



ARNOLD, NEBRASKA

Community Housing Study - 2033.



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Village of Arnold Planning Commission,
Arnold Economic Development Corporation &
Comprehensive Plan Steering Committee.

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ARNOLD, NEBRASKA **COMMUNITY HOUSING STUDY - 2033.**

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

INTRODUCTION.

This **Community Housing Study** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for the **Village of Arnold, Nebraska**. The **Study** describes the past, present and projected demographics, economic and housing conditions in the Community, as well as an “**Affordable Housing Action Plan,**” identifying recommended future housing projects and activities for all age household and income sectors. This **Housing Study** recognizes housing development in the Community as both a “quality of life” issue and an important “economic development” event.

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

The **Housing Study** was conducted for the **Village of Arnold**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm, with the assistance of the **Arnold Planning Commission** and a locally-based **Planning Steering Committee**. Funding for this **Study** was provided by a **Community Development Block Grant (CDBG)**.



RESEARCH APPROACH.

The **Arnold, Nebraska, Community Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the Community, as well as initial 2020 Census population data were derived from the U.S. Census and the 2016-2020 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources and input from local leadership and citizenry.

To facilitate effective planning and implementation activities, housing demand projections were developed for a 10 year period. The implementation period for this Housing Study will be June, 2023, to June, 2033.

PURPOSE OF STUDY.

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

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

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

Section 1
Research Approach & Purpose of Study.

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

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

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

CURRENT HOUSING DEVELOPMENT ACTIVITIES.

Riverview Apartment Renovation.

Riverview Apartments was originally built in 1980 and has 15 units, consisting of one- and two-bedroom apartments for elderly or disabled persons. This independent living facility, owned by the Arnold Housing Authority, is currently in the process of being renovated. The renovation started in 2021.



SECTION 2: **ARNOLD COMMUNITY PROFILE & CITIZEN PARTICIPATION PROGRAM.**

INTRODUCTION.

This **Section** of the **Arnold, Nebraska Community Housing Study** provides a **Community Profile** of **Arnold**, addressing the topics of **population, income, the local economy and housing**. Presented are both trend data and projections. Emphasis is placed on a 10-year projection of change.

Population, income, economic and housing projections are critical in the determination of both housing demand and need in Arnold. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing Arnold with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in the understanding of changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Arnold, included a 10 year period, **June, 2023, to June, 2033**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

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

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

POPULATION PROFILE.

Population Trends & Projections.

Population trends and projections are highlighted in **Table 2.1, Page 2.3**. The population of the previous three Decennial Censuses (2000, 2010 and 2020) recorded a decline in population for the Village of Arnold, from 630 in 2000, to 597 in 2010 and 592 in 2020. The decline could be attributed to an aging-in-place population, as well as lack of modern and necessary amenities and housing availability for today's families.

An estimated 2023 population of 593 was utilized for this Community Housing Study. By 2033, the Village of Arnold is projected to experience a slight increase in population.

Various population growth scenarios are defined below:

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

By 2033, the population is expected to **increase slightly, but remain stable, by an estimated eight persons, or 1.3 percent, to 601 persons by 2033**, as a “Medium” population projection for the Community.

The Community population has the potential to increase by an estimated 2.5 percent, or by 15, to reach a “high” population projection of 608, by 2033, via increased housing and economic development efforts and job creation.

Section 2
Arnold Community Profile & Citizen Participation Program.

TABLE 2.1
POPULATION TRENDS & PROJECTIONS
ARNOLD, NEBRASKA
2000-2033

		<u>Total</u>		<u>Annual</u>		
	<u>Year</u>	<u>Population</u>	<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	630	--	--	--	--
	2010	597	-33	-5.2%	-3.3	-0.5%
	2020	592	-5	-0.8%	-0.5	-0.0%
	2023	593	+1	+0.2%	+0.3	+0.0%
Low	2033	578	-15	-2.5%	-1.5	-0.3%
Medium	2033	601	+8	+1.3%	+0.8	+0.1%
High*	2033	608	+15	+2.5%	+1.5	+0.3%

*Includes potential estimated population increase associated with a planned “**Community Growth Initiative.**” This could include increases in Full-Time Employment (FTE) positions and/or Housing Development spec activities associated with workforce/population recruitment during the next 10 years.

Source: 2000, 2010 & 2020 Census.
Hanna:Keelan Associates, P.C., 2023.

Age Cohorts/Distribution.

The “65-74” age group experienced the largest increase in population from 2000 to 2010, 11 persons, or from 63 to 74. The “55-64”, “65-74” and “75-84” age cohorts in the Village of Arnold are projected to increase in population by 2033, with the “75-84” age group experiencing the largest increase in population from 2023 to 2033. This increase would require the development of new housing options for senior populations, including both single family and independent living developments, as well as the potential expansion of the Riverview Apartment facility. The current median age in Arnold is an estimated 45 years and is projected to increase to 47.7 years by 2033.



INCOME PROFILE.

Household Income.

Household incomes in the Village of Arnold have increased in recent years and are projected to continue this trend through 2033. From 2010 to 2020, median income for all households in Arnold increased from \$34,448 to \$54,753, or 59 percent. Through 2033, the median income is projected to increase from the current estimated \$56,423 to \$58,166. The number of households in the Village having an annual income at or above \$100,000, is expected to increase an estimated 12.2 percent during the next 10 years. Median income for renter households and elderly (65+) households is also projected to increase by 2033.

Per Capita Income (By County).

As household incomes in the Village of Arnold continue to increase, so will per capita income. This trend in Arnold reflects that of Custer County. Current per capita income in the County is an estimated \$59,305. By 2033, per capita income in Custer County is projected to increase by an estimated 44.6 percent to \$85,755. This rate of increase in per capita income is more than that of the State of Nebraska, which is projected to increase by an estimated 34.2 percent by 2033. Conversely, per capita income in Custer County is lower than that of the State.

Cost-Burdened Households.



A number of households in the Village of Arnold are considered to be **“Cost Burdened”** and/or have various **“Housing Problems”** as defined by HUD. A cost burdened household is any household paying 30 percent or more of their income for housing costs, which may include mortgage, rent, utilities, and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room per dwelling unit) and/or if the household lacks complete plumbing or kitchen facilities.



An estimated 23 owner households and 31 renter households in Arnold are currently cost burdened and/or experiencing housing problems. **Owner households experiencing cost burden and/or housing problems are projected to decrease slightly by 2033, to an estimated 22. Renter households experiencing cost burden and/or housing problems are projected to increase slightly by 2033, to an estimated 35.**

The 2016-2020 American Community Survey found 10 units in Arnold experiencing overcrowded conditions, but no housing units lacking complete plumbing.

ECONOMIC PROFILE.

Custer County.

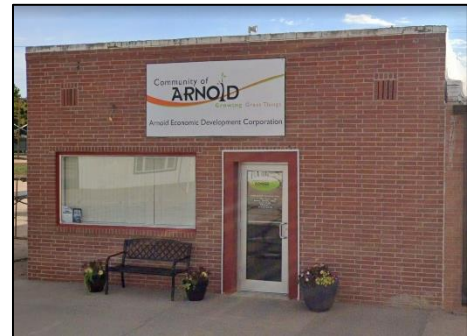
Primary, important economic information is only available on the County level. The economic trends and projections identified for Custer County are representative of the Village of Arnold.

Between 2010 and 2022, the unemployment rate in Custer County ranged from 3.7 percent to 1.5 percent. During this period, the number of persons in the labor force increased by 403. This included an increase in the number of employed persons and a decrease in the number of unemployed persons. By 2033, an estimated 6,747 persons are projected to be in the Custer County labor force, with an estimated 6,644 employed persons and an unemployment rate of 1.5 percent.

An estimated 4,155 employees in Custer County are involved with “non-farm employment”. Local Government and Manufacturing are the largest, non-farm employment sectors in Custer County.

Village of Arnold.

The **Arnold Economic Development Corporation (AEDC)** has a mission of increasing economic health and vitality in the Arnold community through activities targeted at employers, employees and businesses that can be correlated to creating and retaining employment opportunities, as well as increasing population and enhancing prosperity.



The Village of Arnold implements the provisions set forth in the **Local Option Municipal Economic Development Act**, also known as **LB840**, to utilize local tax dollars for economic development purposes. As an example, LB840 funds were used to renovate the Rialto Theatre among other businesses.



HOUSING PROFILE.

Households & Group Quarters.

A decrease in the number of households was recorded in Arnold, from 2000 to 2010. Households decreased from 303 in 2000 to 295 in 2010. The number of households continued to decrease to 277 in 2020. Currently, 2023, the Village of Arnold consists of an estimated 277 households, including 220 owner and 57 renter households. **An estimated 287 households are projected to exist in Arnold by 2033. This will equal an estimated 226 owner and 61 renter households.**

Housing Units.

An estimated 332 housing units currently exist in the Village of Arnold, consisting of 238 owner and 94 rental units. Of the 332 units, approximately 55 are vacant, resulting in an estimated overall **housing vacancy rate of 16.5 percent.** The 55 vacant housing units consist of an estimated 18 owner units and 37 rental units, equaling an overall owner housing vacancy rate of 7.5 percent and an overall rental housing vacancy rate of 39.3 percent. The overall vacancy rate includes but is not limited to any dwelling unit not currently being occupied such as the upper levels of downtown commercial buildings, housing rented or sold but not occupied, seasonal/vacation housing, housing used for personal storage and housing units that are vacant and not for sale.



An Adjusted Housing Vacancy Rate (AHVR), which only considers year-round housing that is either for sale or for rent and meeting the requirements of local housing safety codes, is **8.1 percent** for the Village of Arnold, or an estimated **27 vacant housing units.** This includes 11 owner and 16 rental housing units, which highlights an **owner AHVR of 4.6 percent and a renter AHVR of 17 percent.** This concludes that the Village of Arnold has a deficiency of owner housing that is safe, suitable and meets local housing development code standards.



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Arnold Community Profile & Citizen Participation Program.

Structural Conditions.

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



A total of 302 housing structures in Arnold were reviewed. Of these units, 11, or 3.6 percent were identified to be in a “Poor+” or “Poor” condition. An additional 85 housing units were considered to be in a “Fair+” or “Fair” condition.

Additionally, Hanna:Keelan Associates conducted field work in December, 2022 and determined that 193 structures were in need of moderate rehabilitation, as well as 30 structures identified as needing substantial rehabilitation. Furthermore, nine structures were deemed to be dilapidated and would need to be demolished and replaced.



Structures are generally in need of moderate rehabilitation when the primary need is cosmetic non-structural improvements to preserve the housing unit. Structures are in need of substantial rehabilitation when issues include foundation repairs or issues with bowing/sagging walls and roofs, or are not cost effective for rehabilitation and should be demolished.



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Arnold Community Profile & Citizen Participation Program.

Housing Values.

Housing values have steadily increased in the Village of Arnold since 2010. Currently, the estimated median value for **owner occupied homes** is \$91,252, an increase of 2.8 percent from the 2020 estimated median value of \$88,800 and a 74.8 percent increase from the 2010 estimated median value of \$52,200. By 2033, the median value of owner homes is projected to increase an estimated 34 percent to \$122,242.

Gross rent in the Village has also increased steadily since 2010. The median rent increased by an estimated \$340, or 88.5 percent between 2010 and 2023. The current median rent in Arnold is an estimated \$724 and is projected to increase to \$1,039, or 43.5 percent by 2033.

Affordable Housing Stock.

With the population and number of housing units projected to increase through 2033, it is important that appropriate, affordable housing stock of various types be available in the Village of Arnold for both future and existing families. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families.

Existing residents should also take a proactive approach in maintaining their dwelling to meet Village code and enhance the appearance of the home. Arnold should also prepare for an increase in the number of elderly population and associated households. This should include the development of additional senior independent living housing units.

A total of **15 affordable housing units** for elderly persons are maintained by the **Arnold Housing Authority** at the Riverview Apartments. The **Riverview Apartments** provide both one- and two-bedroom units as well as amenities including a social room and laundry room.



ARNOLD CITIZEN PARTICIPATION PROGRAM.

A Community-Wide “**Opinion Survey**” was made available to households in Arnold on pertinent Community websites and social media outlets. A total of **120 Surveys** were completed and returned, providing valuable public information. **Survey** participants were asked to provide their opinion about a variety of Community issues, needs and opportunities, including barriers to obtaining affordable owner or rental housing and specific housing types greatly needed throughout the Community. The following summarizes the results of the housing portion of the **Survey**. The complete results of the **Survey**, including community growth, land use, zoning and community development opportunities are highlighted in the **Arnold, Nebraska Comprehensive Plan**.

- Utilizing a scale from 1 (“not needed”) to 3 (“greatly needed”) the following were identified by participants as the greatest housing needs in Arnold.
 - Single family housing (2.78).
 - General rental housing (2.57).
 - Housing choices for first time homebuyers (2.54).
 - Rehabilitation of Owner-Occupied Housing (2.50).
 - Senior independent living housing (2.50).
- Participants were largely in support of utilizing local, State and/or Federal grant funds/dollars for the following programs:
 - Owner Housing Rehabilitation Program (92% support).
 - Renter Housing Rehabilitation Program (84% support).
 - Purchase, Demolition & Replacement of existing deteriorated housing (93% support).
 - Purchase-Rehab-Resale of vacant housing (96% support).
 - Down Payment Assistance to first-time homebuyers (81% support).

A total of 70 participants, or 65 percent, identified a willingness to contribute or donate money to support a local community, economic or housing development activity. Additionally, 78 percent, or 85 Survey participants supported the creation of a locally-based “Investment Club” to encourage assembling local financial commitments for the above-mentioned housing development and rehabilitation activities.

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Arnold Community Profile & Citizen Participation Program.

The City of Arnold, in cooperation with major employers, also conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the Area's workforce. A total of **47 Surveys** were returned.

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

DEMOGRAPHICS.

- A total of 36, or 76 percent of all 47 participants live inside the Village of Arnold Corporate Limits.
 - Commute time to work:
 - 10 to 20 minutes (nine participants).
 - Less than 10 minutes (six participants).

INCOME.

- Household income: (128 total participants).
 - Less than \$50,000 with 15 participants (34%).
 - \$50,000 to \$74,000 with 13 participants (30%).
- Monthly rent:
 - A total of six participants (75%) identified not having a rent payment (eight total participants).
- Monthly mortgage:
 - 14 participants (32%) identified their home is “paid in full.” An additional 14 (32%) identified a monthly mortgage payment between \$400 and \$800.

BARRIERS TO AFFORDABLE HOUSING.

- For renters, the top issues or barriers experienced with obtaining affordable, suitable housing include the following (five total respondents):
 - Age of existing rental housing (100%).
 - Condition of existing rental housing (80%).
- For owners, the top issues or barriers experienced with obtaining affordable, suitable housing include the following (38 total respondents):
 - Lack of sufficient homes for sale (68%).
 - Age of existing housing (57%).
 - Condition of existing housing (55%).

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- When asked what the most was that their family could afford for a home, 50 percent, or 13 of a total 26 participants identified a home purchase price between \$100,000 and \$200,000.
- When asked what the most was that their family could afford for monthly rent, 37 percent or six of a total 16 participants identified a range between \$601 and \$800.
- When asked what amenities would make Arnold a more attractive place to live or relocate, participants selected the following (26 total respondents):
 - Housing Choices with 25 participants (86%).
 - Dental/Vision Care Services with 16 participants (55%).
 - Restaurants with 15 participants (51%).

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

INTRODUCTION.

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

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

DETERMINATION OF HOUSING UNIT DEMAND.

To effectively determine housing unit demand for the Village of Arnold, **SEVEN** separate components were reviewed. These included;

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

Section 3
Housing unit Needs Analysis & Target Demand.

Population & New Households.

Currently (2023), the **population for the Village of Arnold** is an estimated **593**. The **population** is projected to remain stable, but experience a slight increase, by 2033, to **601**. **The potential exists for the Community to experience a maximum population growth of 2.5 percent, or 15 persons to 608.**

Households are also projected to remain stable but increase slightly from the current estimate of **277 to 287**, by 2033. **The “High” population scenario projects an estimated 292 households in the Village of Arnold by 2033.** New and innovative housing development programs will need to be implemented to support projected population growth and ensure safe, decent and affordable housing is provided for both current and new residents.

“Cost Burdened” Households Experiencing Housing Problems.

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

Currently, an estimated **19.5 percent, or 54 of the total 277 households in the Village of Arnold are cost burdened and/or experiencing housing problems.** This equals an estimated 23 owner and 31 renter households. By 2033, the number of cost burdened owner households is projected to decrease to an estimated 22, with cost-burdened renter households increasing to an estimated 35.

Substandard Units/Overcrowded Conditions.

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. The 2010 and 2020 Censuses, the analysis of building and property conditions maintained by the Custer County Assessor’s Office produced data identifying substandard housing units and housing units having overcrowded conditions.

- As per the 2016-2020 American Community Survey, **10 housing units in the Village of Arnold** are currently experiencing ***overcrowded conditions***, while there are **no units *lacking complete plumbing***.
- The 2006-2010 American Community Survey estimates that there were eight housing units experiencing overcrowded conditions.

Housing Unit Vacancy Deficiency (Demand).

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

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

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

Currently, **Arnold** maintains an estimated, overall **AHVR of 8.1 percent, which includes an estimated AHVR for owner housing of 4.6 percent and 17 percent for rental housing. This concludes that an owner “vacancy deficiency” exists in Arnold.**

Securing Current Commuter Employment(Workers).

According to the Center for Economic Studies, through the U.S. Census, an estimated 22 persons lived and worked in the **Village of Arnold** in 2019. An additional 200 persons lived in Arnold, but were employed elsewhere and 151 persons were employed in Arnold, but lived elsewhere.

“Pent-Up” Housing Demand.

The **“Pent-Up” housing demand component** is defined as those current residents of the Village of Arnold, needing and/or wanting to secure a different and/or affordable owner or rental housing type during the next 10 years, or persons living outside the Community with a desire to relocate to Arnold. This would include persons from all household types and income sectors, including elderly, families, special populations, etc., very-low to upper-income. This includes persons and families needing a different type of housing due to either a decrease or increase in family size, as well as households having the income capacity to build new and better housing. Most often, pent-up demand is created by renter households wanting to become a homeowner, or vice versa.

Section 3
Housing unit Needs Analysis & Target Demand.

Local Housing Development Capacity.

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

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

The Housing Development Capacity range for the Village of Arnold is estimated at 55 percent for owner housing and 65 percent for rental housing.



HOUSING UNIT TARGET DEMAND.

Table 3.1, Page 3.5, identifies the Estimated Housing Unit Target Demand for the Village of Arnold, by 2033. Community leadership and local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing in the Village.

Based on the 2033 medium population projection of 601, the total **Estimated Housing Unit Target Demand in Arnold, by 2033, is 26 housing units, including 15 owner and 11 rental units,** at an estimated development cost of **\$6.9 Million.** **An estimated 16.7 acres of land should be designated for residential land uses.** Additionally, a minimum of **10 owner and nine rental housing units** should be built to support the local **workforce** in the Village.

The 2033 high population projection of 608 would require the development of **34 housing units** in the Village by 2033, including **18 owner and 16 rental housing units** with an estimated required budget of **\$9 Million and an estimated 21.8 acres of land designated for residential land uses.** Additionally, the high population projection would require the development of **14 owner and 13 rental housing units** to support the local **workforce** in the Village.

Section 3
Housing unit Needs Analysis & Target Demand.

TABLE 3.1
ESTIMATED HOUSING UNIT “TARGET” DEMAND
ARNOLD, NEBRASKA
2033

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit “Target” Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
Medium (Pop. Proj.):	15	11	26**^	\$6.9
High (Pop. Proj.):	18	16	34***^^	\$9.0

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- “Pent Up” Housing Demand.

***10-Year Housing Development Capacity. (55% Owner; 65% Rental)**

***Housing Unit “Target” Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 10% to 15% of the Total Housing Demand).**

****Estimated Workforce Housing Unit Demand: 19 Total Units (10 Owner, 9 Rental).**

Estimated Family Housing Unit Demand: 17 Total Units (11 Owner, 6 Rental).

Estimated Elderly (55+ Years) Housing Unit Demand: 9 Total Units (4 Owner, 5 Rental).

^Estimated Land Requirement Allocation/New Construction: 16.7 Acres.

*****Estimated Workforce Housing Unit Demand: 27 Total Units (14 Owner, 13 Rental).**

Estimated Family Housing Unit Demand: 22 Total Units (12 Owner, 10 Rental).

Estimated Elderly (55+ Years) Housing Unit Demand: 12 Total Units (6 Owner, 6 Rental).

^^Estimated Land Requirement Allocation/New Construction: 21.8 Acres.

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

Section 3
Housing unit Needs Analysis & Target Demand.

HOUSING DEMAND BY INCOME SECTOR.

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

The “median” amount of income is considered to be “100 percent” for a geographic area for each household size category. For example, in the **Table** below, a four-person family in Custer County with an annual household income of \$70,300 is considered to be making “100 percent of the local AMI”. This information allows for the determination of “**affordability**” and associated **housing price points (products)** for various household sizes.

TABLE 3.2

HOUSEHOLD AREA MEDIAN INCOME (AMI)

CUSTER COUNTY, NEBRASKA

2021

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$14,800	\$16,900	\$19,000	\$21,100	\$22,800	\$24,500	\$26,200	\$27,900
50% AMI	\$24,650	\$28,150	\$31,650	\$35,150	\$38,000	\$40,800	\$43,600	\$46,400
60% AMI	\$29,580	\$33,780	\$37,980	\$42,180	\$45,600	\$48,960	\$52,320	\$55,680
80% AMI	\$39,400	\$45,000	\$50,650	\$56,250	\$60,750	\$65,250	\$69,750	\$74,250
100%AMI	\$49,300	\$56,300	\$63,300	\$70,300	\$76,000	\$81,600	\$87,200	\$92,800
125%AMI	\$61,625	\$70,375	\$79,125	\$87,875	\$95,000	\$102,000	\$109,000	\$116,000

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

Table 3.3, identifies the **projected Year-Round Housing Target Demand for the Village of Arnold, by 2033, by Income Sector**. Approximately 26 housing units, consisting of 15 owner and 11 rental units, should be targeted by 2033. Owner housing unit demand should focus on households of moderate to upper income (31% to 125% AMI). Additionally, rental housing should also target persons and families with income between 31 and 125 percent AMI.

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

TABLE 3.3

ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR

(MEDIUM POPULATION PROJECTION)

ARNOLD, NEBRASKA

2033

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	0	3	4	8	0	15
Rental:	0	2	3	6	0	11

Source: Hanna:Keelan Associates, P.C., 2023.

HOUSING UNIT TARGET REHABILITATION & DEMOLITION DEMAND

Table 3.4 identifies the **rehabilitation and demolition demand** for the **Village of Arnold**, by **2033**. The data presented is based upon both field inspections and information obtained from the Custer County Assessor's Office. Approximately **193 housing units** could be targeted for **moderate rehabilitation** and **30 housing units** could be targeted for **substantial rehabilitation** in the Village, by 2033. Housing units needing moderate rehabilitation will require an estimated budget of \$7.5 Million, while units needing substantial rehabilitation will require an estimated budget of \$1.4 Million.

Additionally, up to **nine housing units** could be considered not cost effective for rehabilitation and could potentially be demolished and replaced. The estimated cost of demolition, without acquisition of the housing unit, will be \$3.2 Million.

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

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

TABLE 3.4
TARGET REHABILITATION &
DEMOLITION DEMAND & ESTIMATED COSTS
ARNOLD, NEBRASKA
2033

	<u># Units / Est. Costs</u>
- Moderate Rehabilitation	193 / \$7,527,000*
- Substantial Rehabilitation	30 / \$1,410,000*
- Demolition/Replacement	9 / \$3,195,000**

*Pending Appraisal Qualification.

**Estimated Cost without Acquisition.

Source: Hanna:Keelan Associates, P.C., 2023.

SECTION 4: **10-YEAR HOUSING ACTION PLAN.**

INTRODUCTION.

The greatest challenge for the Village of Arnold, during the next 10 years, will be to develop housing units for workforce persons and families, elderly households and special populations. Overall, Arnold should target up to **26 new housing units; 15 owner and 11 rental units, by 2033.** The target demand for workforce housing is 19 units; 10 owner and nine rental units. A “High Projection” during the next 10 years, would increase the housing demand to 34 units, by 2033. This includes 18 owner and 16 rental housing units.

The successful implementation of the following “**Arnold, Nebraska 10-Year Housing Action Plan**” will begin with the preparation of reasonable, feasible housing projects through a **four-step implementation process** including the following:

- 1) Future housing successes in the Village of Arnold will depend on the leadership and skills of the **Arnold Economic Development Corporation (AEDC), Central Nebraska Economic Development District (CNEDD) and Central Nebraska Housing and Economic Development (CNHED).** These organizations, in partnership with other local/area housing stakeholders will need to take the lead role in the preservation of existing, and development of new housing types in Arnold, Nebraska.
- 2) Secure affordable **housing developers and contractors to work as a team** with local partnerships and organizations in selecting, prioritizing and producing appropriate affordable housing projects in Arnold;
- 3) Secure both **public and private donations for funding affordable housing projects;** and
- 4) Implement **affordable housing activities** with property acquisition, infrastructure installation and project construction.

This **Action Plan** addresses all aspects of housing, including new construction, housing rehabilitation, the removal of substantially deteriorated or dilapidated housing and the reuse of infill residential lots.

Important to the cause for future housing activities in Arnold will be the continuation of collaborative efforts with all local and regional available housing partners. ***“The bigger the circle of Partners, the better the delivery of housing and provided financial assistance.”***

PLACE-BASED DEVELOPMENT COMPONENTS.

Each housing program identified in the **10-Year Housing Action Plan** should incorporate **“Place-Based”** development components, whereby development supports the Community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements. **The four general concepts of place-based development include the following:**

ACCESS AND LINKAGES:

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

COMFORT AND IMAGE:

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

USES AND ACTIVITIES:

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

SOCIABILITY:

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

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

HOUSING DEVELOPMENT PROGRAMS.

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

The creation of Housing Partnerships will maximize the opportunity to produce safe, decent and affordable, both owner and rental housing, of all required price points, for persons and households of all income levels in the Village of Arnold.

Partnerships should, first and foremost, be comprised of existing Arnold area organizations, AEDC, CNEDD, CNHED and other local groups linked to housing including, but are not limited to the Arnold Housing Authority, Central Nebraska Community Action Partnership and South-Central Nebraska Agency on Aging, as well as local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.



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

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

1. Establish a Housing Inventory Index.

Purpose:

Establish a **Housing Inventory Index** to evaluate and monitor housing outcomes in Arnold, Nebraska. Such an Index could include local housing indices and others associated with housing, including, but not limited to health, education and recreation.

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

2. Land Bank Program.

Purpose:

The **Village of Arnold** should create a locally-based, or obtain membership in a County-Wide or Regional **land bank program** and secure land for both future housing development and redevelopment activities throughout Arnold.

Estimated Cost: \$250,000.

3. Maintain Local Housing Investment Funding Programs.

Purpose:

AEDC, with the assistance of Community leadership, should organize and maintain local funding events and contributions to create a “**pool**” or “**bank**” of **dollars** to invest in needed gap financing for local housing developments. Establish the involvement of **major employers** with assisting employees in obtaining affordable housing through first-time homebuyer, down payment and rent assistance programs. Financial support to local developers constructing workforce housing is a needed option.

Estimated Cost (annual): \$100,000.

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

Purpose:

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

Estimated Cost (annual): \$40,000.

5. Continue and maintain Comprehensive and Redevelopment Planning Activities.

Purpose:

The **Village of Arnold** should continue to advocate participation in an annual review process of the **Arnold Comprehensive Plan** and local **Zoning and Subdivision Regulations**. Important components of the **Plan** would be the **Land Use Plan** and the implementation of **Zoning Regulations** that “fit” for the Community’s needs for land for housing of all needed types. Continue a program of creating appropriate Redevelopment Areas, via Blight and Substandard Determination Studies for the continued use of Tax Increment Financing.

Estimated Cost (annual): \$12,500.

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

HOUSING REHABILITATION/PRESERVATION PROGRAMS.

6. Establish an Area-wide Housing Disaster/Pandemic Recovery Program.

Purpose:

The **Village of Arnold**, with assistance from **AEDC**, **CNEDD** and the **Custer County Emergency Management Agency** should create a locally-funded program designed to assist persons and families living in housing affected by natural disaster and/or COVID-19. In combination with State and Federal disaster grant programs, funding for this Program should include funding via local foundations, financial lending institutions and private donations.

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

7. Owner/Rental Housing Rehabilitation/Preservation Program.

Purpose:

AEDC and **CNHED**, in partnership with personal investors and housing property owners/developers, should set a 2033 goal of **20 to 30 housing units** receiving moderate- to substantial rehabilitation. Identify block areas with excessive deterioration and dilapidation of housing units. Consider the implementation of a **purchase/rehab/re-sale or re-rent program**, providing housing for low- to moderate-income family households (31% to 80% AMI).

Estimate Property Purchase: \$45,000-\$65,000 per property.

Estimated Moderate Rehabilitation Cost: \$35,000 to \$45,000 per unit.

Estimated Substantial Rehabilitation Cost: \$46,000 to \$60,000 per unit.

Estimated Cost Subsidy: 70% to 80% per unit.

8. Owner/Rental Housing Demolition/Replacement Program.

Purpose:

AEDC and **CNHED**, in partnership with personal investors and housing property owners/developers, should set a 2033 goal of **up to 10 housing units** to be purchased/donated, demolished and replaced with new, innovative housing types, for families/elderly.

Estimated Purchase/Demolition/Construction Cost: \$305,000-\$355,000 per unit.

Estimated Cost Subsidy: 50% to 60% per unit.



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

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

9. Elderly (55+ Years) Rental Housing Program.

Purpose:

AEDC and CNHED, in partnership with a private developer, should facilitate the development of one- or two-bedroom independent living senior duplex/triplex or townhome units, standard amenities, to meet the rental housing needs of elderly households. Program should include up to **six units**.

Total Estimated Cost: \$930,000.

Estimated Cost Subsidy: 65% or \$604,500.

10. Elderly (55+ Years) Owner Housing Initiative.

Purpose:

AEDC and CNHED, in partnership with a private developer, should facilitate the development of scattered site, three+-bedroom single family units, standard amenities, to meet the needs of elderly households. Program should include up to **six units**.

Total Estimated Cost: \$1,800,000.

Estimated Cost Subsidy: 30% or \$549,000.

HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

11. Family Rental Housing Program.

Purpose:

AEDC and CNHED, in partnership with a private developer, should facilitate the development of up to **10 two- and three-bedroom units** of rental housing for Arnold residents, including persons with special needs. Program should be combined with a **Workforce Employer Housing Assistance Program**.

Estimated Cost: \$1,550,000.

Estimated Cost Subsidy: 60% or \$930,000.

12. Homeownership Initiative.

Purpose:

AEDC and CNHED, in partnership with a private developer, should facilitate the development of scattered site, single family units, 3+ bedroom units, via new construction with standard amenities, to meet the housing needs of family households. Ownership program should include **up to 12 units**. Program should be combined with a **Workforce Employer Housing Assistance Program**.

Estimated Cost: \$3,660,000.

Estimated Cost Subsidy: 20% or \$732,000.

SECTION 5: HOUSING FUNDING PROGRAMS & PARTNERS.

To produce new and upgrade existing renter and owner occupied housing in a Nebraska County or Community, a public/private partnership must often occur to access affordable housing programs, which will reduce the cost of development and/or long-term operations. The following information identifies various funding sources, programs and strategies available to assist in financing future housing activities in a County and/or Community. The (strategic) combination of two or more sources can assist in reducing development and/or operational costs of proposed affordable housing projects.

LOCAL FUNDING OPTIONS.

Local funding for use in housing development and improvement programs are limited to two primary sources (1) local tax base and (2) dollars secured via state and federal grant and loan programs, which are typically only available to local units of government (Village, City or County).

Local Tax Base.

Tax Increment Financing (TIF) can use added property tax revenues, created by growth and development in a specific area, to Finance improvements within the boundaries of a designated Redevelopment Area. Utilizing the Nebraska Community Development Law, each community in Nebraska has the authority to create a Community Redevelopment Authority (CRA) or Community Development Agency (CDA).

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

A City or Village with a CRA or CDA has the authority to use TIF for commercial, industrial and residential redevelopment activities. The CRA/CDA can utilize TIF for public improvements and gain the revenue associated with these improvements. The tax increment is the difference between the taxes generated on an existing piece of property and the taxes generated after the redevelopment occurs. One hundred percent (100%) of the increment can be captured for up to 15 years, by the CRA, and used for public improvements in a designated Redevelopment Area. Every Community in Nebraska is eligible to utilize TIF after a CRA or CDA has been established and a Blight and Substandard Determination Study has been completed by the Community.

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

Section 5:
Housing Funding Programs & Partners.

Other Local Options.

Local Housing Authority/Agency – Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects.

The Village of Arnold has a local Housing Authority. The Arnold Housing Authority maintains a total of 15 one- and two-bedroom apartment units for elderly persons at Riverview Apartments.



Local Major Employers and/or Community Foundation Assistance – This is a common occurrence today within many cities and counties nationwide, in an effort to provide housing opportunities to low- and moderate-income persons and families. Major local employers and community foundations are becoming directly involved in housing developments and improvements. These Foundations and/or major Employers could provide the following:

- a) Direct grants;
- b) Low interest loans;
- c) Letter of Credit, for all or a percentage of loans;
- d) GAP Financing – provides financing to cover the unfunded portion of development costs, as a deferred or less than market rate loan to the development;
- e) Mortgage Interest Rate Subsidy – provides buy down of a conventional loan;
- f) Purchase Bonds/Tax Credits – make a commitment to purchase either/both taxable/tax exempt bonds and/or low-income tax credits utilized to Finance housing development.

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

*Section 5:
Housing Funding Programs & Partners.*

STATE PROGRAMS.

State programs available to assist in funding a community housing initiative include resources available from the **Department of Economic Development (NDED)**, **Nebraska Investment Finance Authority (NIFA)**, **Nebraska Department of Environment and Energy (NDEE)** and **Nebraska Department of Health and Human Services (NDHHS)**. The following describes the primary housing funding programs provided by these State agencies.

Nebraska Department of Economic Development (NDED).

The **2022 Annual Action Plan**, prepared and administered by NDED, has the following, approximate allocations of State and Federal funds available for housing activities. Each of the following programs are described below.

\$25.8 Million – Community Development Block Grant
\$6.5 Million – HOME Investment Partnership Fund
\$753,854 – Housing Opportunities for Persons with AIDS
\$1.0 Million – Emergency Solutions Grant Program
\$4.9 Million – Federal Housing Trust Fund
\$12.8 Million – Nebraska Affordable Housing Trust Fund
\$1.1 Million – Nebraska Homeless Shelter Assistance Trust Funds

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

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

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

Section 5:
Housing Funding Programs & Partners.

The primary goals of the **Housing Opportunities for Persons with AIDS (HOPWA) Program** is to help provide activities that serve persons with HIV/AIDS throughout the State of Nebraska. Activities of **HOPWA** include short-term rent/mortgage assistance, permanent housing replacement and supportive services. The 2022 Annual Action Plan is being amended to add a new activity that will allow HOPWA funds to be utilized to provide hotel/motel vouchers to participants who are homeless or at risk of homelessness for temporary housing while new permanent housing accommodations are found.

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

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

The **Nebraska Affordable Housing Trust Fund (NAHTF)** is available to assist in funding affordable housing programs. The Trust Fund is administered by **NDED** and is used to match with Low-Income Housing Tax Credit allocations for new affordable rental housing, funding of non-profit operating assistance, financing distressed rental properties and the acquisition/rehabilitation of existing rental programs.

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

The Village of Arnold is served by the **Arnold Economic Development Corporation (AEDC)**. Operating as a 501c3 program, AEDC provides funding opportunities for businesses and various community and economic development activities in Arnold.

The Village of Arnold, as well as Custer County, are members of the **Central Nebraska Economic Development District (CNEDD)**, which provides local planning coordination and development activities. CNEDD provides assistance to members on a variety of issues of regional significance, including transportation planning, strategic planning and needs assessments, grant assistance for economic development and planning efforts for environmental issues. CNEDD formed the **Central Nebraska Housing and Economic Developers (CNHED)** in 2005 to invest in the future of the families and communities in a 17-county area, including Custer County, by improving existing housing and increasing homeownership. CNHED is a 501c3 program.

*Section 5:
Housing Funding Programs & Partners.*

Rural Workforce Housing Fund (RWHF).

In 2017, the “**Rural Workforce Housing Investment Act**” (Legislative Bill 518) was adopted to allow non-profit housing developers to allocate funds from the NAHTF into a **Rural Workforce Housing Investment Fund (RWHF)**. This Fund is also administered by NDED. The Fund allows the non-profit developer to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations. Projects must be within municipalities in Counties with populations less than 100,000. An amount of up to \$1 Million can be applied for by rural Communities throughout Nebraska. Grants must document a “one-to-one” match fund. This program was expanded in April, 2022, to reduce the “one-to-one” match fund to 50% as well as change the amount an organization can receive to have no set cap.

Nebraska Historic Tax Credit (NHTC).

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

The NHTC establishes a \$15,000,000 tax credit pool, and the Nebraska State Historical Society (SHPO) handled the annual allocation of the credits between 2015 and 2022 tax years. The program ended on December 31, 2022, but there are efforts to reinstate it.

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

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

Basic provisions of the NHTC:

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

*Section 5:
Housing Funding Programs & Partners.*

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA).

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

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

A popular **LIHTC Program is CROWN (Credit-to-Own)**. CROWN is a lease-to-own housing program developed to bring home ownership within reach of very low-income households while assisting local governments in revitalizing their neighborhoods. The objectives of the program are to:

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

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

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

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

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

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

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

The **Nebraska Homeowner Assistance Fund** was established in February, 2022, to help prevent homeowners from falling behind on their mortgages and losing their homes. This program is administered by **NIFA** and has a \$50 million allotment that will be disbursed to qualifying homeowners until funds run out or until the program expires in September, 2025. The program was expanded in September, 2022, to include assistance with paying certain past-due utility bills. The program provides relief to pandemic-impacted homeowners that have experienced a COVID-19 related financial hardship that began or continued after January 21, 2020. Homeowners are eligible if their household income is equal to or less than 100% of local area median income and help can only be provided for the homeowner's primary residence.

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

Central Nebraska Community Action Partnership (CNCAP) serves as the Community Action Partnership organization for Custer County, providing housing and weatherization programs, community social services, emergency services, family development and nutrition programs.

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

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

Blueprint Nebraska.

Blueprint Nebraska, a collaboration of State-wide business, industry and civic leaders, released a **2019 'Blueprint' report** to propel sustained economic prosperity for all Nebraskans. The Blueprint includes the creation of a **Nebraska Housing Partnership**, with five "Concurrent Tracks to Build Nebraska." These five tracks include **developing model codes/practices** for building and zoning administration, taxation, infrastructure development, etc., reviewing and revising **State-Administered Programs**; establishing a **Housing Health Index**, to measure the housing stock in each community; reviewing/revising **Regional and Local Programs**; and formalizing curriculum for community leaders to elevate the **Housing Intelligence** of a community.

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Nebraska Department of Environment & Energy.

Low-Income Weatherization Assistance Program – This Federally funded program assists people with low-incomes by making energy improvements to their homes. The program is a State-wide effort carried out primarily by Nebraska Community Action Partnerships.

The weatherization program concentrates on energy improvements which have the greatest impact on making recipient's homes more energy efficient, thereby lowering their energy consumption. Eligible weatherization measures include caulking, weather stripping, ceiling, wall and floor insulation and furnace repair.

Nebraska Department of Health & Human Services.

NDHHS administers the **Nebraska Homeless Shelter Assistance Trust Fund** and **Emergency Shelter Grant** to assist local or regional based groups in the provision of housing improvements for homeless and “at risk of homeless” persons and families.

Nebraska Realtors Association's Homebuyer's Assistance Foundation.

The **Home Buyer's Assistance Foundation** is a nonprofit organization dedicated to supporting first-time homebuyers in Nebraska, with an emphasis on low and moderate income individuals and communities. The Foundation also works to offer housing relief in times of natural disaster.

Nebraska Department of Veterans' Affairs – Nebraska Veterans Aid (NVA).

Nebraska Veterans Aid (NVA) was established in 1921 to assist veterans and their dependents who experience a financial hardship, including those related to natural disasters.

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

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

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

REGIONAL PROGRAMS.

Federal Home Loan Bank.

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

Midwest Housing Equity Group (MHEG).

MHEG was created in 1993 to secure equity capital to invest into affordable rental housing throughout Nebraska, Kansas, Iowa and Oklahoma. MHEG is a privately-owned non-profit corporation with a nine-member board of Directors and receives no federal or state dollars. MHEG's income is derived from its ability to obtain equity capital and investing into affordable housing properties.

MHEG also provides equity financing for the federal low income housing tax credit program, as defined in Section 42 of the Internal Revenue Code. In addition to tax credit syndication, MHEG staff provides technical assistance to developers, owners and management companies on the development and management of tax credit properties.

Midwest Housing Development Fund (MHDF).

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

FEDERAL PROGRAMS.

A primary provider of Federal funding to Nebraska Communities and Counties for housing development, both new construction and rehabilitation, is the **Department of Housing and Urban Development (HUD)**. Housing programs provided by HUD are available for both profit and non-profit developers. Funds from these programs are commonly mixed or pooled with other public funding sources, as well as conventional financing.

U.S. Department of Housing & Urban Development

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.
- **HUD 203(b)** provides mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank or savings and loan association and the mortgage is insured by HUD.
- **Section 203(k) Rehab Mortgage Insurance** enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.
- **Section 811 Supportive Housing for Persons with Disabilities Program** – Through the Section 811 program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.
- **Section 202 Multifamily Health Care Program** – Helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.
- **Single Family Homeownership/Housing Counseling Agencies** – HUD provides free assistance through local housing counseling agencies where consumers can access information and counseling in regards to buying a home, refinancing a mortgage, saving a home from foreclosure and more.

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USDA Rural Development (USDA-RD)

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available**
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.
- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for **“special populations.”**
- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**
- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Federal Emergency Management Agency (FEMA).

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

- a) **Response** – Established at a regional “watch center,” awareness and analysis and the coordination and implementation of federal responses to major disaster areas is key. Preparation of an Incident Management Assistance Team to plan necessary operations and logistics to a disaster area ensures prompt response to help those in need.
- b) **Recovery** – Provides federal assistance to individuals, households and public facilities located within a declared disaster area.

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- c) **Mitigation** – Reduces property loss due to flooding via outreach provision, including affordable flood insurance and other programs that encourage safe community development and reduction of loss of life and property due to natural disaster.
- d) **National Preparedness** – Coordinates and develops tools necessary to prepare for hazards and natural disasters among all levels of government, as well as private non-governmental agencies and Communities.
- e) **Mission Support** – Ensures functional efficiency among critical business operations, including functions with key partners and customer service to persons and families affected by natural disaster.
- f) **Grants** – Oversees that disaster and non-disaster grants are in compliance with public law.

Federal Covid-19 Supplemental Appropriations-CARES Act.

The State of Nebraska received approximately \$10.8 Billion of assistance for use before April 2023 to combat economic distress caused by the Coronavirus Pandemic. In June, 2020, a plan for the expenditure of these funds was announced, including the following:

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

Other Federal Funding.

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

TABLE 1
POPULATION TRENDS & PROJECTIONS
ARNOLD, NEBRASKA
2000-2033

		<u>Total</u>		<u>Annual</u>		
	<u>Year</u>	<u>Population</u>	<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	630	--	--	--	--
	2010	597	-33	-5.2%	-3.3	-0.5%
	2020	592	-5	-0.8%	-0.5	-0.0%
	2023	593	+1	+0.2%	+0.3	+0.0%
Low	2033	578	-15	-2.5%	-1.5	-0.3%
Medium	2033	601	+8	+1.3%	+0.8	+0.1%
High*	2033	608	+15	+2.5%	+1.5	+0.3%

*Includes potential estimated population increase associated with a planned “**Community Growth Initiative.**” This could include increases in Full-Time Employment (FTE) positions and/or Housing Development spec activities associated with workforce/population recruitment during the next 10 years.

Source: 2000, 2010 & 2020 Census.
Hanna:Keelan Associates, P.C., 2023.

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TABLE 2
POPULATION AGE DISTRIBUTION – TRENDS & PROJECTIONS
MEDIUM POPULATION PROJECTION
ARNOLD, NEBRASKA
2000-2033

	2000-2010			2023-2033			
<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020*</u>	<u>2023</u>	<u>2033</u>	<u>Change</u>
19 and Under	157	132	-25	137	138	126	-12
20-34	81	83	+2	92	90	84	-6
35-54	163	144	-19	121	125	132	+7
55-64	72	81	+9	72	73	78	+5
65-74	63	74	+11	87	86	93	+7
75-84	65	57	-8	65	62	72	+10
85+	29	26	-3	18	19	16	-3
Totals	630	597	-33	592	593	601	+8
Median Age	43.9	48.3	+4.4	45.1	45.0	47.7	+2.7

*2020 ACS Estimate subject to margin of error.

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, P.C., 2023.

TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
ARNOLD, NEBRASKA
2000-2033

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	630	0	630	303	2.08
2010	597	1	596	295	2.02
2020	592	0	592	277	2.14
2023	593	0	593	277	2.14
2033	601	0	601	287	2.09
2033*	608	0	608	292	2.08

*High Population Projection.

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, P.C., 2023.

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TABLE 4
TENURE BY HOUSEHOLD
ARNOLD, NEBRASKA
2000-2033

<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
2000	303	231	76.2%	72	23.8%
2010	295	223	75.6%	72	24.4%
2020*	277	222	80.1%	55	19.9%
2023	277	220	79.5%	57	20.5%
2033	287	226	78.8%	61	21.2%
2033**	292	229	78.5%	63	21.5%

*2016-2020 ACS Estimate Subject to Margin of Error.

**High Population Projection.

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, P.C., 2023.

TABLE 5
RACE AND HISPANIC ORIGIN
ARNOLD, NEBRASKA
2000-2020

<u>Race</u>	<u>2000</u>		<u>2010</u>		<u>2020</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	622	98.7%	588	98.5%	573	96.8%
Black or African American	0	0.0%	1	0.2%	1	0.2%
Am. Indian and Alaska Native	3	0.5%	0	0.0%	0	0.0%
Asian	0	0.0%	0	0.0%	2	0.3%
Native Hawaiian/Pacific Islander	0	0.0%	0	0.0%	0	0.0%
<u>Other Race/Two or More Races</u>	<u>5</u>	<u>0.8%</u>	<u>8</u>	<u>1.3%</u>	<u>16</u>	<u>2.7%</u>
Totals	630	100.0%	597	100.0%	592	100.0%
Hispanic Origin	11	1.7%	11	1.8%	24	4.1%

*Subject to Margin of Error.

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, P.C., 2023.

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TABLE 6
HOUSEHOLD INCOME TRENDS & PROJECTIONS
ARNOLD, NEBRASKA
2010-2033

<u>Income Group</u>	<u>2010 Est.*</u>	<u>2020 Est.*</u>	<u>2023</u>	<u>2033</u>	<u>% Change 2023-2033</u>
<u>All Households</u>					
Less than \$10,000	26	16	14	12	-14.3%
\$10,000-\$19,999	56	25	21	16	-23.8%
\$20,000-\$34,999	68	46	42	37	-11.9%
\$35,000-\$49,999	26	38	43	54	+25.6%
\$50,000-\$74,999	67	71	72	75	+4.2%
\$75,000-\$99,999	32	35	36	38	+5.6%
<u>\$100,000 or More</u>	<u>20</u>	<u>46</u>	<u>49</u>	<u>55</u>	<u>+12.2%</u>
Totals	295	277	277	287	+3.6%
Median Income	\$34,448	\$54,753	\$56,423	\$58,166	+3.1%
<u>Renter Households</u>					
Less than \$10,000	5	3	3	3	-0.0%
\$10,000-\$19,999	24	8	7	6	-14.3%
\$20,000-\$34,999	12	9	9	9	-0.0%
\$35,000-\$49,999	14	16	18	21	+16.7%
\$50,000-\$74,999	10	11	12	13	+8.3%
\$75,000-\$99,999	4	4	4	4	+0.0%
<u>\$100,000 or More</u>	<u>3</u>	<u>4</u>	<u>4</u>	<u>5</u>	<u>+25.0%</u>
Totals	72	55	57	61	+7.0%
Median Income	\$28,749	\$42,031	\$42,916	\$43,928	+2.4%
<u>65+ Households</u>					
Less than \$10,000	19	11	8	6	-25.0%
\$10,000-\$19,999	35	21	18	12	-33.3%
\$20,000-\$34,999	33	28	26	15	-42.3%
\$35,000-\$49,999	8	19	21	27	+28.6%
\$50,000-\$74,999	28	37	39	43	+10.3%
\$75,000-\$99,999	14	20	21	27	+28.6%
<u>\$100,000 or More</u>	<u>11</u>	<u>15</u>	<u>17</u>	<u>31</u>	<u>+82.4%</u>
Totals	148	151	150	161	+7.3%
Median Income	\$29,090	\$47,236	\$51,282	\$61,918	+20.7%

* Specified Data Used. 2010 & 2020 Estimate, Adjusted, subject to Margin of Error.
Source: 2006-2010 & 2016-2020 American Community Survey.
Hanna:Keelan Associates, P.C., 2023.

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TABLE 7
PER CAPITA INCOME
TRENDS AND PROJECTIONS
CUSTER COUNTY / STATE OF NEBRASKA
2010-2033

	<u>Custer County</u>		<u>State of Nebraska</u>	
<u>Year</u>	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
2010	\$37,058	--	\$41,248	--
2011	\$45,180	+21.9%	\$45,674	+10.7%
2012	\$43,387	-4.0%	\$46,670	+2.2%
2013	\$51,144	+17.9%	\$46,653	-0.0%
2014	\$53,300	+4.2%	\$48,957	+4.9%
2015	\$56,344	+5.7%	\$50,556	+3.3%
2016	\$52,977	-6.0%	\$49,360	-2.4%
2017	\$44,987	-15.1%	\$50,144	+1.6%
2018	\$45,353	+0.8%	\$51,916	+3.5%
2019	\$48,095	+6.0%	\$54,182	+4.4%
2020	\$54,458	+13.2%	\$57,421	+6.0%
2023	\$59,305	+8.9%	\$61,349	+6.8%
2010-2023	\$37,058-\$59,305	+59.4%	\$41,248-\$61,349	+48.7%
2023-2033	\$59,305-\$85,755	+44.6%	\$61,349-\$82,330	+34.2%

Source: Nebraska Department of Economic Development, 2023.
Hanna:Keelan Associates, P.C., 2023.

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TABLE 8
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
ARNOLD, NEBRASKA
2010-2033

	2010	2020*	2023	2033
<u>Income Range</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0%-30% AMI	12 / 12	8 / 8	8 / 8	8 / 8
31%-50% AMI	31 / 8	17 / 9	15 / 10	15 / 10
51%-80% AMI	35 / 12	50 / 3	52 / 4	54 / 4
<u>81%+ AMI</u>	<u>145 / 8</u>	<u>147 / 7</u>	<u>145 / 1</u>	<u>149 / 0</u>
Totals	223 / 40	222 / 27	220 / 23	226 / 22

*Specified Data Used; 2020 estimate subject to margin of error.

= Total Households. **#CB-HP** = Households with Cost Burden – Housing Problems.

Source: 2010 CHAS Tables, Huduser.org.

Hanna:Keelan Associates, P.C., 2023.

TABLE 9
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
ARNOLD, NEBRASKA
2010-2033

	2010	2020*	2023	2033
<u>Income Range</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0%-30% AMI	14 / 14	14 / 9	15 / 9	17 / 11
31%-50% AMI	14 / 6	4 / 4	5 / 4	5 / 4
51%-80% AMI	14 / 0	29 / 15	30 / 18	33 / 20
<u>81%+ AMI</u>	<u>28 / 0</u>	<u>8 / 0</u>	<u>7 / 0</u>	<u>6 / 0</u>
Totals	72 / 20	55 / 28	57 / 31	61 / 35

*Specified Data Used; 2020 estimate subject to margin of error.

= Total Households. **#CB-HP** = Households with Cost Burden – Housing Problems.

Source: 2010 CHAS Tables, Huduser.org.

Hanna:Keelan Associates, P.C., 2023.

TABLE 10
LABOR FORCE STATISTICS
CUSTER COUNTY, NEBRASKA
2010-2033

<u>Year</u>	<u>Labor Force</u>	<u>Employment</u>	<u>Unemployment</u>	<u>Unemployment Rate</u>
2010	5,986	5,766	220	3.7%
2011	6,048	5,842	206	3.4%
2012	6,109	5,934	175	2.9%
2013	6,162	5,991	171	2.8%
2014	6,126	5,978	148	2.4%
2015	6,280	6,140	140	2.2%
2016	6,345	6,196	149	2.3%
2017	6,374	6,238	136	2.1%
2018	6,418	6,277	141	2.2%
2019	6,416	6,261	155	2.4%
2020	6,348	6,174	174	2.7%
2021	6,421	6,319	102	1.6%
2022*	6,389	6,291	98	1.5%
2033	6,747	6,644	103	1.5%

NOTE: Statistics based on annual average.

*Data as of August, 2022.

Source: Nebraska Department of Labor, Labor Market Information, 2023.

Hanna:Keelan Associates, P.C., 2023.

TABLE 11	
WORKFORCE EMPLOYMENT BY TYPE	
CUSTER COUNTY, NEBRASKA	
AUGUST, 2022	
<u>Workforce</u>	
Non-Farm Employment	
(Wage and Salary)	4,155
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	0
Utilities.	*
Construction.	204
Manufacturing.	684
Wholesale Trade.	183
Retail Trade.	498
Transportation & Warehousing.	111
Information.	53
Finance & Insurance.	220
Real Estate & Rental/Leasing.	17
Professional, Scientific & Technical Services.	124
Management of Companies & Enterprises.	*
Administrative/Support/Waste.	39
Educational Services.	*
Health Care & Social Assistance.	555
Arts, Entertainment & Recreation.	10
Accommodation & Food Service.	379
Other Services (except Public Administration).	147
Federal Government.	43
State Government.	60
Local Government.	725
*Data not available because of disclosure suppression.	
Source: Nebraska Department of Labor, Labor Market Information, 2022.	

TABLE 12
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
ARNOLD, NEBRASKA
2010 & 2020 ESTIMATES

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
2010 Est.*	334	334	100.0%	0	0.0%	8	2.4%
2020 Est.*	357	357	100.0%	0	0.0%	10	2.8%

*Subject to margin of error.

Source: 2006-2010 & 2016-2020 American Community Survey Estimates.

TABLE 13
HOUSING UNIT OCCUPANCY / VACANCY STATUS
ARNOLD, NEBRASKA
2023

	<u>2023</u>
a) Housing Stock	332
	(O=238; R=94)
b) Vacant Housing Stock	55
c) Occupied Housing Stock	277
Owner Occupied	220
Renter Occupied	57
d) Housing Vacancy Rate	16.5% (55)
Owner Vacancy	7.5% (18)
Rental Vacancy	39.3% (37)
e) Adjusted Vacancy Rate*	8.1% (27)
Owner Adjusted Vacancy*	4.6% (11)
Rental Adjusted Vacancy*	17.0% (16)

* Includes **only** year-round units available for rent or purchase, meeting current housing code and modern amenities. Does not include units either not for sale or rent, seasonal units, or units not meeting current housing code.

Source: Village of Arnold, 2023.

Hanna:Keelan Associates, P.C., 2023.

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TABLE 14
OWNER OCCUPIED HOUSING VALUE
ARNOLD, NEBRASKA
2010-2033

	Less than <u>\$50,000</u>	\$50,000 to <u>\$99,999</u>	\$100,000 to <u>\$149,999</u>	\$150,000 to <u>\$199,999</u>	\$200,000 or <u>More</u>	<u>Totals</u>
2010 Est*	136	104	36	0	10	286
2020 Est*	79	80	61	38	28	286

Median Value

2010 Est*	\$52,200
2020 Est*	\$88,800
2023	\$91,252
2033	\$122,242

*Specified Data Used.

Source: 2006-2010 & 2016-2020 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2023.

TABLE 15
GROSS RENT
ARNOLD, NEBRASKA
2010-2033

	Less than <u>\$300</u>	\$300 to <u>\$499</u>	\$500 to <u>\$699</u>	\$700 to <u>\$999</u>	\$1,000 or <u>More</u>	<u>Totals</u>
2010 Est*	13	23	12	0	0	48
2020 Est*	24	5	19	14	9	71

Median Rent

2010 Est*	\$384
2020 Est*	\$666
2023	\$724
2033	\$1,039

*Specified Data Used.

Source: 2006-2010 & 2016-2020 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2023.

TABLE 16
HOUSING STRUCTURAL CONDITIONS
ARNOLD, NEBRASKA
2023

Good	11
Average+	21
Average	174
Fair+	46
Fair	39
Poor+	5
Poor	6
TOTAL	302

Source: Custer County Assessor, 2023.

TABLE 17
CONDITION RATING
ARNOLD, NEBRASKA
2023

Excellent	7
Good	76
Average/Fair – Moderate Rehabilitation Needed	193
Poor – Substantial Rehabilitation Needed	30
<u>Dilapidated – Demolition/Replacement</u>	<u>9</u>
TOTAL	315

Source: Hanna:Keelan Associates, 2023.

TABLE 18
TARGET REHABILITATION &
DEMOLITION DEMAND & ESTIMATED COSTS
ARNOLD, NEBRASKA
2033

	<u># Units / Est. Costs</u>
- Moderate Rehabilitation	193 / \$7,527,000*
- Substantial Rehabilitation	30 / \$1,410,000*
- Demolition/Replacement	9 / \$3,195,000**

*Pending Appraisal Qualification.

**Estimated Cost without Acquisition.

Source: Hanna:Keelan Associates, P.C., 2023.

TABLE 19
ESTIMATED HOUSING UNIT “TARGET” DEMAND
ARNOLD, NEBRASKA
2033

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit “Target” Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
Medium (Pop. Proj.):	15	11	26**^	\$6.9
High (Pop. Proj.):	18	16	34***^^	\$9.0

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- “Pent Up” Housing Demand.

***10-Year Housing Development Capacity. (55% Owner; 65% Rental)**

***Housing Unit “Target” Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 10% to 15% of the Total Housing Demand).**

****Estimated Workforce Housing Unit Demand: 19 Total Units (10 Owner, 9 Rental).**

Estimated Family Housing Unit Demand: 17 Total Units (11 Owner, 6 Rental).

Estimated Elderly (55+ Years) Housing Unit Demand: 9 Total Units (4 Owner, 5 Rental).

^Estimated Land Requirement Allocation/New Construction: 16.7 Acres.

*****Estimated Workforce Housing Unit Demand: 27 Total Units (14 Owner, 13 Rental).**

Estimated Family Housing Unit Demand: 22 Total Units (12 Owner, 10 Rental).

Estimated Elderly (55+ Years) Housing Unit Demand: 12 Total Units (6 Owner, 6 Rental).

^^Estimated Land Requirement Allocation/New Construction: 21.8 Acres.

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

Appendix I
Housing, Economic and Demand Table Profile.

TABLE 20
HOUSEHOLD AREA MEDIAN INCOME (AMI)
CUSTER COUNTY, NEBRASKA
2021

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$14,800	\$16,900	\$19,000	\$21,100	\$22,800	\$24,500	\$26,200	\$27,900
50% AMI	\$24,650	\$28,150	\$31,650	\$35,150	\$38,000	\$40,800	\$43,600	\$46,400
60% AMI	\$29,580	\$33,780	\$37,980	\$42,180	\$45,600	\$48,960	\$52,320	\$55,680
80% AMI	\$39,400	\$45,000	\$50,650	\$56,250	\$60,750	\$65,250	\$69,750	\$74,250
100%AMI	\$49,300	\$56,300	\$63,300	\$70,300	\$76,000	\$81,600	\$87,200	\$92,800
125%AMI	\$61,625	\$70,375	\$79,125	\$87,875	\$95,000	\$102,000	\$109,000	\$116,000

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

TABLE 21
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
(MEDIUM POPULATION PROJECTION)
ARNOLD, NEBRASKA
2033

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	<u>Totals</u>
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	0	3	4	8	0	15
Rental:	0	2	3	6	0	11

Source: Hanna:Keelan Associates, P.C., 2023.

Constant Contact Survey Results

Campaign Name: Arnold Workforce Housing Needs Survey

Survey Starts: 121

Survey Submits: 47

Export Date: 02/16/2023 03:58 PM

OPEN QUESTION

1. Place of Employment

Green Acres

Arnold Public School

USPS

40 Response(s)

MULTIPLE CHOICE

2. Where do you currently reside?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Inside the Village of Arnold Corporate Limits.	<div><div></div></div>		36	76%
Less than One Mile from Arnold.	<div><div></div></div>		2	4%
1-5 Miles from Arnold.	<div><div></div></div>		3	6%
Rural/Unincorporated Custer County.	<div><div></div></div>		4	8%
Other	<div><div></div></div>		2	4%
Total Responses			47	100%

OPEN QUESTION

If Other, where and why?

Farm

1 Response(s)

MULTIPLE CHOICE

3. Number of persons in your household?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		4	8%
2	<div><div></div></div>		20	42%
3	<div><div></div></div>		9	19%
4	<div><div></div></div>		5	10%
5+	<div><div></div></div>		9	19%
Total Responses			47	100%

MULTIPLE CHOICE

4. Do you commute into Arnold for work?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		10	22%
No	<div><div></div></div>		35	77%
Total Responses			45	100%

MULTIPLE CHOICE

If yes, how long is your commute?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than 10 Minutes	<div><div></div></div>		9	56%
10-20 Minutes	<div><div></div></div>		6	37%
21-30 Minutes			0	0%
31-40 Minutes			0	0%
41-50 Minutes	<div><div></div></div>		1	6%
51-60 Minutes			0	0%
61+ Minutes			0	0%
Total Responses			16	100%

MULTIPLE CHOICE

5. What is your current annual total household income?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$50K	<div><div></div></div>		15	34%
\$50K-\$74K	<div><div></div></div>		13	30%
\$75K-\$99K	<div><div></div></div>		6	13%
\$100K-\$149K	<div><div></div></div>		8	18%
\$150K-\$199K	<div><div></div></div>		1	2%
\$200K-\$249K			0	0%
\$250K-\$299K			0	0%
\$300K or More			0	0%
Total Responses			43	100%

MULTIPLE CHOICE

6. Do you currently rent or own your home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Rent	<div><div></div></div>		4	8%
Own	<div><div></div></div>		42	91%
Total Responses			46	100%

MULTIPLE CHOICE

If you are a RENTER, How much are you currently paying for your monthly rent?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
No Rent Payment	<div><div></div></div>		6	75%
Less Than \$400	<div><div></div></div>		0	0%
\$400-\$600	<div><div></div></div>		2	25%
\$601-\$800	<div><div></div></div>		0	0%
\$801-\$950	<div><div></div></div>		0	0%
\$951-\$1,100	<div><div></div></div>		0	0%
\$1,101-\$1,250	<div><div></div></div>		0	0%
\$1,251-\$1,500	<div><div></div></div>		0	0%
\$1,501-\$1,750	<div><div></div></div>		0	0%
\$1,751-\$1,999	<div><div></div></div>		0	0%
\$2,000+	<div><div></div></div>		0	0%
Total Responses			8	100%

MULTIPLE CHOICE

If you are an OWNER, what is your monthly mortgage payment?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Paid in Full	<div><div></div></div>		14	32%
Less Than \$400	<div><div></div></div>		2	4%
\$400-\$600	<div><div></div></div>		7	16%
\$601-\$800	<div><div></div></div>		7	16%
\$801-\$1,000	<div><div></div></div>		4	9%
\$1,001-\$1,250	<div><div></div></div>		2	4%
\$1,251-\$1,500	<div><div></div></div>		4	9%
\$1,501-\$1,750	<div><div></div></div>		0	0%
\$1,751-\$2,000	<div><div></div></div>		2	4%
\$2,001-\$2,500	<div><div></div></div>		0	0%
\$2,501-\$2,999	<div><div></div></div>		1	2%
\$3,000+	<div><div></div></div>		0	0%
Total Responses			43	100%

MULTIPLE CHOICE

7. Are you satisfied with your current housing situation?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div></div>		36	76%
No	<div></div>		11	23%
Total Responses			47	100%

OPEN QUESTION

If No, please explain.

We are getting older and probably need a ranch style home with only one level. Our current home has three levels. Finding a home like this in Arnold is nearly impossible with the housing shortage.

Would like to buy land and build

Need a bigger house

9 Response(s)

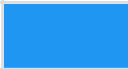

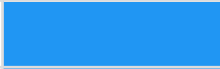




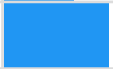







CHECKBOXES

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing	<div></div>		1	20%
Lack of adequate public transportation	<div></div>		0	0%
Lack of knowledge of fair housing rights	<div></div>		0	0%
Cost of rent	<div></div>		3	60%
Restrictive zoning/building codes	<div></div>		0	0%
Job status	<div></div>		1	20%
Attitudes of landlords & neighbors	<div></div>		1	20%
Lack of availability of decent rental units in your price range	<div></div>		3	60%
Use of background checks	<div></div>		1	20%
Excessive application fees and/or rental deposits	<div></div>		1	20%
Cost of utilities	<div></div>		3	60%
Lack of educational resources about tenant responsibilities	<div></div>		0	0%
Age of existing rental housing	<div></div>		5	100%
Condition of existing rental housing	<div></div>		4	80%
Other	<div></div>		0	0%
Total Responses			5	100%

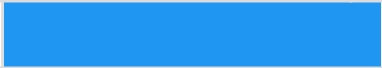
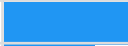


CHECKBOXES

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing			7	18%
Lack of adequate public transportation			3	7%
Lack of knowledge of fair housing rights			0	0%
Housing purchase prices/cost to own			12	31%
Restrictive zoning/building codes			5	13%
Job status			1	2%
Attitudes of immediate neighbors			3	7%
Mortgage lending application requirements			4	10%
Excessive down payment/closing costs			6	15%
Cost of utilities			7	18%
Lack of educational resources about homeowner responsibilities			0	0%
Cost of homeowners insurance			8	21%
Lack of sufficient homes for sale/ housing choice			26	68%
Cost of real estate taxes			13	34%
Age of existing housing			22	57%
Condition of existing housing			21	55%
Other			2	5%
Total Responses			38	100%

MULTIPLE CHOICE

9a. Where would you like to rent or purchase a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Inside the Village of Arnold Corporate Limits			12	54%
Less than One Mile from Arnold			0	0%
1-5 Miles from Arnold			4	18%
Rural/Unincorporated Custer County			3	13%
Other			3	13%
Total Responses			22	100%

MULTIPLE CHOICE

9b. Which one of the following housing types would you most like to purchase?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family	<div></div>		17	62%
Attached Townhouse or Duplex/Triplex Unit	<div></div>		1	3%
Residential Acreage	<div></div>		5	18%
Tiny Home	<div></div>		1	3%
Manufactured Home	<div></div>		2	7%
Patio Home			0	0%
Apartment			0	0%
Upper Level/Downtown			0	0%
Senior Living Community	<div></div>		1	3%
Total Responses			27	100%

MULTIPLE CHOICE

9c. How many bedrooms would your family need?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		1	3%
2	<div><div></div></div>		3	10%
3	<div><div></div></div>		18	64%
4+	<div><div></div></div>		6	21%
Total Responses			28	100%

MULTIPLE CHOICE

9d. What is the most your family could afford for a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$100K	<div><div></div></div>		9	34%
\$100K-\$200K	<div><div></div></div>		13	50%
\$201K-\$300K	<div><div></div></div>		3	11%
\$301K-\$400K	<div><div></div></div>		0	0%
\$401K-\$500K	<div><div></div></div>		0	0%
\$501K+	<div><div></div></div>		1	3%
Total Responses			26	100%

MULTIPLE CHOICE

9e. What is the most your family could afford for monthly rent?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$400	<div></div>		2	12%
\$400-\$600	<div></div>		4	25%
\$601-\$800	<div></div>		6	37%
\$801-\$950	<div></div>		1	6%
\$951-\$1,100	<div></div>		1	6%
\$1,101-\$1,250	<div></div>		0	0%
\$1,251-\$1,500	<div></div>		2	12%
\$1,501-\$1,750	<div></div>		0	0%
\$1,751-\$1,999	<div></div>		0	0%
\$2,000+	<div></div>		0	0%
Total Responses			16	100%

CHECKBOXES

9f. What amenities would make Arnold a more attractive place to live or relocate?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Child Care	<div></div>		5	17%
Education	<div></div>		5	17%
Retail/Shopping	<div></div>		11	37%
Restaurants	<div></div>		15	51%
Housing Choices	<div></div>		25	86%
Entertainment	<div></div>		11	37%
Leisure & Recreation Activities	<div></div>		11	37%
Dental/Vision Care Services	<div></div>		16	55%
Other	<div></div>		2	6%
Total Responses			29	100%