corporation on other types of housing and economic development activities.

11.6 Develop a private investment club in order to assist in new construction or rehabilitation of homes within Wellfleet.

Note: If all spaces are filled in then the recommendations is considered to be an ongoing activity with no end period.

Recommendation	Time Frame for Completion		
	2025	2026 to 2027	2028 to 2029
11.1			
11.2			
11.3			
11.4			
11.5			
11.6			



Appendix A
Funding Resources

The following pages layout many different funding sources available to be used for different aspects of housing and community development. In total there are 15 pages of funding; however, not all of the programs will be appropriate for North Platte or Lincoln County but may be something the smaller villages could use.

As this Housing Study is implemented, it will be critical for the entities to take advantage of all the programs they can in order to lower the overall out of pocket costs on projects.

The list of funding sources, **DOES NOT** include local funding tools such as Tax Increment Financing, Sales Tax, Occupation Taxes, Revenue Bonds, and many others. Therefore, these sources are in addition to many of the local funds that could be used as well. It should also be noted some of these funding programs, such as CROWN may be already in use in Lincoln County.