

# ***Dakota County Housing Study*** ***2023***

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City of Dakota City  
Village of Emerson  
Village of Homer  
Village of Hubbard  
Village of Jackson  
City of South Sioux City  
South Sioux City Community Schools  
Emerson-Hubbard Public Schools  
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## CHAPTER 1 - INTRODUCTION

### Purpose

Serving Dakota County, Nebraska as their state-designated Economic Development District, Siouxland Interstate Metropolitan Planning Council (SIMPCO) often acts as an extension of village, city, and county staff for member entities, working together to improve economic development and community growth. In doing so, SIMPCO has clear insight into community happenings – from struggles to successes and every stage before, during, and after. SIMPCO facilitates several programs designed to kickstart or promote such growth opportunities. While interest in establishing new and/or expanding existing businesses has been expressed, concerns over housing shortages and adequate staffing linger. As businesses expand recruitment practices to extend well beyond the region, new residents are very much a part of economic growth. This is a significant barrier when there is nowhere for potential new residents to live.

Housing availability has been for a number of years, even prior to the completion of the Dakota County Rural Economic Development Strategic Plan (SIMPCO, 2018). Communities reach out on a regular basis seeking opportunities to improve housing availability, hoping that maybe a developer is in queue simply awaiting an invitation to build. Sometimes, it is that simple. But that is only after a path has been well established to lead the way. The purpose of this Dakota County Housing Study is to consider the current housing picture including but not limited to sustaining existing stock, community capacity to add housing, level of housing most applicable to relative populations and needs, and what approach(es) may best serve the County and its communities.

Dakota County is a diverse composition of rural, small town communities and businesses interspersed with huge organizations, both within corporate boundaries and just outside them. Food manufacturing/processing business in particular has an expansive regional presence in the Midwest with some of the largest in the country being within miles of the county. One such giant, Tyson Foods, calls Dakota County the home of its largest beef processing plant. There is so much more to the community than Tyson. It is important to note, however, that Tyson, as it currently operates as well as the facility's 50 years of operation overall, helped define the county's demographics. Tyson, and its predecessors, introduced immigrants from all over the world to small town Nebraska. People came to work, and they stayed. They brought family members from their home countries, and they stayed. People found plentiful work in varying national economic periods, and they stayed, expanding families and communities and school districts making a significant impact on what communities need. Most communities within the County are now bursting at the seams with people seeking places to live. Many have made use of temporary lodgings with friends, families or other means of short term placement and are ready to establish a residence of their own, often with the intention of bringing family in or sometimes to plant roots of their own.

Information as included in this study is intended to highlight needs specific to the region as they correspond to national trends, but more importantly, how they differ. It provides an overview of conditions and considerations in the current housing market, what is working for some areas, and what may be put into practice locally. The overlaying assumption is that market trends have similar effects in markets all over the country, however, successful responses to housing market demands are adapted to address the unique circumstances contributing to relative demand in each community.

### Key Assumptions

Nationwide trends are dictating market values without relevance to a given community. With data on housing values today compared to what they were as recently as five years ago, one can determine that Dakota County is no less affected proportionately to the skyrocketing housing valuations for even the smallest properties

nationwide. Ag land is also at a prime with parcels breaking cost per acre records at nearly every local auction. Ag land costs carry over to in-town residential and commercial properties with land values themselves superseding the structures sitting on them. Housing and real estate are a business in themselves with an increase of buying low and selling high. Houses that once were considered starter homes, especially for single-income families still working toward financial stability, are purchased at over-market value by those with expendable incomes and resources readily available. The minor improvements made to those properties before they are put back on the market in as little as a couple of months escalate the new list price exponentially at times. Those homes are now in the price range of the second stage of home-buying. That is typically an upgrade to those more firmly established financially and ready to invest more in their homes. Unfortunately, those costs aren't giving that second stage buyer what they are traditionally looking for – nicer finishes, higher quality features, more room, and so on. They are now shinier starter homes that cost more than a recent college graduate or young entrepreneur can afford. They are often more than the 30-year tenured employee of an established industry would have been able to afford a generation ago, inflation, income, and cost of living considered.

Some of those homes are never put on the market for sale – they are listed as short-term rentals that further complicate market rate housing. Corporations and sometimes individuals, have the capacity to pay extremely high rent as a convenience of not having to maintain a home not intended for permanent relocation. Shortages in available workforce labor have resulted in housing stipends in some cases allowing a short-term employees to pay over market prices, creating a false market value. The question addressed in this study is, what can be done to expand the housing stock in a manner that is truly affordable in real dollars (as opposed to trending costs) for residents and potential new residents? Here are the assumptions forming the study approach.

1. Housing, land, and materials costs may level off but there is very little reason to expect a return to what was once considered “Reasonable”. Therefore, reasonable for each community needs to be redefined.
2. Dakota County's diversity contributes a certain ambiguity to what residents are expecting from a home.
3. Developers and planned developments are sometimes the best solution but are often tied to incentives. When approached with cautious planning, smart growth is incremental and scaled to local capacity and sustainability.
4. The American Dream is not the same for everyone.
5. Workforce housing is an absolute need (keeping in mind that workforce is a very broad scope of reference).

## Scope

The scope of the Dakota County Housing Project is primarily to determine what programmed supports may effectively contribute to sustaining and increasing the housing stock within Dakota County, Nebraska. Through analysis of available Census and American Community Survey Estimates data, local records, and responses to a locally distributed Housing Study Survey, this study outlines type, age, and condition of existing stock, community demographics including economic indicators, and market availability. With due consideration to collected data, this study provides recommendations intended to address housing gaps and improve sustainability of existing stock. It includes source references to facilitate access to more information. And finally, this study provides an overview of existing and available programs as may be implemented by communities.

Considerations in study development include identifying housing needs and applicable solutions. Housing needs determinants include:

- Population and household trends such as historic population change and estimates, income, housing types, household size, ethnic make-up, age
- Construction activity – rehabilitation and new construction
- Affordability in terms of income and realized and assumed household expenses
- Local labor market need versus available workforce
- Housing type assessment regarding unit types, number of units, vacancy rate

Opportunities and alternative solutions include best practices and innovation in response to:

- Housing goals, objectives, performance measures
- Current housing programs gap analysis
- Policy Recommendations
- Identification of possible housing development and redevelopment areas
- Identification of potential development incentives

### *Funding, Steering Committee, & Community Involvement*

Community conversations and requests for program recommendations to improve housing availability and sustainability served as impetus for this study. SIMPCO's housing department administers various housing programs including owner-occupied rehabilitation, down-payment assistance, landlord assistance through COVID Recovery programming, to name a few. Most programs are income based – some determined by community Low-Moderate Income (LMI) assignments through HUD and Census data, others by individual homeowner's LMI-based eligibility. As housing needs extend beyond those eligible for these programs, this study is intended to document those gaps in program availability and determine what solutions may be considered for implementation. Solutions include but are not limited state and federal funds through HUD, incentivized development through local programs, and policy considerations that may contribute to home affordability.

The project is funded through an award from Nebraska Investment Finance Authority (NIFA) and matched by SIMPCO funds as allocated from NCCFF, with approval. NIFA requires that the Housing Study Grant Program funds as awarded to be used to stimulate ideas for addressing the community's housing issues and need. As stated in the application for NIFA funds,

... the Housing Study Grant will be used to gain a better understanding of the challenges and needs surrounding the housing market in Dakota County. The study hopes to address concerns and guide solutions to the challenges in the housing market. The study is intended to assist municipal officials, developers, and other community stakeholders in creating affordable and diverse housing options.

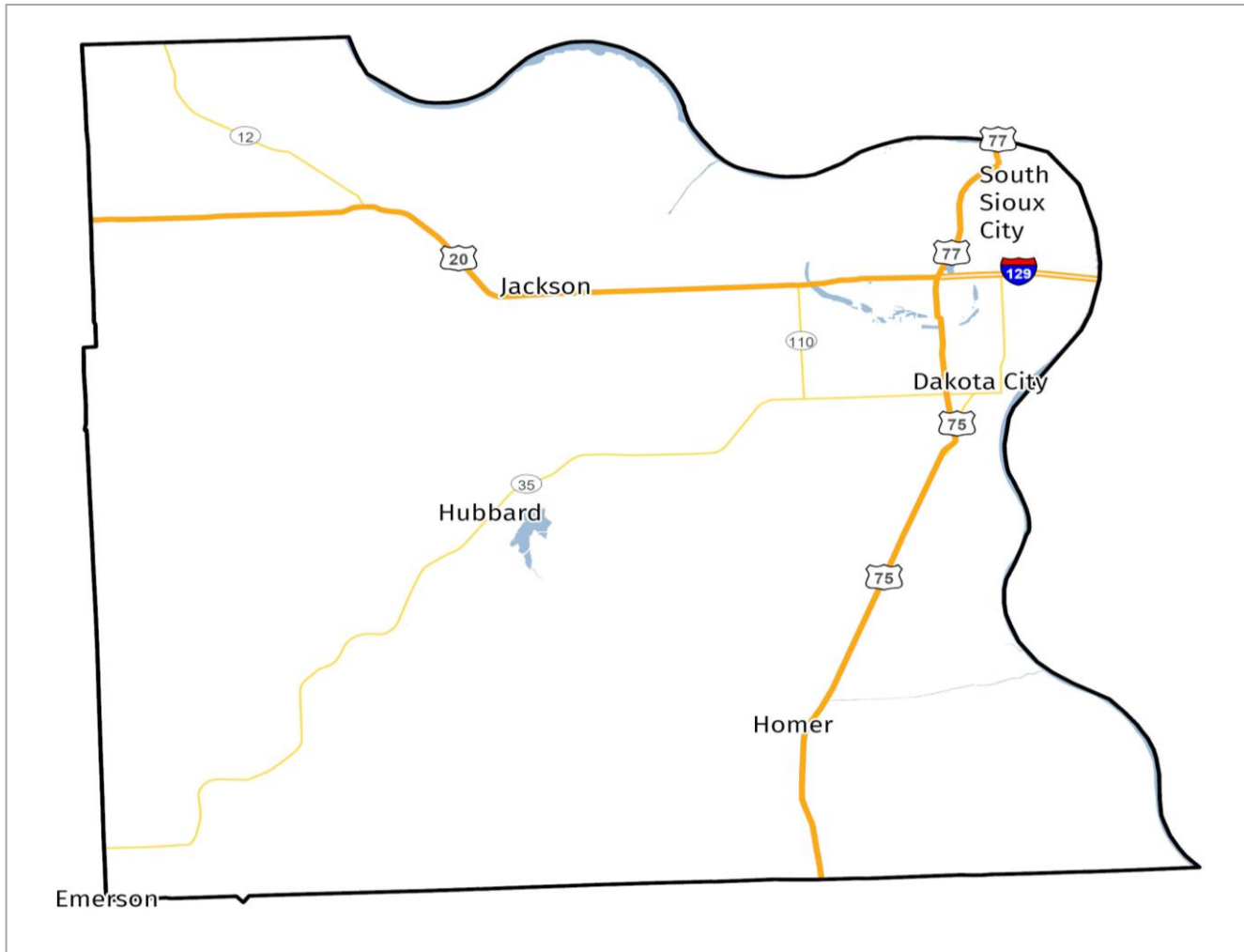
The Dakota County RED committee, as derived from the 2018 Dakota County Rural Economic Development Strategic Plan, serves as the steering committee for this study. The group is facilitated by SIMPCO and comprised of organizational leads (Northeast Community College, Wayne State College, Growing Community Connections, South Sioux City Area Chamber of Commerce and Tourism, community school districts) and staff from represented municipalities. The steering committee partnered with respective service areas in distributing the Housing Study Survey and generating public awareness about the study in progress. SIMPCO analyzed survey responses in addition to the most recently available Census data and American Community Survey estimates.

### *Study Area*

The study area for this assessment includes the entirety of Dakota County Nebraska, its incorporated and unincorporated municipalities. Map 1-01 depicts Dakota County and proximity of the villages and cities included in the study. Data as collected is correlated to the mailing addresses designated for residences as referenced

in general. Sourceable data, such as that pulled from the census and ACS, omits details when such indicators have limited applicability – as evident in tables where a null set is indicated rather than a value. To maintain relevance and context, it is important to note that census data reflects responses of those who participated. ACS estimates are just that, estimates. Local data is provided when available, with sources as noted. Sourced data serves as a baseline for comparison assuming relative correlations are consistent to local records regardless of specific anomalies. Planning boundaries extend one mile outside of village and city limits for the classifications applied to communities within Dakota County, and depending on the context, may be included as part of the adjacent municipality for discussion.

MAP 1-01: STUDY AREA – DAKOTA COUNTY, NE



## Process

This study was initiated in response to a regional call for housing in general, but specifically for SIMPCO's Nebraska service area. Dakota County has potential for significant growth based in local and nearby industry as well as the many offerings conducive to improved quality of life. A limitation to that growth is lack of quality, affordable housing. Market rates have skyrocketed, in many cases increasing home values by 50 to 100% making them unattainable for the average resident. Progressive ownership, the process of purchasing a starter home, moving into a family home, then downsizing or otherwise scaling to life changes, has been severely impacted by the spike in home costs. Expectations of starter home availability is no longer a thing. For some, it's the cost.

The purchase price of the initial home just 10 years prior is just a down payment in the current market. Concepts of ownership are also changing. There is the “less is more” philosophy and there is a resurgence of shared housing – multi-generational families, friends sharing space for more than just college years, and an interest in having no long-term debt. Besides redefining the housing market for homeowners, all considerations increase demand for rental units. Housing is a business in itself – developments, long and short term rentals, flipping, all contributing to less availability and higher market rates to purchase or rent. With this in mind, communities are reassessing their housing availability and seeking solutions.

Initial project discussion began with key stakeholders within Dakota County as represented on the Dakota County Rural Economic Development (RED) Committee. The RED committee evolved from a strategic plan outlining economic development goals for Dakota County with housing identified as one of the plan’s key initiatives. Nebraska’s Housing Study Lite serves as the foundation of this study, with some content parameters adjusted to suit characteristics specific to the study area.

SIMPCO staff attended meetings in each jurisdiction to invite participation in the study. With approval from each council and board, an online survey was distributed over the course of several weeks targeting participation from homeowners, rental property owners, renters, real estate professionals, non-resident employees of local businesses/industries, and employers. The survey was structured in accordance to the Housing Study Lite Toolkit maintaining standard brackets for data collection in context of income values, age of participants, and other numerical values for the purpose of cross comparisons with like data.

A cursory assessment of local planning documents contributed background interests regarding housing goals where available. Such documents are noted throughout the study with links where applicable.

Concurrent to survey distribution and collection, staff conducted windshield assessments, again using the template as provided in the Housing Study Lite Toolkit. Initial data from the 2020 Decennial Census was slowly made available. A combination of 2020 census data and 2021 American Community Survey data was sourced for compilation of statistical insight and serves as a baseline to local contributions.

## Definition of Terms

To ensure consistency in interpretation of concepts and clarity of programs and organizations as may be included in the narratives throughout this study, terms and acronyms are defined here. Context is provided in further detail where applicable.

**Workforce Housing.** The term generally applies to living units intended for households that earn too much to qualify for traditional affordable housing subsidies, but not necessarily enough to qualify for financing for market rate housing. Program supports include specific guidelines when funding is made available. The terms may apply to the person seeking access to a home through the program, or if a developer/builder is subsidized for building in that price range, it may cover an assumed loss or offer incentive in some way. For the state of Nebraska, the following summarizes the rural workforce housing program.

Workforce housing is housing that meets the needs of working families and is attractive to new residents locating in a rural community. Housing Projects Eligible for RWHF Grants Include: New owner-occupied housing costing no more than \$325,000. New rental housing units costing no more than \$250,000.

(SOURCE: <https://opportunity.nebraska.gov/programs/housing/rwhf>)

This could be problematic since local survey responses indicate that those maximums far exceed the range sought in the current market. Fortunately, there is no requirement to be at the maximum and communities promoting this program may call for lower cost home more in sync with local demand and need.

**SIMPCO.** Siouxland Interstate Metropolitan Planning Council is a tri-state council of governments serving Iowa, Nebraska, and South Dakota. More information on SIMPCO can be found at [www.simpco.org](http://www.simpco.org).

**NE DED.** Nebraska Department of Economic Development is the body of government overseeing community opportunity programs including but not limited to CDBG and Rural Workforce Housing Funds. Got to <https://opportunity.nebraska.gov/> for more information.

**EDD.** Economic Development District – the State DED provides the following to summarize its role.

Nebraska’s EDDs are collectively known as the Nebraska Regional Officials Council — play a role in nearly every aspect of local and regional economic development across the state. For example, they liaise with local agencies to provide support and expertise for project planning and execution; assist in the preparation and administration of grants; spearhead planning studies; and assist with area business expansion and recruitment.

**US EDA.** US Economic Development Authority

**HUD.** US Department of Housing and Urban Development. From their website:

[HUD] is the Federal agency responsible for national policy and programs that address America's housing needs, that improve and develop the Nation's communities, and enforce fair housing laws. (Source: <https://www.hudexchange.info/programs/policy-areas/#overview>)

**CDBG.** [Community Development Block Grant](#) - Grants to provide decent housing, a suitable living environment, and expanded economic opportunities.

**NAHTF.** [Nebraska Affordable Housing Trust Fund](#) - State financial resource to increase the supply and improve the quality of affordable housing in Nebraska.

**NIFA.** [Nebraska Investment Finance Authority](#) - <https://www.nifa.org/about>

**NENCAP.** [Northeast Nebraska Community Action Partnership](#) –

Mission: Working toward eliminating the causes and conditions of poverty

**NCCF.** [Nebraska Children and Families Foundation](#) - [www.nebraskachildren.org](http://www.nebraskachildren.org)

Mission: to maximize the potential of Nebraska’s children, youth, and families through collaboration and community-centered impact.

**ACS.** American Community Survey 5-year estimates, as compiled through the census bureau. [www.census.gov/programs-surveys/acs](http://www.census.gov/programs-surveys/acs)

**TIF.** Tax Increment Financing

**Dakota County RED Committee.** Committee established to continue conversations and collaborative efforts toward Rural Economic Development as included in the 2018 Dakota County Rural Economic Development Strategic Plan.

**SS4A.** [Safe Streets and Roads for All](#) – US DOT discretionary program stemming from The [Bipartisan Infrastructure Law](#) (BIL).

#### **O-O.** Owner-Occupied

**Generational descriptors.** Very broad and generalized norms, loosely based on year of birth and major events and/or technological advancements occurring in those time frames. Provided for reference is source's ranges.

- The Greatest Generation – born 1901-1924 (Great Depressions and WWII in adulthood)
- The Silent Generation – born 1925-1945 (Raised in philosophy that children are seen and not heard)
- The **Baby Boomer** Generation – born 1946-1964 (after WWII, progressing into adulthood during Vietnam War)
- **Gen X** – born 1965-1979 (latch-key kids generation)
- **Gen Y/Millennials** – born 1980-1994+/- (tech centered at early age, 9/11 impacted)
- **Gen Z** – born 1995-2012 (economic downturns, global awareness, and mobile device-centric)

## Data Sources

Data included and referenced within this study has been drawn from multiple sources. Information is referenced in context of its original intent with study-specific inferences and conclusions noted as applicable. Sources referenced directly and generally are provided here for your consideration.

### *U.S. Census Bureau.*

Historical census data, American Community Survey 5-year Estimates, and 2020 Decennial Census serve as base for comparison to locally collected information. <https://www.census.gov/>

### *Nebraska Public Power District*

As a local utility provider in a national network, Nebraska Public Power District hosts Esri-based community profiles for its service areas. With a variety of filtering and layering options, this resource provides an additional perspective of compiled data and projections for some demographic descriptors.

<https://app.locationone.com/areas/counties>

### *Local planning documents*

The communities represented in this study host a variety of planning documents completed and in progress. Some contributed to defining interest in the development of a countywide housing study, while others included reference to housing and housing needs within their development.

- Dakota County Comprehensive Plan (2014, SIMPCO)
- Dakota County Rural Economic Development Strategic Plan (2018, SIMPCO)
- SIMPCO 2020-2024 Passenger Transportations Plan (SIMPCO, 2020)
- South Sioux City Housing Study (2017, JEO)
- Hubbard Comprehensive Plan (2018, SIMPCO)
- Hubbard Zoning Update (2022, SIMPCO)
- Emerson Comprehensive Plan (2023, SIMPCO)

### *Housing Study Survey*



A survey was created using the Nebraska Housing Study Lite Toolkit as a template and administered through GoogleDocs. The survey provided a set of multiple choice questions specific to the relative category indicated for the first question. Participants were asked to complete a separate survey for each applicable category.

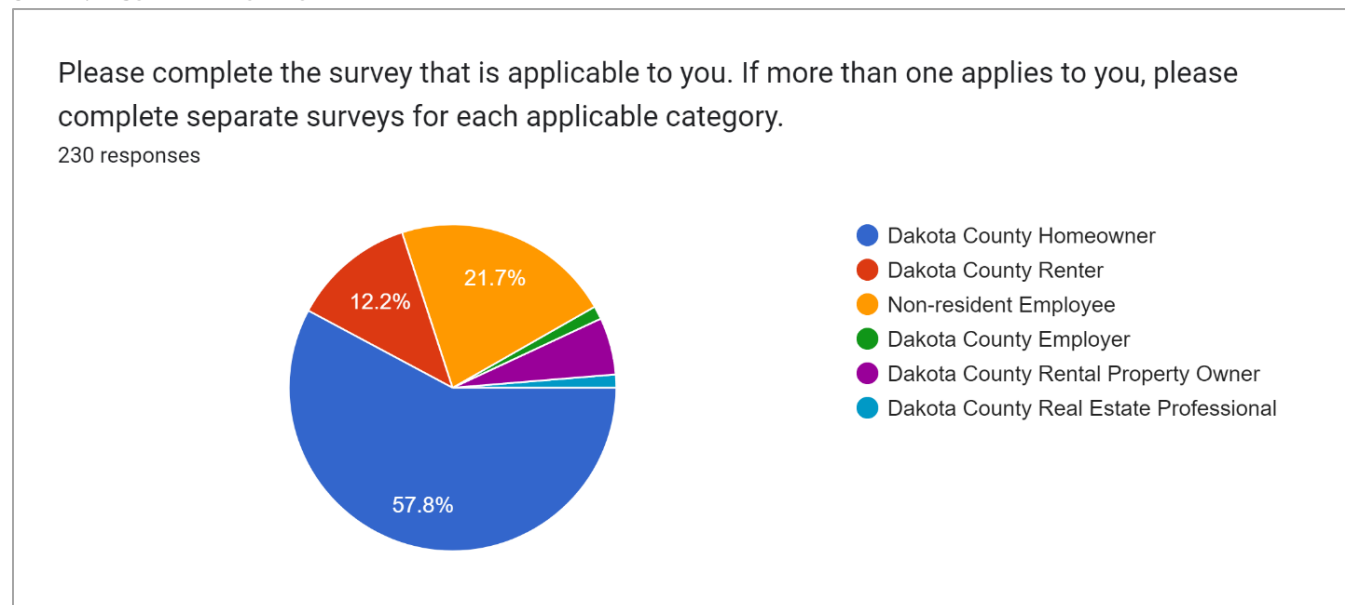
- 
- Homeowner (133)
- Renter (28)
- Non-Resident Employee (50)
- Employer (3)
- Rental Property Owners/Landlord (13)Real Estate Professional (3)

Following the first set of questions pertaining to the category chosen, all respondents were given another set of open-ended questions, the same for all respondents, to further comment on local housing and housing market conditions. Available in English and Spanish, a total of 240 surveys were submitted between November 2021 and April 2022. Data compiled from the surveys is referenced throughout the study in support of data as applicable, but also to better indicate local perspective as it may differ from national estimates and/or norms. The surveys as distributed are included for reference in the Appendix.

Distribution of the survey was organized by the steering committee which includes representation from varying entities in the community from city and village offices to local businesses, school districts, Northeast Community College, and community organizations with extensive capacity for outreach. Links were provided through social media and online portals. Print flyers were posted at public posting locations in each community, town halls, and other public spaces. Flyers included a QR code and relevant contact information. As an incentive, respondents were invited to provide an email address or phone number if interested in being entered into a drawing for a \$100 gift card. A respondent was randomly chosen and was contacted upon the completion of the study.

Chart 2.1 shows distribution of participants by category with Homeowners accounting for more than half of all responses.

CHART 2.1 - SURVEY PARTICIPATION



SOURCE: DAKOTA COUNTY HOUSING SURVEY, SIMPCO, 2022



# CHAPTER 2 – COMMUNITY DEMOGRAPHIC & ECONOMIC PROFILE

## Community Profiles

This chapter provides a snapshot of each community represented in the housing study. Location, economic statistics, population, and community planning processes are referenced for each with some more specific data correlations to be addressed affecting local growth and development. Later chapters are approached more in line with county-wide relevance in perspective of overall housing impact.

### *County of Dakota County, Nebraska*

Dakota County, Nebraska has 264.3 square miles of land area and is the 92<sup>nd</sup> largest county in Nebraska by total area and 16<sup>th</sup> by population (SOURCE: ACS, 2021). Dakota County is bordered by Thurston and Dixon Counties in Nebraska, occupying the state's northeast corner. The Missouri River separates Dakota County from Union County, South Dakota and Woodbury County, Iowa. Proximity to Iowa and South Dakota does affect many aspects of the county's composition. Tax laws as they differ between Nebraska, Iowa, and South Dakota have varying effects on residency decisions. Similar characteristics in political representation at the state and national levels are consistent between the three, however, income, property, and sales tax hold some definitive disparities.

ACS 2021 estimates show a population of 21,284 for the county and this serves as the base of the majority of data tables provided throughout this study unless otherwise noted. The 2020 Decennial Census shows population as 21,582. For programs that have a population-based eligibility criterion, the most recent Census is typically the required qualifier. Of the ACS estimated population, 29.3% are under 18 years of age, and 13.6% are 65 years and over.

Local business is plentiful in Dakota County. Based on 2020 Census data, Dakota County hosts 425 employment establishments in 13 defined sectors and other services outside of public administration. More than half of those businesses hold less than 5 employees. Of those entities, 14 have 50 – 99 employees and just 8 have over 100 (SOURCE: ACS 2021). It is important to note that the census data tables (specifically table CB2000CBP, Dakota County, Nebraska) do not show an establishment with more than 249 employees. Parameters of reporting guidelines state, "To comply with disclosure avoidance guidelines, data rows with fewer than three contributing establishments are not presented". This study assumes the base characteristics are relevant to the industries in general for purposes of comparison where necessary. That being said, Tyson Foods serves as not only the largest employer in the county, but also a major contributor to regional income averages. As one of several production plants in the area, wages are increasingly competitive as an employee retention strategy. In turn, the battle to employ and retain quality workers is a difficult blow to smaller employers not making hundreds of millions in annual profits. Ability to absorb increases in materials costs is simply not always possible on a smaller scale. Solutions are often found through changing of product or reduction of staff, resulting in reduced service, which in turn changes customer expectation and may affect ability to turn a profit at all.

Ethnic demographics as represented in the county as a whole, and South Sioux City specifically, contributes another immeasurable effect on household income. Discussions with families, and with agencies providing services for such families and individuals, reveal that recent migrants to the community often come ahead of

#### Community Snapshot Dakota County

Total Population	21,582
Median Household Income	\$63,053
Bachelor's Degree or Higher	13.8%
Employment Rate	69.7 %
Total Housing Units	7,765
Without Health Care Coverage	9.2%
Total Employer Establishments	425
Total Households	7,221
Hispanic or Latino (of any race)	8,811

other family members and establish themselves in a workplace, then a home, while sending more than half of their earned income back to family in their country of origin. This is typical for families from Mexico, Central and South Americas, from Asian communities (including but not limited to Laos and Vietnam), from eastern European countries, and an array of African nations. Often, people have come solely to improve the financial stability of their families. In many cases, as the now-local employee gets settled, family members join them. Sometimes increasing the employable workforce and general population in a capacity that is usually not officially realized in census representation. There exists a complicated network of cause and effect on housing, the school systems, and health and human services – none of which have a way to track or effectively address issues due to lack of trackable data. The individuals and families in this sub-group often come because of active international employee recruitment efforts through large employers. Others with a similar tendency to send financial support home are here as refugees. For this population, some service supports are in place to connect new arrivals within the community. However, the recruited workforce is typically connected only to the employer and the employer's liaisons. Fortunately, Dakota County has an established network of organizations that work together in an attempt to keep people from falling into the gap. *Growing Community Connections* is a program worth replicating in every county, effectively coordinating discussions between public and private programs benefitting the entire service area.

Age is considered here strictly for demographic purposes consideration. While traditionally age 18 years and over may have indicated a separate household, trends currently are not as broadly categorized. It is not unusual for individuals to stay in their family home until late 20s or older. Family units are becoming more multi-generational with many assisting their parents' or grandparents' generation by hosting them in the same household. Many are helping raise their grandchildren while hosting their kids and their families, again, in the same household. It is not unheard of to have four generations blending into a single home.

TABLE X.XX – AGE RANGES

SELECTED AGE CATEGORIES	Dakota County					
	Total		Male		Female	
	Est	%	Est	%	Est	%
5 to 14 years	3,514	16.5%	1,796	16.8%	1,718	16.2%
15 to 17 years	877	4.1%	516	4.8%	361	3.4%
Under 18 years	6,242	29.3%	3,214	30.1%	3,028	28.5%
18 to 24 years	2,104	9.9%	978	9.2%	1,126	10.6%
15 to 44 years	8,447	39.7%	4,242	39.8%	4,205	39.6%
16 years and over	15,318	72.0%	7,621	71.4%	7,697	72.5%
18 years and over	15,042	70.7%	7,455	69.9%	7,587	71.5%
21 years and over	14,274	67.1%	7,068	66.2%	7,206	67.9%
60 years and over	3,864	18.2%	1,828	17.1%	2,036	19.2%
62 years and over	3,406	16.0%	1,630	15.3%	1,776	16.7%
65 years and over	2,898	13.6%	1,338	12.5%	1,560	14.7%
75 years and over	1,185	5.6%	514	4.8%	671	6.3%

SOURCE: ACS 5-YEAR ESTIMATES, 2021 TABLE S0101 AGE & SEX

The table below compares ACS estimates grouped for comparison to corresponding data from the local survey, compiled to include Homeowner and Renter responses alongside non-resident responses. Disparities among local survey respondents are reflected particularly at the higher income ranges with non-residents indicating incomes greater than \$150,000 more frequently than resident homeowners and renters. In turn, those from all provided local categories are higher in that range than as indicated by ACS estimates.

TABLE 2.01 – INCOME &amp; BENEFITS

INCOME & BENEFITS (IN 2021 INFLATION-ADJUSTED \$\$)	Dakota County		South Sioux City		Jackson		Hubbard		Homer		Emerson		Dakota City		Survey Responses			
	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Homeowners & Renters		Non-Residents	
															#	%	#	%
Total households	7,221		4,803		68		79		180		302		769		160		49	
Less than \$25,000	1043	14.5%	771	16.0%	14	20.6%	13	16.5%	17	9.4%	44	14.6%	50	6.6%	8	5.0%	3	6.1%
\$25,000 - \$49,999	1650	22.8%	1167	24.3%	18	26.5%	10	12.7%	25	13.8%	96	31.8%	164	21.3%	17	10.6%	4	8.2%
\$50,000 to \$74,999	1,415	19.6%	999	20.8%	6	8.8%	33	41.8%	37	20.6%	43	14.2%	138	17.9%	41	25.6%	5	10.2%
\$75,000 to \$99,999	1,280	17.7%	749	15.6%	12	17.6%	7	8.9%	52	28.9%	66	21.9%	141	18.3%	30	18.8%	9	18.4%
\$100,000 to \$149,999	1,364	18.9%	885	18.4%	10	14.7%	6	7.6%	39	21.7%	46	15.2%	198	25.7%	44	27.5%	14	28.6%
\$150,000 to \$199,999	251	3.5%	117	2.4%	8	11.8%	9	11.4%	8	4.4%	7	2.3%	39	5.1%	13	8.1%	11	22.4%
\$200,000 or more	218	3.0%	115	2.4%	0	0.0%	1	1.3%	2	1.1%	0	0.0%	39	5.1%	7	4.4%	3	6.1%

SOURCE: ACS 5-YEAR ESTIMATES, 2021 TABLE DP03 – TOTAL HOUSEHOLDS; DAKOTA COUNTY HOUSING STUDY SURVEY, SIMPCO, 2022

A local economy cannot be considered without addressing taxes. For housing, cost of living, income tax, and property taxes affect overall affordability and sustainability of homes. Recent data shows the median property tax to be about \$1,868 per year for Dakota County property owners. The average property tax is noted to be between 1.79% and 1.91% of the assessed market value, depending on the source. Variations may be due to location of property as well as its designated use. Nebraska ranks among the highest in the nation on average effective property tax rates, with the average homeowner expecting to pay about \$3,091 annually (SOURCE: [nebraska property tax calculator, www.tax-rates.org/nebraska/dakota-county-property-tax](https://www.tax-rates.org/nebraska/dakota-county-property-tax)). Relief from high tax rates by way of incentivized land development, especially for housing, is perhaps a leading factor in decisions guiding TIF and abatement programs in many Nebraskan communities. Some basics about how such programs are structured are included for discussion later.

Dakota County is governed by an elected Board of Commissioners led by Chair as chosen by commission vote to serve as lead. Documents available to guide economic development and community growth include the 2018 Dakota County Rural Economic Development Strategic Plan (from which stems the Dakota County RED Committee) and several partnered projects that cumulatively assess resident wellbeing, economic opportunities, and community growth opportunities. Organizational partners host Leadership Dakota County, a professional development program with the mission to establish Dakota County as a leader in community development by advancing the skills of emerging leaders and inspiring them to serve their communities and organizations. Participants attend a series of monthly sessions on Government, History & Tourism, Cultural Diversity, Education, Public Safety, Economic Development, Agriculture, and Community Service. The aforementioned Growing Community Connections, RED Committee, and Leadership Dakota County facilitate connection with regional partners and professionals in all aspects of community development but also with state departments, unicameral representatives, and senate and congressional representatives as well.

For a relatively small county, Dakota County has effectively established itself as a notable entity willing to work for a strong community filled with opportunity in a market dictated by quality of life.

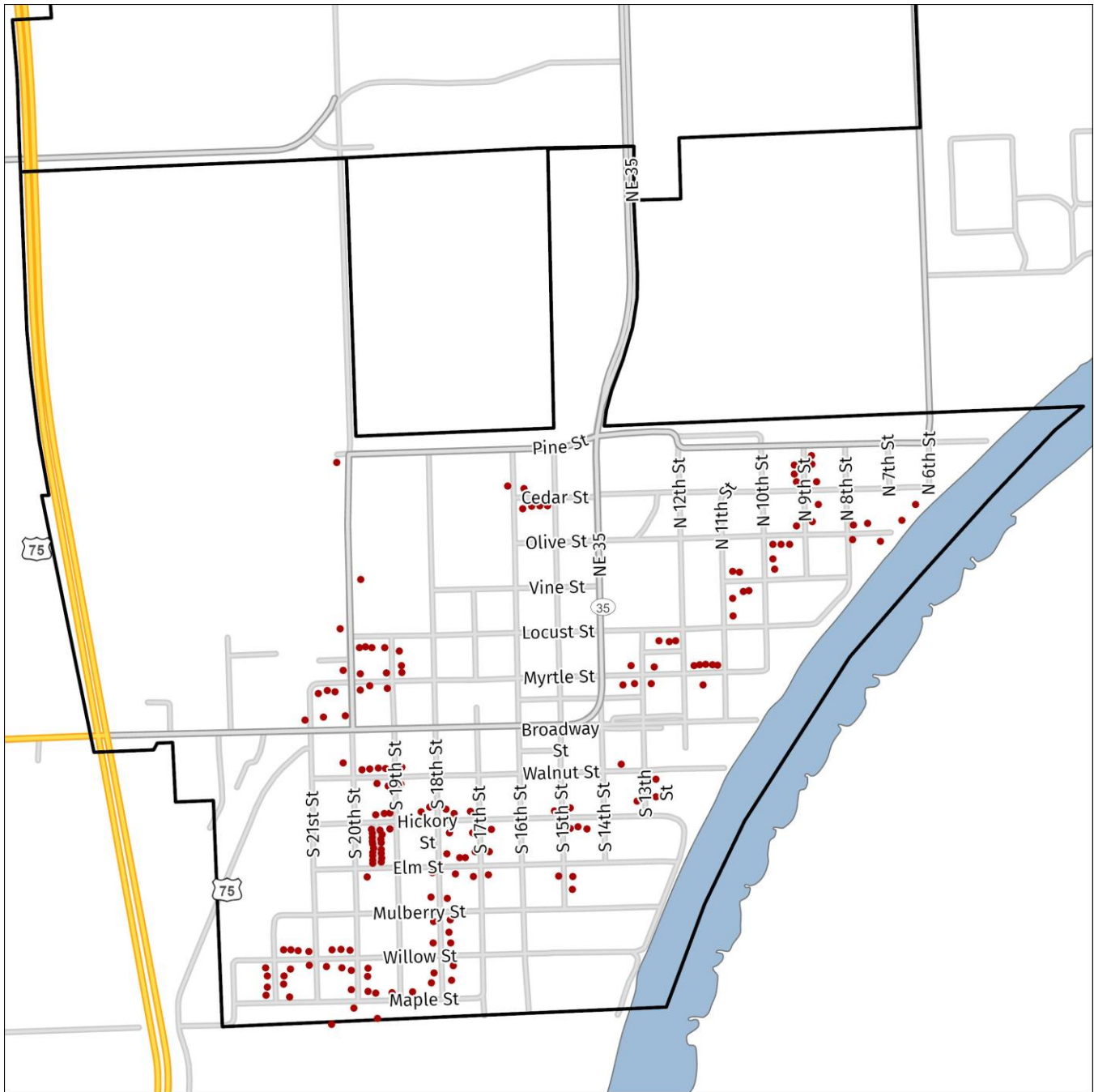
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### City of Dakota City

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Dakota City is located beside the Missouri River along Dakota County's east border. Total land area covers about 1.56 square miles and water bodies account for an additional 0.12 square miles. US-77 skirts the city's border to the west with Dakota Avenue/IBP Avenue serving as the main thoroughfare leading into Broadway Street and downtown. ACS 2021 estimates attribute a population of 2,822 to the County seat while 2020 Decennial Census numbers show a population of 2,081. Nebraska Public Power District provides an Esri-based profile for its

MAP 2.01 – DAKOTA CITY (WITH OBSERVATION POINTS SHOWN)



member communities containing a range of current year and projected data. This data set puts the population more in line with the census numbers at 2,046. All three sources will be used as reference throughout the plan depending on context and purpose. It is important to consider noted sources when disseminating recommendations and implementing actions based on outcomes provided.

Median Household income as estimated through ACS 2021 is \$82,404 and mean is \$88,833. Family income median and mean are \$93,836 and \$99,123 respectively. Occupations weigh heavily in the Production,

#### Community Snapshot

### Dakota City

Total Population	2,081
Median Degree Household Income	\$82,404
Bachelor's or Higher	11.6%
Employment Rate	71.3%
Total Housing Units	678
Without Health Care Coverage	9.4%
Total Households	769
Hispanic or Latino (of any race)	794

transportation, and material moving category, with the most prominent industry being Manufacturing with 30.8% of the workforce aged 16 years and over. Dakota City has 46 business entities listed on its website including a diverse representation of industries and professions. ACS estimates indicate an average commute to work time of 13.6 minutes, indicating that a great deal of the local workforce likely travels more than 20 minutes to counter the relatively short commute to the area's largest employer. Within the last decade, loss of long-standing local businesses looked to be devastating. Today, entrepreneurs are filling the gaps and generational business entities are expanding.

Dakota City is governed by an elected Council and Mayor. To instill continuity in community growth and economic development, the city has a Comprehensive Plan which

documents public input in context of planned, anticipated, and visionary growth. Dakota City might best be described as a modest community, featuring smaller homes and a lot of dirt roads, a community of function and not so much flash. It is also a community in transition with more developments and new businesses taking over vacated properties and contributing to local economy. Close proximity to South Sioux City and Sioux City offers residents a full scope of grocery stores, entertainment, medical care, and access to goods. However, Dakota City would benefit significantly from adding more of those entities within corporate boundaries.

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### *Village of Emerson*

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Emerson has the unique trait of being hosted by three separate counties, occupying the southwestern-most corner of Dakota County. More than half of Emerson's land area is on the Winnebago Reservation including the entirety of its Thurston County area, over half of the Dixon County section, and about one-third of Dakota County's jurisdiction. For the purpose of this study, the city as a whole is considered for reference in general. When some specifics are included for discussion, the host county may be noted when relevant. Emerson is about 0.47 square miles in land area with no bodies of water contributing to that measurement. Emerson is a somewhat remote village in context of other Dakota County Communities. The nearest town is Wakefield NE, about seven miles west of Emerson. Hubbard, the nearest community within Dakota County is over ten miles away. NE-9 runs north-south through the center of the village, connecting at an east/west junction with NE-35 just north of town.

Emerson's population at the 2020 Decennial Census was 840, the same as 2010 counts provided. ACS 2021 estimates show that Service occupations account for 38.8% of Emerson's employed workforce aged 16 and over. Average commute time to work is about 20.8 minutes. The leading industry category for the community is Educational services, and health care and social assistance hosting 23.9% of workers, with Manufacturing being the next most prominent at 18%. Income and benefits for households average \$63,461 in 2021 ACS estimates with a median of \$56,346. Family incomes from the same source show mean at \$67,923 and median at \$63,750. Data also shows 11.4% of families, 12.8% of all people reporting income below the poverty level.

#### Community Snapshot

### Emerson

Total Population	840
Median Household Income	\$56,346
Bachelor's Degree or Higher	10.7%
Employment Rate	67%
Total Housing Units	352
Without Health Care Coverage	12.9%
Total Households	302
Hispanic or Latino (of any race)	85



About 30 business entities are included on the village's website. Ranging from bars to banks, and specialty services to construction, the community has a broad range

of small business offerings. With an undesirable categorization of being a food desert, the community put together a steering committee in 2020 to change that status. Resulting from this concerted effort, the former Legion Post 60 became the Emerson Grocery Cooperative's Post 60 Market. Essential to a community's wellbeing, access to fresh food and services may have been the deciding factor in Emerson maintaining population in recent Census reporting rather than dropping as is becoming routine in rural communities. The Emerson-

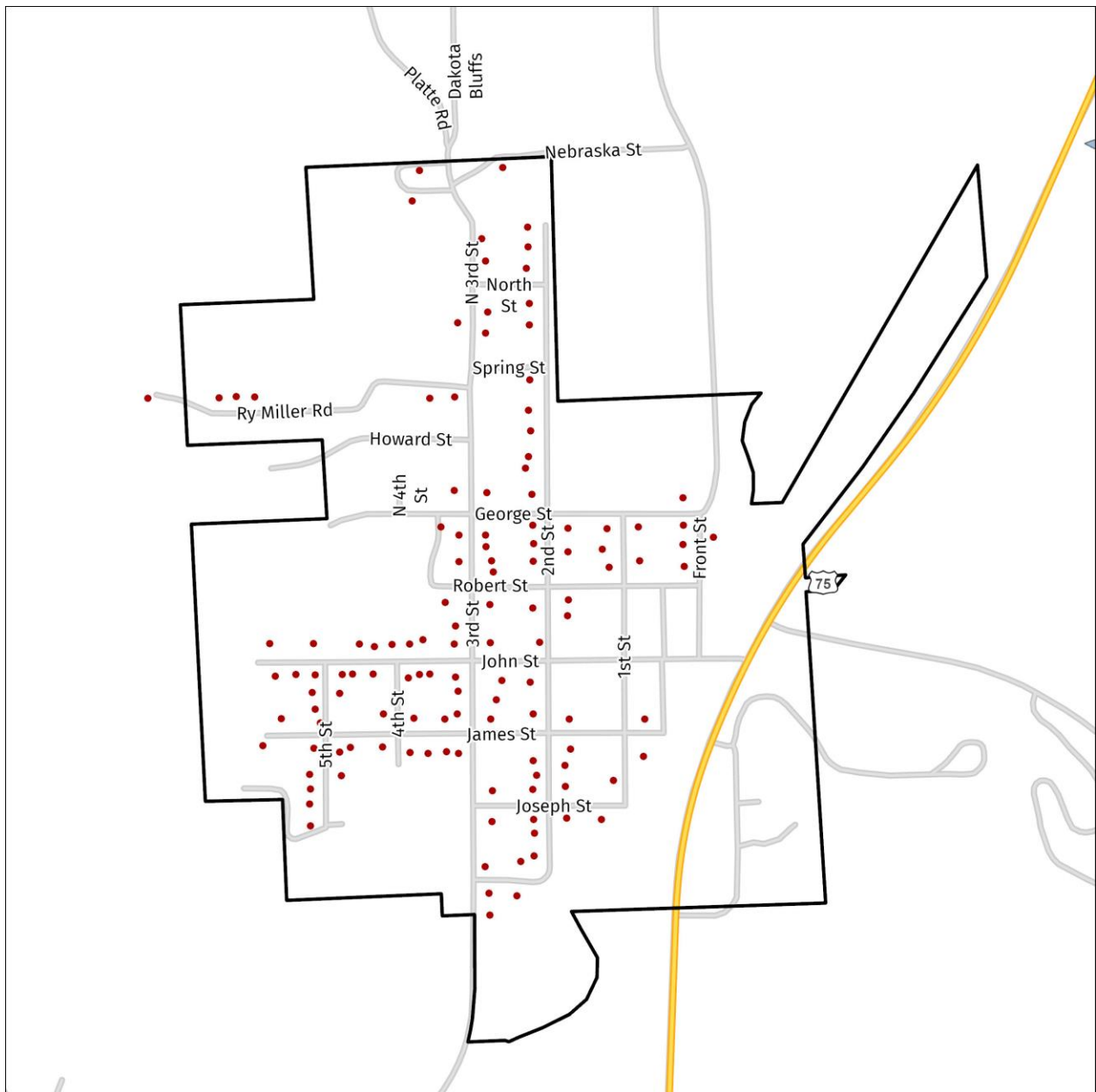
MAP 2.02 – VILLAGE OF EMERSON (WITH OBSERVATION POINTS SHOWN)



Hubbard Community Schools district facilities reside in Emerson. Maintaining full enrollment is critical to sustaining the community, serving as an anchor for current and new families.

The village is governed by an elected Board of Trustees, one of which is voted to serve as Chair. Being a three-county entity with more than half of the village occupying tribal lands, it is an understatement to say community planning can be challenging. From obtaining support funds to meeting criteria of three governing bodies, a tribal council, and additional federal regulatory oversight when including reservation land in any given program, collaborative efforts require an extensive commitment. The village is making strides in bringing all its jurisdictions to the table for consideration of community and economic growth. The board finalized a Comprehensive Plan update in 2023 as a tool to implement guided growth and development opportunities in a strategic manner.

MAP 2.03 – VILLAGE OF HOMER (WITH OBSERVATION POINTS SHOWN)



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## Village of Homer

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To the west of US-77 as it runs from its origin in South Sioux City south toward the Mexican border, a dense copse of trees hides the village of Homer from passers-by. Homer includes a land area of 0.37 square miles in Dakota County's southeastern quadrant, hosting a population of 532 residents (2020 Decennial Census). ACS tables and statistics as included for reference throughout this study provides a population base of 395 showing a substantial disparity affecting comparable data represented in this study. A third source, the Nebraska Public Power District community profile database offers a population of 523. As with data regarding Dakota City tables used within context of discussion, it is important to consider data source for each statistic as provided. (SOURCES: 2020 Decennial Census, <https://data.census.gov/cedsci/profile?g=1600000US3122920>; 2021 ACS 5-year Estimates; NPPD 2022 profile for Homer - <https://app.locationone.com/areas/communities/sites.nppd.com>)

### Community Snapshot

#### Homer

Total Population	532
Median Household Income	\$80,000
Bachelor's Degree or Higher	12.7%
Employment Rate	70.7%
Total Housing Units	217
Without Health Care Coverage	5.1%
Total Households	180
Hispanic or Latino (of any race)	19

Situated within the village's corporate boundaries, Homer Community Schools offer K-12 educational programs serving Homer as well as nearby communities in the southeast region of Dakota County. The school and a united network of small businesses including shops, restaurants, and bars are staple entities in this tight-knit community. The industries served prominently by Homer residents include Construction,

Manufacturing, Retail trade, and Transportation and warehousing, and utilities. Median household income according to 2021 ACS estimates is \$80,000 which is very much in line with the mean amount of \$80,193. Family income median and mean are listed at \$88,611 and \$96,777 respectively. Zero percent of families included in the estimation are noted to have had incomes below the poverty level within the past 12 months. However, 4.3% of all people are counted as being under that threshold. Homer is governed by an elected five-member board of trustees, with one trustee voted as Chairperson by Board members.

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## Village of Hubbard

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Hubbard, Nebraska consists of 0.17 square miles and sits just left of center in Dakota County. Bisecting its corporate boundaries, NE-35 runs from the community's southwest to northeast borders, serving as a major local roadway. Part of Emerson-Hubbard Public Schools, students commute about 12 miles to attend K-12 programs. Open enrollment throughout the county is an option for families, with parents often choosing schools close to their places of work rather than considering default districting alone. Across the highway from Hubbard's Main Street lies the Danish Alps State Recreation Area and Kramper Lake, a draw for locals and tourists alike. The Village has the opportunity to develop retail and restaurant support for visitors to the State Recreation Area without having to carry the costs associated with maintenance of the park. Availability of ready to occupy spaces for business and property for development (commercial and residential) is severely limited, serving as a barrier to this type of growth opportunity.

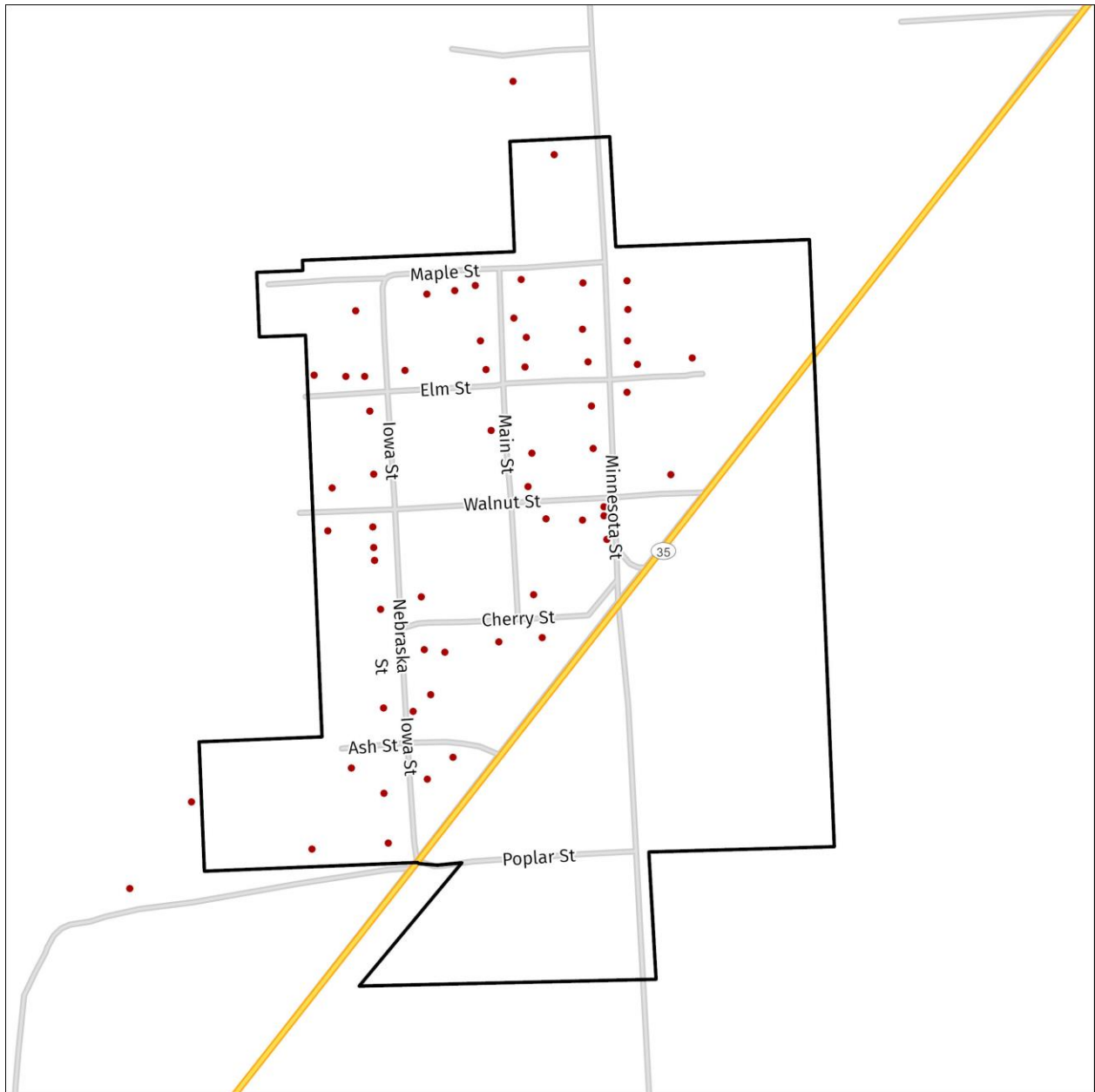
### Community Snapshot

#### Hubbard

Total Population	153
Median Household Income	\$52,426
Bachelor's Degree or Higher	21.3%
Employment Rate	74.8%
Total Housing Units	77
Without Health Care Coverage	7.7%
Total Households	79
Hispanic or Latino (of any race)	3



MAP 2.04 – VILLAGE OF HUBBARD (WITH OBSERVATION POINTS SHOWN)



While there are many businesses – such as ag-based operations, construction, and various contracting work, with addresses of record in Hubbard, there are very few brick and mortar operations within corporate limits. ACS 2021 estimates show a mean commute to work time of 24 minutes, reflecting that absence. Retail is indicated as the highest industry served by Hubbard residents. Agriculture as an industry shows as 0.0% despite several farms and ag-related businesses comprising the majority of local businesses listed on the Village’s website. This may in part be attributed to the rural population with Hubbard zip-codes and street addresses located outside corporate boundaries. Household income estimates show a median household income of \$52,426 and mean of \$70,029. Family median and mean incomes show at \$80,417 and \$91,974 respectively. Income per capita is \$35,928. (Source: ACS 2021 5-year estimates, table DP03 – Selected Economic Characteristics). Of all families, 7.7% are estimated to have income below the poverty level in the last 12 months, with all of those families including child(ren) under 5 years of age. No persons over 64 years of age are represented in this figure. ACS estimates

from 2021 show a population of 169 while the Decennial Census shows 153. ACS 2021 data will serve as the primary resource for base statistics throughout this study. Locally derived information and content based on the 2020 Census or other resources is noted within the context when referenced.

A Board of Trustees led by an appointed Chair guide community development and oversee village staff. The Hubbard Betterment Committee is an independent group of residents that plan local gatherings such as Hoot Owl Days and beautification projects such as tree and flower plantings and maintenance.

The Village of Hubbard completed a Comprehensive Plan in 2018, incorporating public input and board objectives into goals for economic development/community growth. Housing was addressed within the Plan noting minimal vacancies and extremely limited potential for additional housing under then-existing residentially zoned parcels. Recent and current projects have been determined by goals established in the Comp Plan and include a CDBG-supported Housing Sustainability Program, updated Zoning and Subdivision Ordinances, and community development and improvement projects.

MAP 2.05 – VILLAGE OF JACKSON (WITH OBSERVATION POINTS SHOWN)



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## *Village of Jackson*

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Just north of center in Dakota County lies the Village of Jackson. US 20 passes through Jackson from its east border, to the north and west. An annexation in 2005 extended village boundaries to include the Siouxland Ethanol plant located between Knox Boulevard and 143<sup>rd</sup> Street. The boundaries connecting the town center with the plant follows US 20 and the railroad line running parallel to the south of the highway. Established in 1860 in its current location, Jackson hosts 0.45 square miles of land, and has no natural bodies of water or tributaries within its planning boundaries.

### Community Snapshot

#### **Jackson**

Total Population	207
Median Household Income	\$58,333
Bachelor's Degree or Higher	21.4%
Employment Rate	59.5%
Total Housing Units	90
Without Health Care Coverage	3%
Total Households	68
Hispanic or Latino (of any race)	2

The 2020 Decennial Census shows a population of 207 for Jackson, a decrease from the 2010 census. However, 2021 ACS estimates population at 236 showing a slight increase. The latter serves as the primary data resource for most statistical references included in this study. Sources pertaining to discussion are noted accordingly.

Median age is 22.9 years, reflecting a relatively young community composition. An estimated 91 residents aged 16 years and over work within 13 classes of industry, with manufacturing hosting the greatest portion at 19.8%. Area businesses range from manufacturing to several services including retail vendors, food service and bars, fuel stations (with convenience store), and a regional land

fill/sanitation/refuse collection operation. Proximity to major employers in several occupation classifications contributes to the “bedroom community” feel of Jackson as demonstrated with an average 17.2-minute commute to work (ACS table DP03, 2021). Continuing with data from the 2021 ACS 5-year estimates, 44.1% of households earn over \$75,000 annual income and benefits. Families in Jackson have a mean income of \$93,344, with median incomes at \$77,292. Family incomes are higher than total household incomes median and mean at \$58,333 and \$70,899 respectively. 4.7% of the total population is shown to have had an income below the poverty level in the past 12 months. ACS estimates that all such individuals were aged between 18 and 64 years, showing no trackable poverty within the set recorded period including children or senior populations.

With population numbers showing 41.75 of the population under 18 years, it is important to consider area schools. Jackson is in close proximity to several school districts, hosting Jackson Elementary School, part of the Ponca School District. Families may also choose enrollment in Emerson-Hubbard Public Schools, Homer Community Schools, and/or South Sioux City Community Schools.

The Village is governed by an elected board of trustees hosting a Chairperson or mayor. The board meets monthly and may convene for special meetings as necessary. The village actively pursues projects that enhance quality of life for its residents and visitors with recent projects including extensive park improvements. Recent building code updates and contracting a building code official are part of a concerted effort ensure housing sustainability.

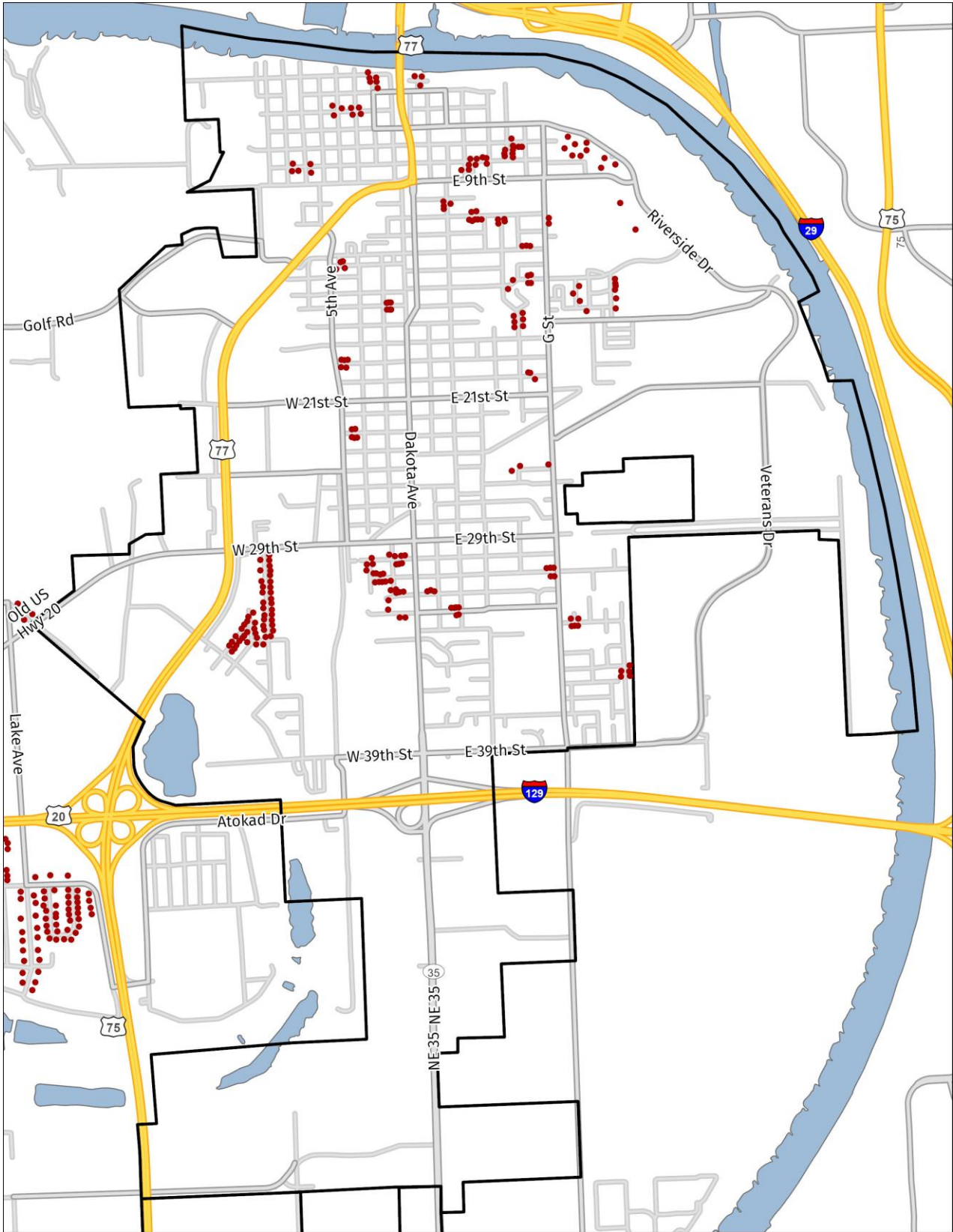
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## *City of South Sioux City*

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South Sioux City is located at Dakota County’s northeast corner, bordering the Missouri River where Nebraska meets Iowa and South Dakota state lines. The population according to the 2020 Decennial census is 14,043. ACS estimates vary slightly with 2021 numbers showing 13,796. For the purpose of this study, ACS 2021 data will be most frequently referenced unless otherwise specifically noted in the context of discussion.

MAP 2.06 – CITY OF SOUTH SIOUX CITY (WITH OBSERVATION POINTS SHOWN)



Local economy is reflective of the county and its major employers. Commute to work time averages at 14.4 minutes with only one other community averaging less. Manufacturing is the industry with the highest proportion of workforce assigned at 33.2%. Occupations groupings leading the city are Management, business, science, and art occupations (33%) and Production, transportation, and material moving occupations (28.6%). Household incomes average at \$75,845 with a median of \$57,783. Family income mean and median are at \$91,028 and \$70,954 respectively.

Demographics are noteworthy as South Sioux City hosts a uniquely diverse population for a small midwestern town. ACS data attributes 44.7% of South Sioux's population to White as the singular Race categorization where rates show at 55.8% and 78.5% for the Dakota County and Nebraska respectively. The percent of Hispanic or Latino characterization of the total population is 47.8% in comparison to the county at 39.5% and state at 11.9%. While Latino and Hispanic populations have the strongest representation in the community, local changes in demographics have further expanded diversity in and around South Sioux City, with an increase of Black and African American representation in ACS estimates.

South Sioux stats in ACS show 7.5 families having incomes below the poverty level within the last 12 months of the reporting period, and 11.5% of all people in the same period. Poverty level incomes for the city are dispersed through all age ranges but is reflected at the highest rate among households with children under 5 years of age.

South Sioux Community School district was noted in a US News & World Report article as having 50.0% of its student base categorized as economically disadvantaged using data based on the 2017-2018 and 2018-2019 school years (Source: <https://www.usnews.com/education/k12/nebraska/districts/so-sioux-city-community-schs-101336>). The strength of a local school system is often a key player in community health and sustainability. Housing shortages aside, South Sioux is growing. Its school system is struggling to meet the demands of more students to the point that students are defaulted to school facilities outside their immediate assigned neighborhood district because they are over capacity.

Planning efforts are a decided strength of the South Sioux City community. The council as well as several community organizations progressively seek improvements, enhancements, projects, and policies that are resident-focused including several housing developments in recent years. Guiding documents for city planning activities include the South Sioux City Comprehensive Plan, SS4A Action Plan, and the Complete Streets policy. Such documents ensure consistency in planning goals in the long term, allowing continuity in line with public input despite changes in representation on City Council. A slum and blight study was recently conducted to determine potential TIF district development. The council is actively implementing TIF districts with the most recent allocation guidelines expanding to include multifamily housing project criteria (Source: City of South Sioux City, 2023).

Examples of resident-focused projects outside of housing include the Community Orchard and gardens, and a thriving bike/ped trail network with complete connections throughout the city, totaling about 19 miles. The city hosts 10 public parks making at least one easy to access from every neighborhood. Siouxland Freedom Park, a tribute to war veterans and members of all branches of service, is a tourist destination with an ever-growing inventory of attractions. The sense of community shows in widespread support of the school districts' sports teams, arts programs, tech leagues, and career-based opportunities for students.

The community makeup of each part of Dakota County contributes to the housing picture in ways that require varying approaches for each of them. While some opportunities are available to all, there are some that may not serve a given local need effectively. Accommodating community growth is the position each community is currently in. Some areas have had continuous efforts to expand housing availability and are still struggling to

meet demand. Some are implementing support programs to restore existing homes to occupiable space. Some are assessing how much growth they are able to maintain. Some are concerned about keeping local employers fully staffed when there does not seem to be anywhere to house new residents. Some may be considering a Shrink Smart approach, taking the time to understand program funding and downfalls of “easy money” before jumping into the latest applicant pool. The goal of this study is to provide insight to housing throughout the county in terms of existing and desired stock of rentals and owner-occupied units, price range and type(s) of housing in demand, sustainability supports, and new housing supports and opportunities.



## CHAPTER 3 – HOUSEHOLD CHARACTERISTICS, & HOUSING NEEDS

While characteristics throughout the county have commonalities, each community has unique qualities that affect localized growth and employment. This chapter provides some at-a-glance information by way of tables organized to compare housing characteristics for each community, Dakota County, and the state of Nebraska. It will also provide a dissemination of survey responses as they apply to data drawn from ACS 5-year estimates and the decennial census. American Community Survey 5-year Estimates include housing, household, and family characteristics that are not fully developed in Decennial Census responses. The Dakota County Housing Study survey distributed throughout the county provided opportunity to further expand on issues faced locally. The surveys required categorization as homeowners, renters, non-resident employees, property owners, real estate professionals or employers enabling more specific information that helps determine what is happening in the county. This serves to put ACS estimates into perspective of local perception and experiences. The full Housing Study Survey as distributed is included in the Appendix.

### Housing Occupancy

Even in a market saturated with buyers, there is an expectation of vacant units, even if that is only temporary. Table 3.01 provides an overview of 2021 estimates throughout the county, with most communities exceeding state occupancy rates. Vacancies may be unavoidable in the event of dilapidated structures or major renovations prior to putting a home on the market. Hubbard's and other areas' representations may be skewed with local accounting showing considerably less vacant units, and zero available showing online for Hubbard and Homer. Zillow.com shows 3 homes for sale in Dakota City, 1 in Jackson, 3 in Emerson. Some sites vary but are much more consistent with local perception than indicated by ACS estimates.

TABLE 3.01 – HOUSING OCCUPANCY

HOUSING OCCUPANCY	Dakota County		South Sioux City		Jackson		Hubbard		Homer		Emerson		Dakota City		Nebraska	
	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%
Total housing units	7,768		5,122		68		95		187		332		800		854,298	
Occupied housing units	7,221	93.0%	4,803	93.8%	68	100.0%	79	83.2%	180	96.3%	302	91.0%	769	96.1%	785,982	92.0%
Vacant housing units	547	7.0%	319	6.2%	0	0.0%	16	16.8%	7	3.7%	30	9.0%	31	3.9%	68,316	8.0%
Homeowner vacancy rate	0.8		1.4		0		0		0		0		0		0.5	
Rental vacancy rate	5.1		2.9		0		19		0		0		10.5		5.3	

SOURCE: TABLE DP04, ACS 5-YEAR ESTIMATES, 2021

Occupancy alone does not fully describe housing availability. South Sioux City shows 80 results of property for sale with 73 of them as lots only, ranging from \$32,000 to several over \$160,000. To put a home on that property, building costs are estimated at \$58 - \$132 per square foot for a traditional build and \$45 - \$70 for a modular home bringing builder-grade basic costs to \$47,250 (again, that is modular and does not include the lot) to \$138,000. Those estimates are rarely founded in reality when builders are a high commodity in and of themselves. Groundbreaking may be 2 to 3 years out. Houzeo.com references *Forbes Home* in providing the average cost of building a home to be \$210,900. That more accurately reflects local perception.

Online sources for properties for sale seems to be reasonable representative of the actual market. However, it does not necessarily reflect homes that are uninhabitable. If not for such a tight market, one home (1 bed, 1 bath, 528 sq ft) listed for \$74,950 may otherwise have been abandoned rather than sold. Valuation of that property from one year prior was \$42,700. Nebraska raised minimum wage January 2023 to \$10.50/hr. While that begins a progression to \$15/hr minimum, it nowhere near compares to the kind of increases seen in housing, utilities, services, and cost of living in general. Flipping houses has affected the market, too. The small,

rundown home sells higher than its value because, with little effort, an investor can update and resell the house for twice the cost. The business-minded purchaser has resources that a new homeowner may not otherwise have, making a \$74k range home unaffordable, and perhaps unlivable in its current condition. (SOURCES: [www.houzeo.com](http://www.houzeo.com), [www.zillow.com/](http://www.zillow.com/), [www.realtor.com](http://www.realtor.com), ACS 5-year Estimates, 2021)

## Housing Values & Household Costs

Housing values are complex as costs doubled in the region in the span of just a few years. While the young-family set is at a period where they expected to be moving from a rental into a single family home of their own, they are instead still absorbing the reality of what housing costs. Anticipating a comfortable home and saving toward a goal, many are finding that the planned expense may not even cover a small bungalow in a blighted neighborhood. After several years of very low interest rates and easy-to-get financing, potential homeowners are faced with higher costs, higher interest rates, and the necessity of a more substantial down payment.

Of the 4,725 Owner-Occupied housing units estimated for Dakota County, 76.08% are under \$200,000. Median county housing valuation is well below that of the state. While not singularly indicative of the market outpricing the neighborhood, it does clearly demonstrate frustration expressed in local survey responses pertaining to a desire to move and reasons why a move has not happened. The local survey question addressed to Renter respondents asked if they preferred to rent or own their homes. Only 10.7% preferred renting, with the same group showing an overwhelming feeling of inadequate choice of housing at 74.1%. Barriers renters are facing in home ownership include financial constraints and lack of real property opportunities (available lots, available housing) aside from an expensive market. Renting as a choice was specified by only one of 28 Renter respondents.

TABLE 3.02 – HOME VALUATIONS

VALUE	Dakota County		South Sioux City		Jackson		Hubbard		Homer		Emerson		Dakota City		Nebraska	
	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%
O-O units	4,725		2,816		58		62		131		194		632		532,582	
Less than \$50,000	628	13.3%	425	15.1%	2	3.4%	8	12.9%	12	9.2%	29	14.9%	38	6.0%	36,971	6.9%
\$50,000 to \$99,999	828	17.5%	570	20.2%	11	19.0%	6	9.7%	54	41.2%	87	44.8%	105	16.6%	54,405	10.2%
\$100,000 to \$149,999	1,088	23.0%	677	24.0%	10	17.2%	29	46.8%	20	15.3%	41	21.1%	252	39.9%	69,597	13.1%
\$150,000 to \$199,999	1,051	22.2%	670	23.8%	19	32.8%	11	17.7%	20	15.3%	26	13.4%	91	14.4%	97,416	18.3%
\$200,000 to \$299,999	822	17.4%	385	13.7%	12	20.7%	4	6.5%	25	19.1%	11	5.7%	112	17.7%	138,419	26.0%
\$300,000 to \$499,999	230	4.9%	56	2.0%	3	5.2%	4	6.5%	0	0.0%	0	0.0%	29	4.6%	101,537	19.1%
\$500,000 to \$999,999	51	1.1%	17	0.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	29,610	5.6%
\$1,000,000 or more	27	0.6%	16	0.6%	1	1.7%	0	0.0%	0	0.0%	0	0.0%	5	0.8%	4,627	0.9%
Median (dollars)	\$138,200		\$124,100		\$165,000		\$121,300		\$ 99,400		\$ 92,700		\$121,700		\$204,900	

SOURCE: ACS 5-YEAR ESTIMATES, 2021

ACS Estimates show that more than half of owner-occupied housing units in Dakota County are held with a mortgage. It can be assumed that many without a mortgage, despite having interest in moving, are staying put because an investment similar to their original purchase (value per dollar) is unlikely to be equitable in the current market. In context, a \$70,000 home was a considerable yet sound investment in a new home purchase. Many benefitting from that point in time, may have aspired to doubling that amount when ready to upgrade, using the current home as a down payment when paid in full. While that home may be worth \$210,000 itself now, the remaining balance if used to purchase larger or otherwise “better” is not worth a new mortgage to most households. Local survey results show 51.9% of 133 respondents have or are considering moving to better



accommodate needs. About 75% indicate that their home needs repairs (windows and doors for 45% and Interior finishes for 41.2% most frequently indicated).

Taking into consideration mortgage and utility expenses, 47.7% of local respondents indicated they pay more than 30% of their income toward housing. ACS Estimates provide a significantly disparate comparative statistic showing 15% of homeowners paying at that level (using total homeowner regardless of mortgage status). The costs exceeding 30% of income is likely to rise as each jurisdiction imposes utility (water, electricity, and natural gas) rate increases as expected.

TABLE 3.03 – OWNER-OCCUPIED HOMES WITH MORTGAGE

MORTGAGE STATUS	Dakota County		South Sioux City		Jackson		Hubbard		Homer		Emerson		Dakota City		Nebraska	
	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%
O-O units	4,725		2,816		58		62		131		194		632		532,582	
with a mortgage	2,472	52.3%	1,488	52.8%	32	55.2%	36	58.1%	69	52.7%	89	45.9%	381	60.3%	317,750	59.7%

SOURCE: ACS 5-YEAR ESTIMATES, 2021

TABLE 3.04 – HOUSEHOLD COSTS BY PERCENT OF INCOME

SELECTED MONTHLY OWNER COSTS AS A % OF HOUSEHOLD INCOME (SMOCAP)	Dakota County		South Sioux City		Jackson		Hubbard		Homer		Emerson		Dakota City		Nebraska	
	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%
Units with a mortgage (excl units where SMOCAP cannot be computed)	2,472		1,488		32		36		69		89		381		315,853	
Less than 20.0 percent	1,190	48.1%	757	50.9%	23	71.9%	31	86.1%	38	55.1%	60	67.4%	179	47.0%	164,951	52.2%
20.0 to 24.9 percent	559	22.6%	413	27.8%	2	6.3%	0	0.0%	22	31.9%	7	7.9%	78	20.5%	50,902	16.1%
25.0 to 29.9 percent	242	9.8%	82	5.5%	2	6.3%	1	2.8%	7	10.1%	9	10.1%	15	3.9%	31,200	9.9%
30.0 to 34.9 percent	117	4.7%	57	3.8%	4	12.5%	0	0.0%	1	1.4%	11	12.4%	20	5.2%	20,003	6.3%
35.0 percent or more	364	14.7%	179	12.0%	1	3.1%	4	11.1%	1	1.4%	2	2.2%	89	23.4%	48,797	15.4%
Not computed	0		0		0		0		0		0		0		1,897	
Units without a mortgage (excl units where SMOCAP cannot be computed)	2,252		1,328		26		26		61		105		251		212,487	
Less than 10.0 percent	1,126	50.0%	607	45.7%	5	19.2%	18	69.2%	33	54.1%	61	58.1%	151	60.2%	95,188	44.8%
10.0 to 14.9 percent	554	24.6%	361	27.2%	9	34.6%	5	19.2%	9	14.8%	14	13.3%	53	21.1%	43,628	20.5%
15.0 to 19.9 percent	141	6.3%	80	6.0%	1	3.8%	2	7.7%	13	21.3%	10	9.5%	27	10.8%	26,184	12.3%
20.0 to 24.9 percent	123	5.5%	98	7.4%	4	15.4%	1	3.8%	0	0.0%	6	5.7%	0	0.0%	14,270	6.7%
25.0 to 29.9 percent	60	2.7%	34	2.6%	2	7.7%	0	0.0%	3	4.9%	7	6.7%	0	0.0%	8,793	4.1%
30.0 to 34.9 percent	48	2.1%	31	2.3%	0	0.0%	0	0.0%	0	0.0%	1	1.0%	7	2.8%	5,734	2.7%
35.0 percent or more	200	8.9%	117	8.8%	5	19.2%	0	0.0%	3	4.9%	6	5.7%	13	5.2%	18,690	8.8%
Not computed	1		0		0		0		1		0		0		2,345	

SOURCE: ACS 5-YEAR ESTIMATES, 2021

Effects of the housing market on renters is also a complicated picture of cost versus value with a dose of limited options added in. ACS estimates are broken into brackets that are out of scale to the local market. The local survey used brackets in beginning with Under \$500, with each successive bracket increasing in \$100 increments closing with \$1,300+. When grouped for the sake of comparison, local Renter respondents are paying under \$500 in gross rent at a rate of 14.3%, \$500-\$999 at 71.5% and \$1,000-\$1,499 at 14.2%. It is very likely higher end renters did not complete the survey, however, local sentiment would indicate paying over \$1300 per month in Dakota County is extremely rare. Such units may exist but may be classified as corporate housing (rentals available to

new executives as covered by the corporation) or as short term rentals with rates not consistent to the traditional rental market. Additional consideration can be given to a migration to rural life from major urban centers as triggered by the COVID-19 pandemic. As people relocated to less densely populated and therefore less restrictive regions, they arrived with preconceived expectations for relative costs of living. They were willing to pay higher than market rent for immediate availability since those rents were often lower than previous accommodations. Meeting new residents with a disproportionately high rent changes the whole market. Property owners/managers realize people are willing to pay since that is the only choice, so across-the-board increases ensue. To be fair, standard increases are traditionally more than renters would prefer, but the cost and inconvenience of moving gives the owner/manager leverage. Costs of repairs and the inevitable destructive tenant are also contributing factors.

TABLE 3.05 – RENTAL COST

GROSS RENT	Dakota County		South Sioux City		Jackson		Hubbard		Homer		Emerson		Dakota City		Nebraska	
	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%
Occ'd units paying rent	2,346		1,910		10		6		42		98		128		238,974	
Less than \$500	164	7.0%	130	6.8%	0	0.0%	0	0.0%	5	11.9%	25	25.5%	8	6.3%	25,047	10.5%
\$500 to \$999	1,563	66.6%	1,291	67.6%	10	100.0%	3	50.0%	37	88.1%	55	56.1%	61	47.7%	118,102	49.4%
\$1,000 to \$1,499	559	23.8%	429	22.5%	0	0.0%	3	50.0%	0	0.0%	18	18.4%	59	46.1%	69,092	28.9%
\$1,500 to \$1,999	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	19,104	8.0%
\$2,000 to \$2,499	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	3,388	1.4%
\$2,500 to \$2,999	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	762	0.3%
\$3,000 or more	60	2.6%	60	3.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	3,479	1.5%
Median (dollars)	\$ 898		\$ 902		\$ 742		-		\$ 760		\$ 636		\$ 979		\$ 912	
No rent paid	150		77		0		11		7		10		9		14,426	

SOURCE: ACS 5-YEAR ESTIMATES, 2021

More reflective of local market woes is the rate of households paying more than 30% of income on rent and utilities, with 75% claiming such expense. Once again there is a disparity between local activity and what is indicated in ACS Estimates. One assumed benefit of renting over ownership is no burden of maintenance. Respondents to the local survey are assuming no such benefit with 34.8% stating need for repairs and 39.1% indicating need for updates. Other noted factors in renter dissatisfaction include high rent, high utilities, and unit size is too small.

TABLE 3.06 – RENTAL COSTS BY PERCENT OF INCOME

GROSS RENT AS A % OF HOUSEHOLD INCOME (GRAPI)	Dakota County		South Sioux City		Jackson		Hubbard		Homer		Emerson		Dakota City		Nebraska	
	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%
Occ'd units paying rent (excl units where GRAPI cannot be computed)	2,326		1,890		10		6		42		98		128		234,787	
Less than 15.0 percent	538	23.1%	425	22.5%	1	10.0%	0	0.0%	32	76.2%	29	29.6%	28	21.9%	36,290	15.5%
15.0 to 19.9 percent	297	12.8%	222	11.7%	0	0.0%	0	0.0%	6	14.3%	28	28.6%	24	18.8%	33,133	14.1%
20.0 to 24.9 percent	297	12.8%	260	13.8%	0	0.0%	3	50.0%	2	4.8%	4	4.1%	10	7.8%	28,059	12.0%
25.0 to 29.9 percent	322	13.8%	283	15.0%	0	0.0%	0	0.0%	0	0.0%	7	7.1%	23	18.0%	29,194	12.4%
30.0 to 34.9 percent	186	8.0%	180	9.5%	1	10.0%	3	50.0%	0	0.0%	2	2.0%	0	0.0%	19,368	8.2%
35.0 percent or more	686	29.5%	520	27.5%	8	80.0%	0	0.0%	2	4.8%	28	28.6%	43	33.6%	88,743	37.8%
Not computed	170		97		0		11		7		10		9		18,613	

SOURCE: ACS 5-YEAR ESTIMATES, 2021

## Unit Characteristics & Occupant Variables

Units in structure (above) does not distinguish between rental units and owned spaces, with each grouping likely having representation in both categories. Recent housing developments included high-end units in multi-family complexes in addition to single-family detached homes. Condominiums are gaining popularity among residents wanting the security of ownership without the hassle of maintenance, especially on property exteriors. It is interesting to note that Scenic Park in South Sioux City does have year-round RV tenants, not represented in ACS statistics in general. Many zoning ordinances prohibit such activity which is an unfortunate barrier for some residents seeking to reduce financial burdens. Tiny homes (both portable and fixed) are similarly discouraged through restrictive ordinances carried over from suburban residential district developments that assumed everyone had the same desire for a lot of house with a lot of property to spare.

TABLE 3.07 – UNITS IN STRUCTURE

UNITS IN STRUCTURE	Dakota County		South Sioux City		Jackson		Hubbard		Homer		Emerson		Dakota City		Nebraska	
	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%
Total housing units	7,768		5,122		68		95		187		332		800		854,298	
1-unit, detached	5,217	67.2%	3,116	60.8%	49	72.1%	81	85.3%	147	78.6%	270	81.3%	668	83.5%	618,456	72.4%
1-unit, attached	136	1.8%	96	1.9%	5	7.4%	0	0.0%	9	4.8%	19	5.7%	2	0.3%	32,581	3.8%
2 units	267	3.4%	231	4.5%	0	0.0%	3	3.2%	7	3.7%	5	1.5%	16	2.0%	13,853	1.6%
3 or 4 units	139	1.8%	89	1.7%	0	0.0%	0	0.0%	14	7.5%	21	6.3%	14	1.8%	20,271	2.4%
5 to 9 units	471	6.1%	426	8.3%	6	8.8%	6	6.3%	0	0.0%	0	0.0%	33	4.1%	36,402	4.3%
10 to 19 units	437	5.6%	433	8.5%	0	0.0%	0	0.0%	0	0.0%	4	1.2%	4	0.5%	39,137	4.6%
20 or more units	343	4.4%	341	6.7%	0	0.0%	0	0.0%	0	0.0%	2	0.6%	0	0.0%	67,316	7.9%
Mobile home	757	9.7%	390	7.6%	7	10.3%	5	5.3%	10	5.3%	11	3.3%	63	7.9%	26,224	3.1%
Boat, RV, van, etc.	1	0.0%	0	0.0%	1	1.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	58	0.0%

SOURCE: ACS 5-YEAR ESTIMATES, 2021

Local homeowners indicated that 17.3% of their homes were built since 2010. Local records of development such as inspections of permitted activity, discounts ACS estimates. It is important to note that ACS estimates are based on responses from a sampling of surveyed households within parameters drawn by previously administered surveys. For example, a new development resulting in a substantial increase in population and/or housing units may not be considered it was not in existence during the previous survey, especially if it was not previously a residential zone.

TABLE 3.08 – YEAR BUILT

YEAR STRUCTURE BUILT	Dakota County		South Sioux City		Jackson		Hubbard		Homer		Emerson		Dakota City		Nebraska	
	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%
Total housing units	7,768		5,122		68		95		187		332		800		854,298	
Built 2020 or later	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	5,283	0.6%
Built 2010 to 2019	419	5.4%	294	5.7%	1	1.5%	1	1.1%	2	1.1%	0	0.0%	25	3.1%	81,542	9.5%
Built 2000 to 2009	580	7.5%	439	8.6%	12	17.6%	0	0.0%	2	1.1%	15	4.5%	31	3.9%	100,672	11.8%
Built 1990 to 1999	1,201	15.5%	751	14.7%	8	11.8%	7	7.4%	17	9.1%	19	5.7%	163	20.4%	86,286	10.1%
Built 1980 to 1989	617	7.9%	335	6.5%	7	10.3%	2	2.1%	21	11.2%	26	7.8%	76	9.5%	82,494	9.7%
Built 1970 to 1979	1,579	20.3%	822	16.0%	15	22.1%	20	21.1%	42	22.5%	31	9.3%	276	34.5%	134,598	15.8%
Built 1960 to 1969	582	7.5%	401	7.8%	8	11.8%	8	8.4%	25	13.4%	50	15.1%	64	8.0%	86,975	10.2%

Built 1950 to 1959	911	11.7%	774	15.1%	0	0.0%	16	16.8%	19	10.2%	29	8.7%	61	7.6%	76,962	9.0%
Built 1940 to 1949	815	10.5%	657	12.8%	3	4.4%	10	10.5%	11	5.9%	38	11.4%	64	8.0%	39,053	4.6%
Built 1939 or earlier	1,064	13.7%	649	12.7%	14	20.6%	31	32.6%	48	25.7%	124	37.3%	40	5.0%	160,433	18.8%

SOURCE: ACS 5-YEAR ESTIMATES, 2021

TABLE x.xx – YEAR BUILT (HOMEOWNER RESPONSES)

Year	#	%	Year	#	%
2021+	1	0.8%	1970 - 1979	26	19.5%
2010 - 2020	22	16.5%	1960 - 1969	14	10.5%
2000 - 2009	9	6.8%	1950 - 1959	12	9.0%
1990 - 1999	13	9.8%	1940 - 1949	6	4.5%
1980 - 1989	15	11.3%	Before 1939	15	11.3%

SOURCE: DAKOTA COUNTY HOUSING STUDY SURVEY, SIMPCO, 2022

For comparison, Table x.xx (above) shows a distribution of 134 owner-occupied homes built in provided decade brackets. Year built affects housing in a variety of ways. From the cost of repairs to the cost of replacement, trends in building cycles define the existing housing stock. Housing stock at or over the 50-year mark is of notable concern due to the toxicity of materials used such as lead paint and asbestos. Regulations to safeguard homeowners prevent do-it-yourselfers from remediating lead and asbestos, and rightfully so. It does however increase the financial burden of home maintenance. Not only do repairs not get completed, but the elements disturbed through normal wear contaminate the home.

TABLE 3.09 – # BEDROOMS

BEDROOMS	Dakota County		South Sioux City		Jackson		Hubbard		Homer		Emerson		Dakota City		Nebraska	
	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%
Total housing units	7,768		5,122		68		95		187		332		800		854,298	
No bedroom	95	1.2%	42	0.8%	0	0.0%	0	0.0%	7	3.7%	0	0.0%	24	3.0%	23,920	2.8%
1 bedroom	750	9.7%	657	12.8%	2	2.9%	13	13.7%	12	6.4%	19	5.7%	32	4.0%	89,279	10.5%
2 bedrooms	2,229	28.7%	1,637	32.0%	21	30.9%	32	33.7%	65	34.8%	123	37.0%	141	17.6%	214,069	25.1%
3 bedrooms	3,351	43.1%	2,098	41.0%	27	39.7%	34	35.8%	71	38.0%	119	35.8%	440	55.0%	307,634	36.0%
4 bedrooms	792	10.2%	305	6.0%	13	19.1%	13	13.7%	15	8.0%	54	16.3%	110	13.8%	159,577	18.7%
5 or more bedrooms	551	7.1%	383	7.5%	5	7.4%	3	3.2%	17	9.1%	17	5.1%	53	6.6%	59,819	7.0%

SOURCE: ACS 5-YEAR ESTIMATES, 2021

The number of bedrooms in a home seems to be a generational shift showing that siblings rarely share rooms and homes frequently include a guest room. Gen Xers were often raised with shared space – the norm in the 70s and early 80s. As Gen Xers moved into their own homes, space seemed a mark of success – something craved as a child but not necessarily available to most. It is not unusual for a four-person family to have a four- or five-bedroom home. That being said, some cultural differences tend toward a more efficient use of space involving extended families living in the same home, and children (siblings, cousins, and other relatives of similar age) sharing the same room. In some cases, this is a temporary situation while a resident family is hosting extended family members as they seek permanent accommodations. HUD-supported or subsidized housing, as some rental properties are considered, has guidelines restricting persons per room based on age and gender. Restrictions may affect affordability, requiring more space than a given family may think they need. In light of density and efficient and effect placemaking for people, comfort and practical space per person is a reasonable consideration. ACS estimates displaying number of bedrooms per home is inconsistent with local survey respondents with only 3-bedroom units holding the highest percentage being a common finding. With 44.7% of local homeowner respondents indicating 4 or 5+ bedrooms, ACS underestimates percentage of these

larger capacity homes considerably. Generational trending in the 2020s is diverse – so much so there is little or no predictability. Minimalist with no extra things and no extra space, to co-habiting with friends, adult siblings, and sometimes strangers to reduce costs and responsibility. In-law suites to accommodate aging parents or adult children. Expansive, grandiose homes and second homes for many. With such a broad variety of housing types in demand, developments in the rural Midwest still seem to prioritize the single-family detached, lots of garage space, and a room for everyone plus a spare. Unfortunately, that comes at a very high cost. Fifty respondents in the local survey indicated they work in Dakota County but live outside the county. When asked what type of housing would be preferred to consider moving to Dakota County, 32 indicated single family units. And 86% prefer to own rather than rent. Of 46 responses, all but 5 stated a need for 3 or more bedrooms, 2 or 3 bathrooms, and 30.4% are willing to pay \$1300 or more in monthly housing expenses to attain that. In contrast to resident renters, financial concerns are less a factor for non-residents employed within Dakota County. However, availability is lacking.

TABLE 3.10 – BARRIERS TO OWNERSHIP

	Non-Resident		Renter	
Lack of downpayment	9	22.0%	17	65.4%
Lack of available housing	17	41.5%	9	34.6%
Lack of affordable housing	15	36.6%	16	61.5%
Lack of available building site	3	7.3%	2	7.7%
Lack of income or credit needed	4	9.8%	20	76.9%
No barriers	15	36.6%	-	-

SOURCE: DAKOTA COUNTY HOUSING STUDY SURVEY, SIMPCO, 2022

Table 3.11 below depicts occupancy of housing units showing Dakota County averaging a bit higher than the state over all for household size and renter occupation.

TABLE 3.11 – OCCUPANCY RATES & HOUSEHOLD SIZE

HOUSING TENURE	Dakota County		South Sioux City		Jackson		Hubbard		Homer		Emerson		Dakota City		Nebraska	
	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%
Occ'd housing units	7,221		4,803		68		79		180		302		769		785,982	
Owner-occupied (o-o)	4,725	65.4%	2,816	58.6%	58	85.3%	62	78.5%	131	72.8%	194	64.2%	632	82.2%	532,582	67.8%
Renter-occupied (r-o)	2,496	34.6%	1,987	41.4%	10	14.7%	17	21.5%	49	27.2%	108	35.8%	137	17.8%	253,400	32.2%
Ave hh size of o-o unit	3.05		3.08		3.79		1.98		2.31		2.98		3.71		2.6	
Ave hh size of r-o unit	2.67		2.53		1.6		2.71		1.88		2.27		2.94		2.1	

SOURCE: ACS 5-YEAR ESTIMATES, 2021

TABLE 3.12 – YEAR MOVED IN

YEAR HOUSEHOLDER MOVED INTO UNIT	Dakota County		South Sioux City		Jackson		Hubbard		Homer		Emerson		Dakota City		Nebraska	
	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%	Est	%
Occ'd hsg units	7,221		4,803		68		79		180		302		769		785,982	
2019 or later	509	7.0%	308	6.4%	12	17.6%	5	6.3%	6	3.3%	26	8.6%	26	3.4%	217,707	27.7%
2015 to 2018	1,952	27.0%	1,435	29.9%	13	19.1%	28	35.4%	39	21.7%	73	24.2%	161	20.9%	169,156	21.5%
2010 to 2014	1,462	20.2%	1,153	24.0%	13	19.1%	8	10.1%	25	13.9%	68	22.5%	78	10.1%	102,228	13.0%
2000 to 2009	1,573	21.8%	999	20.8%	15	22.1%	7	8.9%	26	14.4%	45	14.9%	254	33.0%	136,034	17.3%
1990 to 1999	900	12.5%	463	9.6%	6	8.8%	17	21.5%	37	20.6%	45	14.9%	170	22.1%	79,453	10.1%
1989 and earlier	825	11.4%	445	9.3%	9	13.2%	14	17.7%	47	26.1%	45	14.9%	80	10.4%	81,404	10.4%

SOURCE: ACS 5-YEAR ESTIMATES, 2021

## CHAPTER 4 – NEED-BASED, PROGRAMMED, & SUPPORTIVE HOUSING

The study is intended to determine programs that may be pursued to address housing shortages. The contents of this chapter are not representative of priority programming opportunities. However, as a component to community housing in general, an overview of existing facilities and programs follows. Gaps in services as may be noted are not necessarily intended to be a focal point of recommendations.

Aside from your standard family unit, housing needs can be unique to an individual and separate from family-supported residences. When accommodations are available in varying forms to meet individual needs, there may be an overriding impact on housing unit availability in general.

### Temporary and Conditional Housing

Housing is considered temporary or conditional when an occupant must be of a defined status in order to reside in that particular unit or classification of housing. Such designation is usually temporary in nature meaning an alternate, permanent address may serve as a primary residence. For this section, we look at housing for students, seasonal employees, and transitional housing – all of which at present are not plentiful within Dakota County. Some provisions such as transitional housing (all components thereof) and rehabilitative housing have a presence, but most accommodations tend toward regional and are based in nearby hubs such as Norfolk, NE and Sioux City, IA.

#### *Student Housing*

Student housing is intended for individuals actively enrolled in a structured academic program, usually in a college or university, whereby such institution makes available quarters for students to reside while pursuing their course of education. This can be comprised of dormitories or housing units owned and/or managed by the institution. Eligibility requirements vary by entity, but standard protocol is based on enrollment with associated fees and subsidies as may be available. Students usually retain a family home as a permanent address but are recognized during census collection as residents of the community hosting them during their educational pursuit.

For Dakota County, there is one college campus – Northeast Community College. While student housing is not currently available, there has been discussion leading to potential consideration. At present, this decreases residential counts on census information because would-be on campus residents commute. While benefiting from local infrastructure, the students census designation remains at the location of the family home. Since population dictates funding from Federal and State programs, there is opportunity for Northeast Community College to contribute to local resources by incorporating housing into its campus layout. Lacking for many developers is availability of property to develop. The college has property which may be considered for such an addition. This of course is an oversimplified consideration, but it is worth assessing as student enrollment expands with corresponding course and career-based offerings.

Since student housing is not an established entity, there is little effect on Dakota County's market housing in its absence. Other communities where colleges have a considerable student population despite lack of provided housing are affected by rotating availability of rentals near college campuses. An ongoing demand as defined by 2- to 4-year programs has a combination of built in turnover and interest in occupancy. Twenty years ago location dictated rental costs and purchase prices making those residences near college campuses expensive even if not in the best of neighborhoods. Currently, all rentals are scarce and relatively expensive considering amenities require dedicated transportation. Online rental listings show 34 apartments in Dakota County ranging from \$650 (for a studio) to \$1,260 for a site near the river (SOURCE: [www.realtor.com](http://www.realtor.com)). Each source has a slightly



different range of costs with availability from 3 to 21 units and costs ranging from \$579 to over \$1,300 (SOURCES: [www.zillow.com](http://www.zillow.com); [www.apartments.com](http://www.apartments.com); [www.homes.com](http://www.homes.com)).

### *Housing for Seasonal Workers*

As referenced throughout the study, workforce labor is largely insufficient to meet local business needs. A solution to labor shortages, especially when wages are highly competitive for major and franchised employers, is provision of housing. There are federal programs regulating provision for seasonal foreign laborers which mandate quality and reasonable accommodations. Employers able to provide housing for foreign and domestic employees are able to counter high wages with housing, which is usually beneficial to both employer and employee. Employees do not need to provide up front deposits, nor do they need to deal with a challenging market. Employers able to provide housing are usually well informed of tax breaks and similar incentives on top of a higher likelihood of the employee showing up for work every day. In terms of market impact, housing units may be unoccupied during the employers off-season. Instead of being available for a long-term renter, the units are vacant and sometime unattended during that time. Larger corporations have the advantage of retaining high end units to temporarily house new executive recruits. When not in use, they are often made available as short term rentals through Airbnb and similar venues. This maximizes the corporation's return on investment while in some cases, turning profit exceeding monthly costs to maintain the unit. The down side is removal of that unit from permanent housing availability. While a high end unit may not be the most pressing need, there is still an established market for such units in the region.

### *Transitional Housing*

Transitional housing is a much more complicated entity. These units serve as temporary quarters for multiple population bases working toward re-establishing a permanent residence. Transitional housing is used for incarcerated persons who have long since lost rights or access to their previously occupied homes, leaving them without a residence upon release from a secured facility. In this capacity, transitional housing may be combined with workforce housing, allowing an individual to attain gainful employment in preparation of assuming their own costs for living independently. Transitional housing can be designated for several other categorical uses including but not limited to ending homelessness, shelter from abusive relationships, and refugee placement to name a few. Often subsidized, such housing is typically arranged with a pre-determined date to vacate accommodations. They are intended to help individuals and families establish a new footing and enable independent living. This summary again is a simplified overview of what is gained through transition housing, its primary outcome is preparing people to find permanent residences, usually in the same area. There is a constant need for such housing in most regions necessitating maintenance of the developed property. With increases in property values, many such units are held by non-profit agencies thereby taking away from taxable occupancy. However, the benefits of a facility dedicated to establishing independence is that the temporary residence are able to contribute back to the community once they've progressed through the support system.

### *Rehabilitative Housing*

In broad terms, residential rehabilitative facilities also serve as transitional housing. Temporary during the course of recovery, readaptation, and/or rehabilitation, residents progress through a structured program to regain independence. Often medical in nature, residential rehabilitation includes a 24-hour support system while program participants re-learn independence – either through adaptive training or restoration of physical and/or mental capacities. Rehabilitation takes many forms with stroke recovery for example looking very different than that of an amputee or accident-related paralysis. Causes leading to need for rehabilitation are seemingly endless but those experiencing a loss of faculties are similar in necessitating a transition back to independence. Rehabilitative housing allows a safe test run while affected persons and their families are able to adjust to sometimes permanent changes in lifestyle.

## “Senior” Housing

The term senior has historic connotations of one being old and decrepit in constitution. Fortunately, perception is changing so that “senior” really is just a number. Beginning at age 55, housing may begin to take on a new perspective. Some senior residences are full-blown communities as plentiful in and around Surprise, Arizona for example. They are complete with activity centers, grocers, and sometimes even medical facilities all centered around aging adults, their interests, and changing needs. Accommodations tend toward single story, zero-entry accessible construction with adjacent units. Usually independently owned, each unit may have space for an occasional visitor but is intended for the empty-nester or retired adult wanting less maintenance while maintaining independence. There is however a varying need among individuals over 55.

Not everyone relocates to a retirement village – especially in the region covered by this study. More often, retired individuals choose to move into an Independent Living apartment or housing complex. These self-contained units are of the principal mindset to accommodate independent living while minimizing risk and maintenance. Units are structured to accommodate an aging adult with accessibility and support as standard features (wide doors, zero-entry thresholds, grab bars in the shower, etc.). Complexes usually include common rooms for social gatherings and resident coordinates to facilitate activities and general building maintenance.

Assisted Living takes an additional step in providing 24-hour oversight, including a nurse and/or facility manager and staff to provide assistance to residence as needed. Sometimes this provision is meals, others it includes medication distribution and transport to medical appointments and other services. Residents still function independently for the most part but are offered an increased safeguard of daily assistance. Senior Supportive Living involves more dedicated assistance that is necessary for some as they age. Memory care facilities fall into this category as there is not only 24-hour medical support, but also there is typically an elevated security alert when residents go through an exterior door. The next level of supportive living is a care facility where residents are primarily under medical supervision and unable to be fully independent in most daily activities.

Dakota County communities host several senior-centered complexes, assisted and supportive living facilities, and nursing homes. Information can be found through general search engines, however, as such programming is typically independent of city/village offices and is not among programs through economic development districting in general, such details are not included in this study.

## Housing for Persons with Disabilities (Housing for Persons with Physical Disabilities, Mobility, Acquired Brain Injury, Developmental Delays and Mental Health)

Housing for Persons with Physical and/or Mobility Disabilities, Traumatic Brain Injury, Developmental Disabilities, and for Persons with Mental Illness are specialized facilities that align with supports as outlined in the section covering senior assistive and supportive living facilities as well as rehabilitative housing for transitional periods. Heartland Counseling in South Sioux City does offer some residential services by way of Permanent Supported Housing and limited Mortgage Assistance for Pandemic Impacted Nebraskans. Offerings are regional with branch offices covering an expansive portion of northeast Nebraska. Because the basis for this study is not intended to assess availability of supportive housing, such facility is provided for reference without further detail. More information about mental health services that include residential treatment resources can be found at [www.heartlandcounselingservices.org](http://www.heartlandcounselingservices.org).



## Homelessness

Even though this study is not intended to prompt services or programming to address homelessness, it is important to consider the local impact in context of the current housing market. First, homelessness is not new to the area. While not always as visible as it is now, homelessness and housing insecurity in general was documented in the 2019 Dakota County Health Needs Assessment indicating severe housing problems (SOURCE: [https://dakotacountyne.org/pdfs/health/2019\\_Health\\_Needs\\_Assessment\\_Results.pdf](https://dakotacountyne.org/pdfs/health/2019_Health_Needs_Assessment_Results.pdf)). Citing Comprehensive Housing Affordability Strategy (CHAS) data, 2010-2014, the assessment indicates Dakota County as having 18.3% rate of Severe Housing Problems, this in comparison to the US at 19% and the state at 13.1%. According to the Assessment's presentation of data, a severe housing problem exists when a household experiences at least one of four criteria of housing problems (overcrowding, high housing costs, or lack of kitchen or plumbing facilities). ACS estimates indicate that 206 housing units lack complete kitchen facilities and 37 lack complete plumbing facilities, 2.9% and 0.5% respectively of total housing units. State numbers for the same conditions are 1% and 0.3% respectively, further highlighting Dakota County's relative severity (SOURCE: ACS 5-year Estimates, Table DP04, 2021). The County assessment references BRFSS 2011-2017 Detailed Tables for LHDs (11-9-18) showing Dakota County experiencing a food insecurity rate of 31.2%, over Nebraska's rate of 28.5%.

The area Continuum of Care collaborative includes Safe Places, an organization that assists in coordinating shelter for persons based on the situation causing homelessness – Haven House is for those suffering from domestic violence and has locations in South Sioux City and Wayne. NENCAP and as mentioned previously Heartland Counseling, have some limited funds for temporary placement in hotels. However, the service is restricted due to funds available. Most persons served through these programs are for short term stays of 1 -2 days, and are sporadic in occurrence in response to a trauma informed aspect. Stays in the form of emergency sheltering are immediately paired to case management. Assistance is situational necessitating coordination of services throughout Iowa as well as Nebraska. Rental assistance is available but also in a limited capacity. Communication of need to the appropriate resources is critical in preventing long-term or permanent displacement.

Specific needs as identified by agencies providing such supports include but are not limited to

- coordinated intake to ensure connection to appropriate services,
- addressing presence of untreated mental illness and/or drug abuse where supportive needs are much higher, and
- assistance to homeowners as current programs only cover rental supports.

Despite disparaging data showing severe housing issues at a higher rate than the state as a whole, Dakota County is aggressively working toward improved systems through collaboration. As shared in their vision statement, GCC, formerly Dakota County Connections, embodies the following.

Growing Community Connections practices Collective Impact in response to five important functions:

- Common Agenda
- Continuous Communications
- Mutually Reinforcing Activities
- Backbone Agency
- Shared Measurement Systems

GCC exists to connect people and organizations and empower everyone to support the children and families in our communities. Our goal is to maximize the potential that lies within everyone so that families and communities can thrive! (Birth to Rocker!)

Collaborations such as GCC pave the way for successful community solutions for all residents but communicating needs and available services while continuing to seek opportunities to address unmet needs. Separate from program and policy recommendations resulting from this study, each community

is strongly encouraged to fully collaborate with GCC efforts to resolve issues rather than work around them.

## CHAPTER 5 – LOCAL HOUSING PICTURE

### Recent Housing Activity

Available data through the US Census Bureau, American Community Survey, and public input provides an overview of housing in Dakota County. ACS estimates indicate little new construction in the past two years, but local records indicate a significant amount of activity. Shared again with less detail, Table x.xx summarizes number of structures by year built.

TABLE 5.01 – YEAR BUILT (2)

YEAR STRUCTURE BUILT	County	SSC	Jackson	Hubbard	Homer	Emerson	Dakota City
	Est	Est	Est	Est	Est	Est	Est
Total housing units	7,768	5,122	68	95	187	332	800
2020 or later	0	0	0	0	0	0	0
2010 to 2019	419	294	1	1	2	0	25
2000 to 2009	580	439	12	0	2	15	31
1990 to 1999	1,201	751	8	7	17	19	163
1980 to 1989	617	335	7	2	21	26	76
1970 to 1979	1,579	822	15	20	42	31	276
1960 to 1969	582	401	8	8	25	50	64
1950 to 1959	911	774	0	16	19	29	61
1940 to 1949	815	657	3	10	11	38	64
1939 or earlier	1,064	649	14	31	48	124	40

SOURCE: ACS 5-YEAR ESTIMATES, TABLE DP04, 2021

New projects, extensive remodels, improvements, additions, and even demolitions play a role in assessing recent housing activity. This chapter considers permitted activity and findings from the windshield assessments completed in and around each community. The permit process provides a record of what has been done. The windshield assessment provides a generalization of common issues homeowners may be facing. That gives communities insight to what programs may best benefit homeowners by way of incentivizing or subsidizing necessary improvements that help sustain the existing stock. In context of housing tenure, the length of time a homeowner or renter has occupied their current home can be factors attributing to structures falling into disrepair.

There is not a universal determination but typically, repairs and upgrades are completed before a newly purchased home can be occupied – either as a means for the new homeowner to meet conditions of financing or for an existing homeowner to maximize potential profit. While many homeowners establish maintenance routines to properly sustain their home's value, many have the one-and-done approach of getting it ready to move in. Whether a result of lacking awareness of routine maintenance or lacking cash, the result is the same – a (usually) slow deterioration of a home requiring extreme measures for salvaging. Another contributing factor is age of the homeowner. Except in the case of accessibility, many people aging in place are simply not as conscientious about what attention is needed. Again, this is not always the case but is very common, especially when the homeowner has suffered from the loss of a spouse.

For consideration of recent activity in housing, a representation of permitted construction is provided for some of the communities participating in this study. Information is displayed according to what was made available.

This is intended as an overview and does not necessarily include all housing units changes or additions. It does show that new unit availability is not a scheduled formula implemented uniformly throughout the region.

Dakota City has had some new construction in recent years. New construction was at a recent high in 2018 with 6 projects permitted. Renovations and expansions accounted for a steady flow of 22 permits between 2018 and 2022. It seems COVID may have been a factor considering a lull in activity in 2021.

	New construction homes	Renovations/expansions etc
2018	6	5
2019	2	5
2020	1	6
2021	0	2
2022	2	4

Building permits on record for Emerson from 2012-2022 are categorized as either houses (assuming new construction) and other which may include moderate or significant modification, repair, or expansion of existing homes.

County	Permits for houses	Other permits issued
Dakota	8	13
Dixon	0	19
Thurston	0	7

Since 2017, Hubbard issued a total of 20 permits, 2 were for a new construction. The remainder were additions or otherwise significant repairs to existing homes.

Permits as issued for the Village of Jackson for dates available include 5 for additions and 12 new homes.

	Housing Additions	Single family dwellings
2015	2	2
2016	1	2
2017	-	2
2018	1	2
2019	-	1
2020	-	1
2021	1	2

Due to its population size, the City of South Sioux City has considerably more projects contributing to its community makeup and housing market in recent years. Nearly 600 building permits were issued for work in South Sioux City affecting their housing stock since 2017 (SOURCE: City of South Sioux City, 2023 04-14). This does not include larger scale developments but does show at least 59 new single-family homes. More than 400 reflect permitted home improvements that either stabilized existing homes or expanded or potentially expanded living space (including but not limited to additional bedrooms and egress windows to qualify certain spaces as assessable square footage). With almost 80 cases of permitted activity inspected in 2017-2019, activity slowed to 21 cases in 2020, and less in following years, with only 5 as of April 2023. Presumably, COVID affected the high activity levels for South Sioux's progress in new home construction. Materials and labor availability and respective costs are continuing to reflect a new normal. Despite the consistent addition of new single-family homes over a seven-year period, South Sioux is still facing a severe shortage. Of new residential permit inspection cases, just a few were multi-family residential units. An opportunity for additional new housing units in a multi-family structure – 3-plex or larger (including but not limited to 5-unit or greater apartment buildings, attached town homes, and/or row houses) is a viable solution for a more complete range of availability.

#### Permit Inspection Cases for SSC 01/01/2017 - 04/14/2023

Commercial	29
Deck & Porch	16
Demolition	13
Garage - Residential Detached Max 576sqft	19
Plumbing - Residential	2
Residential	449
Residential NEW Single-Family Dwelling	56
Shed/Pool/Other	14
Total permits issued	598

Several considerations are involved in the housing picture for South Sioux City. A list of planned and proposed developments in South Sioux beginning late 2022 through 2023 goes a long way in addressing existing housing shortages. However, that list of projects includes expansions of school district facilities and accommodations and commercial/retail opportunities that will likely spur even greater need for housing for under the \$200,000 range. Over 700 new single- and multi-family units are anticipated in projected plans through multiple funded and proposed projects. Current residency rates in South Sioux show Owner-Occupied units at 58.6% and Renter-Occupied at 41.4%. This is a slight increase in owner-occupied rate as demonstrated in the City's 2017 housing study of 56.6% (SOURCE: City of South Sioux City and JEO, 2017). The increase still falls short of current renter preference to owning over renting at 65.4% (SOURCE: SIMPCO, Housing Study Survey 2022). ACS 2021 estimates 2.53 occupants per household in 1,987 rental units. Assuming one response per household in the Dakota County Housing Study Survey, up to 1,300 households currently renting are in the market for a home to own. This does not consider feasibility, only interest.

### Observations & Findings, Communicated Needs

Observations as discussed in this section are of varied sources. General discussion through committee meetings, information as shared at community meetings not specific to the study, responses from applicants for home repair programs already in place, consideration of requests for assistance that cannot be addressed through existing programs, and conferences and training highlighting economic and community development best practices. To bring all contributing factors into context of Dakota County, additional data collection was conducted through a comprehensive windshield assessment based on the Nebraska Housing Study Lite Toolkit. A collaborative resource, it is hosted on several sites including but not limited to HomeNE Learning Network (<https://www.homene.us/#HousingStudyLite>) and Central Nebraska Economic Development District (CNEDD) (<https://cnedd.org/wp-content/uploads/2018/11/Housing-Study-Lite-Packet.pdf>). The toolkit is included in the Appendix for reference. To complete the windshield assessments, staff drove through communities and plotted housing units in a GIS data collector using the criteria as provided below. Notations were at-a-glance observations without elaborate detail. Some presumptions based on visible indicators were made such as recommended replacement for plastic covered windows or foundation concerns when a roof was visibly sagging.

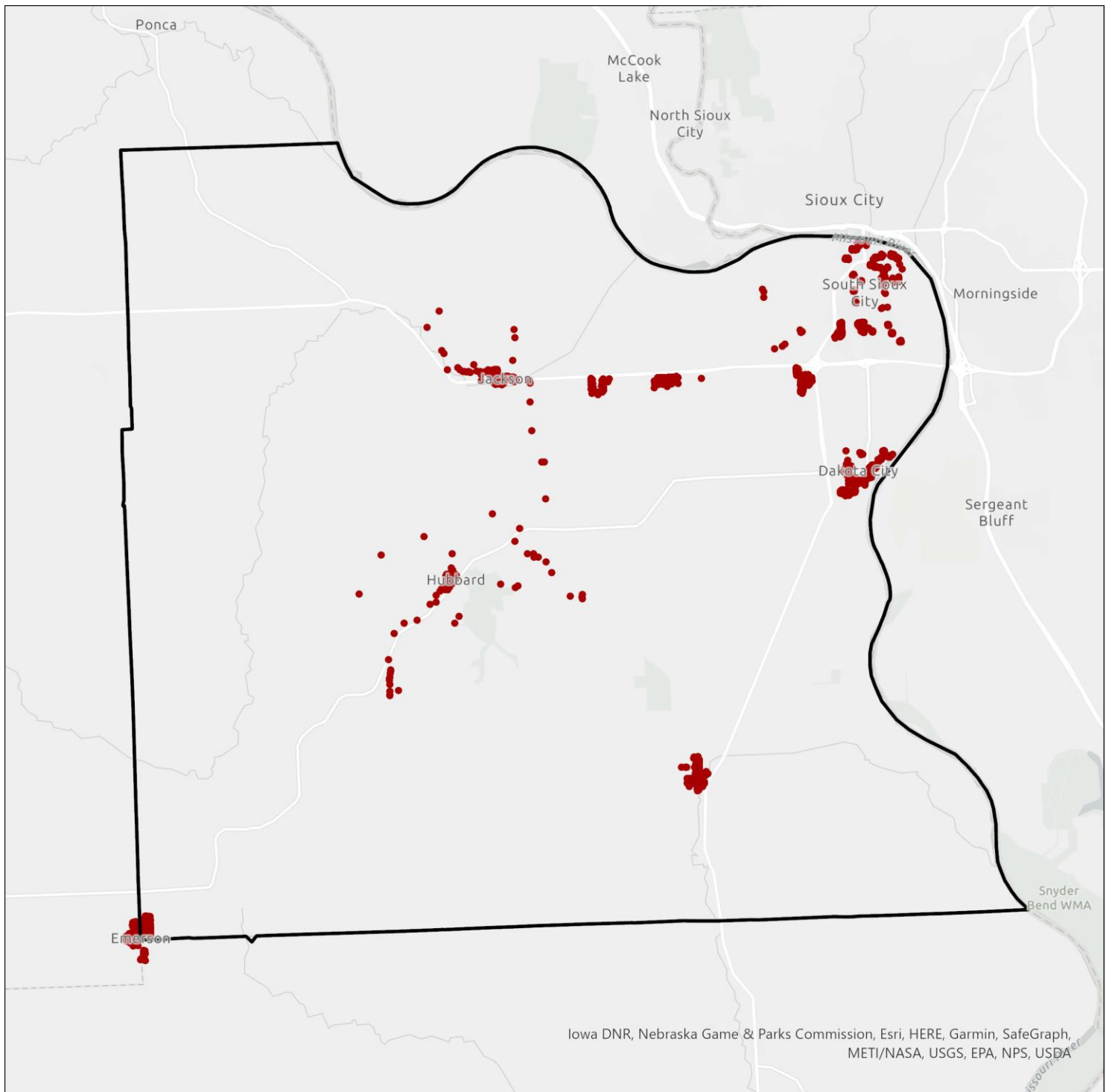
For the larger communities, notes were made more specific to neighborhoods and full blocks rather than individual units. The assessment was not intended to document detailed and individual needs, but instead was used as a tool to generalize basic needs to sustain existing stock. Location points where data was recorded are included on the area maps as included for each community in Chapter 2.

FIGURE 5.01 – WINDSHIELD ASSESSMENT TOOL

Housing TypeSingle Family	
1.	Duplex
2.	Triplex/Fourplex
3.	Vacant Lot (go to #6)
4.	Public Housing
5.	5+ Units
6.	Mobile Home
7.	Above Commercial Space
8.	Vacant Lot
Occupancy status:	
a.	Occupied
b.	Vacant available
c.	Vacant unavailable
d.	Vacant, availability unknown
e.	Abandoned
f.	Unknown
Residence Rating	
g.	<u>Excellent</u> : Homes in excellent condition have solid roofs, foundations, and contribute positively to your community's housing stock.
h.	<u>Satisfactory</u> : Homes in satisfactory condition are structurally sound, but may need minor repairs such as new shingles, paint, concrete steps, or doors that need replacing; does not detract from the neighborhood but does have deferred maintenance issues.
i.	<u>Major wear</u> : Homes typically have substantial wear such as a sagging roof, missing or rotted siding, rotting windows, and a sagging porch; appears "tired" and gives negative impression of neighborhood.
j.	<u>Dilapidated</u> : Homes are in an overall unsatisfactory condition, with a crumbling foundation, broken or rotted windows and doors, or sagging roof; has extended its life beyond normal expectancy & is a safety/health hazard
Is this structure in need of repair? (mark all that apply)	
k.	exterior painting
l.	porch repair
m.	siding
n.	door replacements/repairs
o.	new roof/shingles
p.	window replacement/repair
q.	foundation repair
Appropriate for what type of structure? (mark all that apply)	
r.	Vacant
s.	Single Family
t.	Duplex
u.	Triplex/Fourplex
v.	5+ Units
w.	Mobile Home
x.	Above Commercial Space



MAP 5.01 – DAKOTA COUNTY (WITH OBSERVATION POINTS SHOWN)



ARCGIS PRO, SIMPCO, 2023

## Findings

From windshield assessments, staff collected over 1,000 data points throughout the county in both incorporated and unincorporated areas. Vacant lots were not plotted in most areas, with observers instead choosing to focus on condition of existing homes for discussion. Except for a few homes, some with no window coverings and a for sale sign posted and a few severely dilapidated, there were not a lot of instances of obvious vacancy. More than half of the homes plotted (58.3%) were given a rating of excellent with no visible need for repairs. Just under 35% were noted as satisfactory with minor or routine repairs necessary. General wear, weatherization improvements, exterior paint, and siding issues were most frequently noted. About 15 homes had indications of foundation concerns. Window replacement was indicated for 113 locations. Homes indicating minor or just one element of repair is at a rate of 17.8%. Only about .05% showed 3 or more aspects of repair needed. Of those with several repairs, most seemed to be cumulative in nature where, if addressed sooner, the latter issues may not have occurred. For example, indications of weatherization improvement needed often showed signs of siding and/or exterior paint as unsatisfactory. In neighborhoods that were apparently comprised of housing tracts, levels of wear and improvements needs were often consistent for most homes therein. In many cases, some homes demonstrates recent remodels while others showed a decided lack of maintenance for extended periods of time. Some apartment complexes displayed similar evidence of wear at consistent levels between buildings, as would be expected. In general, ratings in specific categories were considerably variable between units with major wear showing consistently on mobile homes, especially those in trailer parks as opposed to those established on a fixed foundation on unique parcels.

Two communities included in the study do have Owner-Occupied Rehabilitation programs through CDBG funds. This provides another source of detail on what kinds of issues homeowners are struggling to address indicating in most circumstances the same issues as noted in the windshield assessments. Rarely is there a single item noted in an application. Visible evidence of needed repair reflects what is found in program applications with exterior paint/siding, windows and/weatherization, and roof replacements having a high frequency of occurrence. While windshield assessment are exterior and observable characteristics, program participants itemize all home issues. From applications for all housing programs hosted or administered through SIMPCO, a sampling of applications show the following.

### Top 15 disclosed issues:

1. Roof
2. Furnace/AC
3. Siding
4. Windows
5. Electrical (fire hazardous, hanging wires, upgrade electrical box, missing light fixtures, smoke detectors)
6. Plumbing (old piping, leaking pipes)
7. Drywall repair from an old leaking roof/water damage
8. ADA bathroom (tub to shower/ADA toilet/grab bars/ramps)
9. Gutters/downspouts
10. Stair replacement or repair/handrails installed where missing
11. Septic tank repair/replacements
12. Foundation repairs
13. Lead abatement (not as common with HTF)
14. Flooring replacement due to water damaged soft spots

### Additional issues surpassing funding availability:

1. Not all windows will be replaced due to costs
2. Door replacement (unless safety issue)
3. Egress windows have been turned away

4. Concrete stairs or porches may not be repaired due to the costs of other items on the project unless clear a trip hazard
5. Water softeners will be excluded
6. Stairs may not be replaced/repared if deemed an imminent hazard
7. Leaky faucet
8. Cracked concrete on driveway or sidewalk
9. Peeling siding
10. Drywall patching

Field observations and details as available through existing program participants further confirm that affordability measures do not necessarily reflect expendable income. Many of the homes in the worst condition are a result of compounded issues not addressed in early stages of wear or deterioration. Programs supporting basic maintenance would be a welcome benefit for most homeowners. Expanding programs to include rental property upkeep and maintenance is indicated as a need through observations as well as survey response. Homeowner respondents indicated at a rate of 55.7% that they would be interested in government-backed loan assistance to fund necessary repairs. Renters indicated high utility bills (assumed potentially to result from insulation or weatherization inefficiencies), units in need of repair, and units in need of updating as issues at rates of 47.8%, 34.8%, and 39.1% respectively.

Though not itemized, each community does have undeveloped lots – some are in commercial or industrial districts, some are where homes may have been demolished, some are just double lots as purchased by an adjacent landowner. Regardless of origin or circumstance, communities are encouraged to assess undeveloped spaces in their downtown, business districts, and residential areas to determine availability and catalogue underutilized spaces.

## Housing Gaps & Prospects

With several housing projects completed in recent years, the immediate housing outlook should look much more favorable than observations and collected data indicate. Based on findings in this study, gaps remain due to the cost of homes being added to the market. That holds true for renters, homeowners, potential homeowners, and rental property managers interested in providing more opportunities but unable to justify the expense of new properties when available. Availability and extreme cost associated with what is available are the primary and overwhelmingly most significant factors in response to what survey respondents are listing as reasons for not taking the next step in moving or expanding rental business opportunities. Interestingly, the high end homes and rental units are being taken as soon as they are available. Data supporting lack of availability emphasizes the diversity in market wants and needs. Higher end opportunities have been made available and taken advantage of with low risk to the developer and/builder. It is a fair assumption to say some market needs are adequately addressed with several projects in progress that will continue to fulfil those level needs.

That low risk level with a high return on investment is very likely a key indicator of why workforce housing in the local mean economy class are not being met. Base investments for developments are similar in a lot of situations with exponential profit increases with just a few changes in plans and finishes resulting in a higher market rate housing unit. Implementation of incentives that moderate that disparity between breaking even for local workforce-rate housing and market rate makes the most sense in efforts to sustain local housing needs. It is important to note that historical housing chains of reaction self-moderate when people purchase homes in the next economic level up, their current residence becomes available to the starter home buyer. However, when the properties are purchased by new residents, often before they even hit the market, that advancement opportunity does not exist for those seeking to move.

Housing for moderate income households earning less than \$150,000 per year is the missing link for Dakota County. As long as developers continue to turn relatively easy profits on high value, market rate homes, the average Dakota County resident will not have an opportunity to purchase a home or otherwise move to better meet their needs in the foreseeable future. To encourage developments that meet local needs, communities are encouraged to explore incentivized programs so housing as a business still makes sense for a developer.

## CHAPTER 6 - HOUSING AFFORDABILITY ANALYSIS

In Chapter 1, a set of guiding assumptions were listed as determining the methodology and dissemination of data contributing to this Study. Here, the study assesses how “reasonable” is defined in terms of housing affordability for the communities represented herein. It also looks into basic income versus expenditure/investment of those seeking homes to purchase or rent, particularly from the perspective of survey responses.

1. Housing, land, and materials costs may level off but there is very little reason to expect a return to what was once considered “Reasonable”. Therefore, reasonable for each community needs to be redefined.

It is not realistic to bar the purchasing of a home by someone who has no intention of living in it. Aside from being difficult to substantiate, it prevents practical decisions of homebuying as means to house extended family for a variety of reasons – college students near campus, aging parents from rural area into town and nearby services, for example. Same for property purchases. Available plots for sale are just that – commodities for sale. What *can* be done is policymaking. Communities can establish policies that benefit potential and existing homeowners who intend to stay in their homes for a minimum of 5 years. Some programs may extend that to 10 years, depending on local decisions. They can incentivize downtown property owners to create upper floor residential units.

2. Dakota County’s diversity contributes a certain ambiguity to what residents are expecting from a home.

The second assumption is that varying community demographics and related diversity within a community as well as between communities will affect a residents decision to rent or buy a home. Cultural and generational influences weigh heavily on how housing has changed, or in the instance of this study, needs to change.

While housing, or lack thereof, has been an issue countywide, each community approach may be unique to that community. It is the goal of this study to identify options in resolving housing shortages or inadequacies with viable support options from local to federal levels of funding. Chapter 1’s reference to assumptions guiding the process of this study are further addressed here in the evaluation of how to organize what has been gathered and apply it to increasing housing availability.

Comparatively, incomes statistics may better indicate a household’s ability to transition from rent to owner. 2021 ACS 5-years income and expense estimates are provided for all households. For owner-occupied units with a mortgage, 84.2% are contributing less than 30% of their income to housing costs including mortgage. For o-o units without a mortgage, 88.9% of households contribute less than 30% of their income to housing costs. For renters, 63% of households are paying less than 30% of their incomes on gross rent. South Sioux’s Median Gross Rent from the same source is \$902. Median owner monthly costs with a mortgage are \$1,228 and \$562 without. Assuming a renter is not likely to purchase a new home outright, without financing, base monthly costs are likely comparable for certain households in certain conditions.

Realistically, purchase of a new home at \$200,000 with a fixed rate mortgage of 7% for a 30-year term incurs a monthly payment of \$1,331. Down payment and credit rating are significant factors. Using ACS data, 61.6% of all households earn less than \$75,000 in income and benefits. Of all respondents, the local survey provided that 75% of renters and 47.7% of homeowners pay more than 30% toward housing (rent/mortgage and utilities). Local numbers paint a much different picture of income, expense, and therefore, affordability. For families already paying more than 30% of income to housing expenses, it is unknown how much if any funds are set aside to put toward a down payment. Survey responses indicate income or credit issues with the highest frequency affecting 76.9% of renters. Also noted are lack of down payment (65.4%), lack of affordable housing (61.5%), and lack of available housing (34.6%) in general.

3. Developers and planned developments are sometimes the best solution but are often tied to incentives.

The third assumption listed is that developers and/or otherwise planned developments may be the key to *some* affordable housing solutions. Particularly when such activity is some way incentivized. As covered in the previous chapter and periodically throughout the study, housing is a business. Developers will continue to provide high end homes for high dollar profits as long as those homes are sold. This meets needs of only one set of interested buyers – those without fiscal constraints. Misleading lending opportunities sink some homebuyers into unforeseen debt and ultimate loss of investment when they have missed payments. It is a cyclical and disparaging situation to be urged to spend more than can be afforded.

4. The American Dream is not the same for everyone.

Number 4 on the list calls for decision-making bodies to acknowledge that the American Dream is not the same for everyone. From minimalist to accessible and practical to luxurious, different people want (and need) different things. Practically speaking, when a community meets the needs of its most vulnerable (in this case meaning those with the fewest choices), the needs of everyone are met. And when those basic needs are met, it is not at the expense of someone else's opportunity.

This ties directly into the next assumption – that workforce housing is not a one-and-done model.

5. Workforce housing is an absolute need.

That is, housing suited for a given income base represented in a given community by employed resident populations is not currently sufficient to meet the needs of those populations. However, workforce is a broad categorization that varies not only between communities, but also between industries within a single community, and even between employees within a single industry. In recent years, the housing market has reflected extreme increases in home purchase costs for many reasons as discussed throughout this study. Perhaps capitalizing on a hot market opportunity, many new home developments are priced on the maximum end of the workforce housing range as defined by Nebraska's state programs – that being new owner-occupied housing costing no more than \$325,000 and new rental housing units costing no more than \$250,000. Using local economic estimates, 42.4% of Dakota County households report less than \$75,000 annual income and benefits. With a benchmark of 30% of income being used for housing expenses, that caps monthly costs at \$1,875, including utilities and routine maintenance. That does not take into account the Benefits portion of said income which may affect expendable income considerably. According to [healthaffairs.org](https://www.healthaffairs.org),

Annual family premiums for employer-sponsored health insurance average \$22,463 this year, similar to last year (\$22,221), the 2022 benchmark KFF Employer Health Benefits Survey finds. On average, workers this year are contributing \$6,106 toward the cost of family premium, with employers paying the rest. (Source: <https://www.healthaffairs.org/content/forefront/employer-health-insurance-premiums-steady-2022>)

Discussed at length throughout this study is that household income is more than a decent wage and overtime. It is the ability to function within the community, obtain necessary and routine medical services, access groceries and goods, all while keeping utilities turned on and vehicles on the road. Keeping real costs and housing budgets in mind reshapes the definition of workforce housing to be under a \$200,000 valuation.



## CHAPTER 7 - DEVELOPMENT OF HOUSING PRIORITIES

### Housing Gaps

Homes in the \$150,000 range remain desirable in local searches, even for those able to financially cover a higher cost home. Ease of access to financing is far more complicated to many new homeowners than implied through advertisements. In many cases, new home buyers are unaware of total cost with interest fees, insurance, maintenance, and everything that keeps a home occupiable. Adjustments made at time of purchase to meet market rate are pitched as just a little bit more per month. An article in Realtor Magazine shares statistics on homebuyer regrets, specifically targeting pandemic-induced purchases (SOURCE: [www.nar.realtor/magazine/real-estate-news/sales-marketing/buyers-remorse-is-rampant-among-pandemic-purchasers](https://www.nar.realtor/magazine/real-estate-news/sales-marketing/buyers-remorse-is-rampant-among-pandemic-purchasers); Anytime Estimate American Home Buyer Survey, July 2022 ). Maintenance issues and being pressured to make an offer were indicated at a rate of 25% and 21% respectively. Topping the list was spending too much (30%) and bought too quickly (26%) which are perhaps more directly affected by lack of availability than any other contributing factors.

As potential homeowners are slowly accepting the reality of market changes, housing for less than \$200,000 is a rare find. Inflated market values seem to be leveling off nationwide, however, it is unlikely to drop to pre-pandemic levels. As potential homeowners are slowly accepting the reality of market changes, housing for less than \$200,000 is a rare find. Inflated market values seem to be leveling off nationwide, however, it is unlikely to drop to pre-pandemic levels. For those not wanting to own an average 3-bedroom house, rentals are equally difficult to come by. Rents in Northeast Nebraska are becoming comparable to those in large metropolitan areas, but without the amenities. Dakota County has the fortune of hosting 6 tight-knit communities complete with local charm and reputable school systems. Neighbors tend to help each other out, facilitating a grocery run for example. Some homes are more than a 15 to 20 minute drive to the nearest grocery store, 20 or more minutes to a hospital and even school. Small businesses are thriving in parts of the county but basic necessities are not so easy to access. Efforts have been implemented to improve access to public transportation, opening opportunities for new housing in unincorporated areas that may otherwise not have been considered. With expanded housing opportunities comes infrastructure investments. It is worth considering the expansion of utilities as part of matching or incentivizing developments in new areas.

### Setting Priorities

Community priority should be focused on sustaining its core population and implementing appropriate growth principals to expand community offerings and economic opportunities. In terms of housing, this begins with sustaining existing stock. Support programs that extend beyond CDBG eligibility, especially for those just over program income caps, can help homeowners with little budget flexibility cover minor repairs that prevent much larger problems in the future. This is a long-term solution that needs steps put into place in the short term.

Policies to reduce base costs of new homes (less land and parking requirements) and improve quality of life for residents of multi-unit complexes (mandatory green space and gathering places) are low cost and can have relatively immediate effect. Consideration of desirable and appealing characteristics will add to the community as a whole and lessen resistance on future projects. It is important that development plans consider multi-level housing needs when modifying zoning and policies.

Mobile homes have a historically negative connotation for many reasons. Cost of maintenance is often perceived as a waste of money since the original cost was relatively low. They are often rented so there is a high frequency of neglect or abandonment leaving homes in unusable condition. Safety is perhaps the biggest concern in a region known for extreme weather including but not limited to straight winds and tornado activity.

Policy and programs to support improvements to modular and/or mobile homes can change all of that. Ordinances regarding nuisances and courses of action are on file at every municipal office. Enforcement of those ordinances is a different story. Taking action on maintenance basics is appropriate and necessary. Supporting programs that finance safety measures such as tethering mobile homes to secured foundations and requiring shelters are reasonable and manageable considerations. Banning one of the more affordable options rarely serves a community well in the long run.

Tiny homes fall into a similar pile of disregarded opportunities. Yard size and building dimension minimums literally require people to have more than they may need or want. Even if restricting where such homes may be built, establishing their existence is an opportunity to spur growth and address limited property availability at the same time.

Public-private partnerships boost local economy and encourage new developments. When businesses take an active role in improving opportunities through education, residents recognize that organization's commitment to the community. Residents also see how the municipality treats its businesses. Banks and lenders often have programs in place offering education on the homebuying process. Working together, community and organizational leaders can co-host/sponsor "Homebuyer 101" learning ops as a public service.

Finally, communities should give careful consideration to implementing policies assessing fees to underutilized properties, both residential and commercial, platted and vacant alike. Properties held for the sake of having a storage space, sheltered or in the form of an adjacent lot, may be the ruin of small town Nebraska. While it is understandable that some people simply wish to have expansive properties, communities should consider what losses are occurring due to that lot not being developed. If property owners want to have empty space, there is no reason communities should not find equitable returns for that privilege. Referring back to nuisance and property maintenance standards, vacant buildings fit that context. When buildings are vacant, they are not maintained, they are not housing people contributing to the local economy, they are not meeting demand of properties being sought for residential and/or commercial development. Those property owners often do not live in town and are therefore relatively unaffected by underutilization of said property. Communities should be proactive in discouraging such misuse of property.

## Identification of Barriers to Addressing Housing Needs

If addressing housing needs was a simple process, there would not be an issue. There are some considerations that have a disproportionate impact. Money is almost always a lead in such discussions. Income is not as simple as payroll records may indicate. The unique cultural definition of Dakota County has a floating line expendable income. Due to a competitive market, wages are generally high in large production arenas as well as chain restaurants and franchise retailers. On the surface, a household may be making a considerable amount of income even if new to a job. Debt does not figure into that income. Expenses to maintain a vehicle because groceries and services are not safely or easily accessible on foot are built in costs. Supporting older generations or grandchildren is not accounted for through a record of taxable income. Tax breaks for income ranges reflected by most Dakota County residents are not typically substantial enough to be noteworthy. This is a factor for those paying for child care or elder care, college fees and boarding as may be applicable, money sent back home for migrant families is prevalent but not a consideration. Utilities as they continue to rise in cost are a greater burden in homes needing basic repairs (especially window or roof replacement). When faced with the decision to repair a window or keep the car fueled and the family fed, short term belt-tightening may just not be enough.

Another barrier is the competitive market in general. Some people commit more to homes than they can afford, intending to establish somewhat-secured holdings. As high as home costs are, mortgage payments are still less

than a rent payment at times. The higher end of rental costs is very much in line with average mortgage payments – especially considering likelihood of annual rental increases, monthly if not on a lease. Touched upon previously is overextending a budget to purchase a home. In a CNBC article, buyers are warned to remember that their mortgage pre-approval is not the same as a budget (<https://www.cnbc.com/2021/06/03/how-to-not-overspend-when-buying-a-home.html>). Cash poor and house rich is not necessarily sustainable, especially when there is not enough money to cover the mortgage and repairs.

Trends in housing development tend toward benefitting the developer more than the eventual homeowner. The promise of a lot of space and “all brand new” is enticing but not always practical. Subsidies through workforce housing as mentioned cap cost per new owner-occupied unit at \$325,000 and \$250,000 per rental unit. Considering materials appropriate for a rental – higher durability, for example, the outcome may result in a much nicer apartment option than owner-occupied unit. It can very much equate to purchasing interior air space with builder-grade finishes. That is not to say that the state incentives are unnecessary, they are very much needed kickstart. It does mean that community governance should carefully assess how such funds are put to use. There seems to be a trend in maximizing intake of public fund opportunities without full consideration given to how those funds will benefit current residents and community growth. There is no reason a developer cannot consider both apartments and owner-intended homes to be closer to what is sought at the local level. Materials costs have changed what one can expect from a budget, but when part of a development, bulk purchase of materials is still a significant benefit to having those funds up front, or at least a guarantee of funds upon completion when terms are met.

Perhaps the hardest barrier to overcome is historical practice. Land use and zoning regulations are often founded in antiquated philosophy of policymakers defining what is best for everyone, often based on what their individual preferences were at the time. As younger generations begin to redefine expectations, old policies prevent opportunity to bring changing interests into consideration. In rural areas and small towns, there has been a lifetime of learning ingrained into thinking density is a horrible idea. In reality, there are ways to plan for both density and comfort. Another resident’s occupation of space does not need to take away from someone else’s. Someone’s desire to have a garden should not define setback and lawn requirements for all new buildings. Placing developments into context of what is needed, what is affordable for the target residents, and what funds are available for investment looks different from one block to the next, not just between Main Street and housing bordering agricultural lands. Uniformity limits opportunity.

## Identification of Possible Opportunities and Resources

### *Keeping it Local*

The first steps in new housing opportunities are the establishment of local policies supporting incremental housing development and identification of properties available for such developments. New housing as discussed throughout this study takes many forms – detached single family homes, multi-family units from townhouses, to condos, to row houses, to apartment complexes, with each having potential as either an owner-occupied unit or rental unit. If available properties are not established, there is no reason for a developer to consider investing in a given community. Planning funds as available through countless state and federal public funding opportunities can be used to fully assess local opportunities. Private foundations, local and national may also support planning processes that facilitate future development including but not limited to housing. Comprehensive planning has housing considerations, but opportunities are available to further enhance the housing aspect of such plans. NIFA, for example, made matching funds available to expand housing studies within the comprehensive planning process as well as standalone projects at relative percentages of cost.

Policy considerations can be included in code update projects, also eligible for some planning fund programs. As referenced throughout the study, right-sizing zoning and land use policies to accommodate local relevance

is key to successful housing strategies. Smaller communities have routinely adopted standardized regulations as a matter of habit. Using a preformatted structure reduces costs and provides some structure where initial guidance is needed. More often than not, those base policies are carried through for generations without a second look at why they are in place and how they may be serving the needs of the community. Some areas of note that may require a revision, or at very least a review, of local policy are listed below for consideration.

- Accessory dwelling units (secondary living quarters on single family housing plats)
- Modular, mobile, and tiny home accommodations
- Upper story residential development
- Mixed use zones
- Vacant and abandoned building
- Assess fines or fees for underutilized structures and/or properties (particularly applicable in downtown and business districts, but also may be adapted for residential properties in general)

Expanding on local control of development is incentivized growth. If implemented strategically, programs such as Tax Increment Financial (TIF, and micro-TIF as applicable) allow for revitalization without an immediate affect of immense increases in tax valuations. A rather complicated process, TIF development necessitates retention of legal services from the formation of TIF districts through administration of program returns. Funds earned through TIF are invested back into the community through projects based on pre-determined eligibility. Many communities have committed revenue from TIF projects to housing development and/or rehabilitation programs. Dakota County RED hosted a speaker on TIF in 2022. The RED facilitator can be reached through SIMPCO at [simpco@simpco.org](mailto:simpco@simpco.org) for more information.

State and federal programs provide communities hundreds of thousands of dollars annually in support of sustain and establishing local housing efforts. Due to scale, locally implemented programs such as Habitat for Humanity are sometimes overlooked because they have a one-home-at-a-time methodology that may be perceived as too little and too slow. However, the community commitment necessary to bring a new build or rehab to fruition through such programs is integral to successful implementation of larger scale programs. Communities may consider including contact with Siouxland Habitat for Humanity as part of their strategic housing process (Contact information: <https://www.habitat.org/ia/sioux-city/siouxland-hfh>).

### *State and Federal Opportunities*

Programs through state and federal agencies are driven primarily by income-based guidelines. Some programs are specific to a household's income status, others are community or district based (impoverished or blighted neighborhoods, for example). At times, funds are made available based on disasters with local, state, and/or national impact variations, which served communities in unexpected ways through the COVID pandemic. This section provides some program resources available that support housing sustainability and new housing projects. Some approaches are straightforward, others are indirectly beneficial to sustaining or expanding local housing markets. State and federal resources are grouped together because state funding is usually based on an predetermined allocation of federal funds to a given state. However, it is important to note that states and municipalities are often able to apply for additional funds through specific programs and offerings based on trending initiatives.

#### **NIFA**

The Nebraska Investment Finance Authority (NIFA) has programs and resources for many aspects of housing developments including homebuyers & renters, lenders & realtors, farmers & ranchers, developers & property managers, and community engagement & research (as applicable in partial funding for this study). Following are NIFAs departments and respective program offerings as provided on their website ([www.nifa.org/community-engagement/housing-resources](http://www.nifa.org/community-engagement/housing-resources)).

#### NIFA homebuyers & Renters programs

- [First Home Loan Programs](#)
- [Welcome Home Loan Program](#)
- [Nebraska Homeowner Assistance Fund](#)
- [Affordable Rentals](#)

NIFA programs are diverse and open doors for people new to the homeowner experience that may not otherwise be available. They also support developers through technical assistance and financial resources.

#### NE DED

Nebraska DED (<https://opportunity.nebraska.gov/programs/housing/>) is the state economic development authority. With programs geared toward community implementation, funding can be allocated toward development projects as well as individual assistance under certain criteria. Several initiatives through the state focus not only on creating job prospects but ensuring housing opportunities as well. Following is a summary of programs with corresponding links as provided through NE DED. Funding sources dictate eligibility requirements as determined through an application process. Funds are administered through communities either directly or through the economic development district (SIMPCO), with monitoring procedures in place to endure program compliance.

[HOME Investment Partnerships Fund \(HOME\)](#) - HOME provides resources for affordable housing to lower-income households.

[Rural Workforce Housing Fund \(RWHF\)](#) - Matching grants to reduce the cost of workforce housing in Nebraska's rural communities.

[Nebraska Commission on Housing and Homelessness \(NCHH\)](#) - Program recommendations for the Governor that address affordable housing and homelessness issues.

[Community Development Block Grant \(CDBG\)](#) - Grants to provide decent housing, a suitable living environment, and expanded economic opportunities.

CDBG Owner-Occupied Rehabilitation (OOR) programs are established in two Dakota County communities. While NE DED is phasing out individual housing programs, the awarded funds will continue to support efforts in these communities through terms of the contracted agreement. Homeowners are vetted through an application process confirming eligibility based on homeownership and household income. Based on a list of needed repairs and confirmation from an inspector, prioritized expenses up to \$25,000 are funded as means to sustaining existing housing stock. In simplified terms, funds are designated as a forgivable loan requiring the homeowner to maintain occupancy for a set period of time. In addition to OOR funds, some programs support lead abatement, as such costs may prohibit effective rehabilitation if not addressed separately.

[Nebraska Affordable Housing Trust Fund \(NAHTF\)](#) - State financial resource to increase the supply and improve the quality of affordable housing in Nebraska.

Similar to CDBG OOR opportunities, one aspect of NAHTF provides opportunities for individual homeowners to apply for a forgivable loan to complete home repairs and stabilizations they may not otherwise be able to afford. As NE DED phases out CDBG housing programs as they are currently structured, there is an expectation that NAHTF and NHTF programs will have an increased presence in Nebraska communities.

[National Housing Trust Fund \(HTF\)](#) - Affordable rental housing for extremely low-income and very low-income households, including homeless families.

[HOME-ARP](#) - American Rescue Plan funds to address the need for homelessness assistance and supportive services.

[Community Development Block Grant Disaster Recovery \(CDBG-DR\)](#) - Funding for Nebraska communities recovering from disasters.

[Section 3 Resource](#) - Section 3 is a provision of the Housing and Urban Development Act of 1968.

[Middle Income Workforce Housing Investment Fund \(MWHF\)](#) -- Matching grants to invest in older urban neighborhoods and majority-minority communities.

Nebraska Department of Environment and Energy (NDEE) at times offers funds through landfill diversion programs, supplementing demolition of structures when materials can be recycled or repurposed through reuse. Community leaders are encouraged to reach out to NDEE Land and Waste Management Division to inquire about potential supports before starting a demolition project.

## USDA

USDA (<https://www.usda.gov/topics/rural/housing-assistance>) programs are extensive and formatted to directly serve individuals, families, and rural communities alike. Services address housing issues faced by homeowners and renters. Programs are in place to reinforce farm labor housing availability, supplementing the general workforce. Infrastructure sustainability assistance supports necessary improvements to communities' existing infrastructure, accommodating changing needs and promoting sustainability. Resources as provided through USDA include services and connections for homebuyers, homeowners, lending partners, Non-Profits, Municipalities, and Federally Recognized Tribes. Following is a list of programs and links as provided by USDA's Programs & Services page.

### Housing for Individuals

USDA provides homeownership opportunities to rural Americans, and home renovation and repair programs. USDA also provides financing to elderly, disabled, or low-income rural residents in multi-unit housing complexes to ensure that they are able to make rent payments.

- [Multi-Family Housing Rentals](#)
- [Single Family Housing Direct Home Loans](#)
- [Single Family Housing Guaranteed Loan Program](#)
- [Single Family Housing Repair Loans and Grants](#)

### Housing Development Opportunities

USDA works with public and nonprofit organizations to provide housing developers with loans and grants to construct and renovate rural multi-family housing complexes. Eligible organizations include local and state governments, nonprofit groups, associations, nonprofit private corporations and cooperatives, and Native American groups.

- [Farm Labor Housing Direct Loans and Grants](#)
- [Housing Preservation Grants](#)
- [Multi-Family Housing Direct Loans](#)
- [Mutual Self-Help Housing Technical Assistance Grants](#)
- [Rural Housing Site Loans](#)

### Lender Opportunities



USDA improves rural community economic health by working with private lenders to guarantee loans to borrowers for the construction of rural multi-family housing units and individual homes.

- [Multi-Family Housing Loan Guarantees](#)

#### Housing Regulations

USDA has posted its proposed rules, revised rules and final regulations related to the development of rural areas. Customers may submit an electronic comment for any rule currently open for comment.

- [Federal \(OSHA\) Migrant Housing Regulations](#)
- [Rural Development Handbooks](#)

#### Additional Resources

[Homeowner Assistance Fund FAQs](#) - The HAF helps homeowners financially impacted by COVID-19 avoid mortgage delinquencies and defaults, foreclosures, the loss of utilities, or displacement

[American Rescue Plan Act \(ARPA\)](#) - The American Rescue Plan (ARPA) Act of 2021 provides additional funds for USDA Rural Development's Single Family Housing Direct Loan Program.

#### US EDA

The US EDA (U. S. Economic Development Administration, <https://www.eda.gov/grant-resources>) has a focus more toward business development and job opportunities than housing supports. Funds are usually allocated to the state, depending on the program, and distributed to communities through a competitive application process. There are exceptions but an application is a standard part of the process. While housing is not typically a focal point for US EDA, supports as available may serve as impetus to boost housing availability. Sometimes an out of the box approach results in a unique opportunity for a community. For example, US EDA funds may support local planning efforts that establish a foundation for program implementation. As this study serves as basis to support housing solutions in Dakota County, strategic and consolidated economic development plans are multi-tiered and lead to consistency in guided, progressive decision making.

#### Closing Comment

Resources as provided are intended to stimulate communities as they continue to seek housing solutions. This study does not include an exhaustive list, but rather serves as a foundation to guide housing development and sustainability practices in communities of varying capacities and capabilities.

## APPENDIX A: COMMUNITY INPUT SURVEYS

A Housing Study Survey, modeled after the template provided in the Nebraska Housing Study Lite Toolkit, was compiled to collect information about housing and housing needs within six separate groups:

- Homeowner
- Renter
- Non-resident Employee
- Employer
- Rental Property Owner
- County Real Estate Professional

Participants were encouraged to take the survey under the specific category or categories applicable to their status within Dakota County. When participants fit multiple categories, they were encouraged to take it again answering from the given perspective.

The first response directed the next set of 9 – 11 questions for that category, with each survey ending with a set of four common questions and an opportunity for participants to provide contact information to be included in a drawing for \$100 gift card. The survey is included here for reference.

# Dakota County Housing Study Survey

This study will identify concerns and guide solutions to the challenges in the housing market of Dakota County. The final product will assist municipalities and other housing stakeholders in answering key questions related to housing. A better understanding of the housing market and conditions will allow for the best planning processes for current and future housing needs. Housing that meets the needs of a community for all citizens is vital to a community's ability to grow business and attract families to live and work.

---

**\* Required**

1. Please complete the survey that is applicable to you. If more than one applies to you, please complete separate surveys for each applicable category. \*

*Mark only one oval.*

- ☐ Dakota County Homeowner      *Skip to question 2*
- ☐ Dakota County Renter      *Skip to question 20*
- ☐ Non-resident Employee      *Skip to question 38*
- ☐ Dakota County Employer      *Skip to question 53*
- ☐ Dakota County Rental Property Owner      *Skip to question 69*
- ☐ Dakota County Real Estate Professional      *Skip to question 82*

*Skip to question 95*

Dakota County Housing Study Survey  
For Homeowners

Complete this section if you own your residence  
in Dakota County.

2. How many persons are in your household, including yourself?

*Mark only one oval.*

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6
- ☐ 7
- ☐ 8+

3. What is the combined annual income of all household members?

*Mark only one oval.*

- ☐ Less than \$25,000
- ☐ \$25,000 - \$49,999
- ☐ \$50,000 - \$74,999
- ☐ \$75,000 - \$99,999
- ☐ \$100,000 - \$124,999
- ☐ \$125,000 - \$149,999
- ☐ \$150,000 - \$199,999
- ☐ \$200,000 - \$249,999
- ☐ more than \$250,000

## 4. How old is the Head of Household?

*Mark only one oval.*

- ☐ 19-24
- ☐ 25-34
- ☐ 35-44
- ☐ 45-54
- ☐ 55-64
- ☐ 65-74
- ☐ 75-84
- ☐ 85 or older

## 5. Do you pay more than 30% of your income towards housing? (Including mortgage and utilities)

*Mark only one oval.*

- ☐ Yes
- ☐ No

## 6. How would you rate the condition of your residence?

*Mark only one oval.*

- ☐ Excellent, solid roof & foundation, contributes positively to community's housing stock
- ☐ Good, structurally sound, may need minor repairs such as shingles, paint, concrete steps, or new doors
- ☐ Fair, substantial wear, has one major issue such as sagging roof, missing or rotted siding, rotting windows
- ☐ Overall unsatisfactory condition, multiple issues such as a crumbling foundation, broken or rotted windows and doors, sagging roof

## 7. How many bedrooms are in your home?

Mark only one oval.

0	1	2	3	4	5
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## 8. What repairs do you think your home needs? (mark all that apply)

Check all that apply.

- ☐ None
- ☐ Electrical System
- ☐ Plumbing System
- ☐ HVAC System
- ☐ Roof
- ☐ Siding
- ☐ Windows and Doors
- ☐ Foundation
- ☐ Insulation & Weatherization
- ☐ ADA home modifications
- ☐ Interior Finishes (flooring, drywall, painting)



## 9. When was your home built?

*Mark only one oval.*☐ Before 1939☐ 1940 - 1949☐ 1950 - 1959☐ 1960 - 1969☐ 1970 - 1979☐ 1980 - 1989☐ 1990 - 1999☐ 2000 - 2009☐ 2010 - 2020☐ 2021+

## 10. If lack of funding has prevented you from making home repairs, would you be interested in government-backed loan assistance?

*Mark only one oval.*☐ Yes☐ No

## 11. How long have you lived in Dakota County?

*Mark only one oval.*☐ Less than 1 year☐ 1-2 years☐ 3-4 years☐ 5-6 years☐ 6-9 years☐ 10+ years

12. Do you feel like you have an adequate choice of housing?

*Mark only one oval.*

☐ Yes

☐ No

13. Have you considered moving to better accommodate your housing needs?

*Mark only one oval.*

☐ Yes

☐ No

14. Do you anticipate moving?

*Mark only one oval.*

☐ No

☐ Yes, in 1-3 years

☐ Yes, in 4-5 years

☐ Yes, in 6-10 years

☐ Yes, in 10 + years

15. If you've considered moving what type of housing are you looking for?

*Mark only one oval.*

☐ Single Family Home

☐ Apartment

☐ Duplex

☐ Townhouse

☐ No preference

## 16. What barriers have kept you from moving?

*Check all that apply.*☐ Lack of down-payment or deposit☐ Lack of available housing☐ Lack of a building site/lotOther: ☐ \_\_\_\_\_

## 17. What types of debts do you have?

*Check all that apply.*☐ Student loans☐ Personal loans☐ Car loan☐ Credit cards☐ Personal line of credit☐ MortgageOther: ☐ \_\_\_\_\_

## 18. Total amount of Household debt

*Check all that apply.*☐ Less than \$10,000☐ \$10,001 - \$25,000☐ \$25,001 - \$50,000☐ \$50,001 - \$75,000☐ \$75,001 - \$100,000☐ \$100,001 - \$125,000☐ \$125,001 - \$150,000☐ \$150,001 - \$200,000☐ \$200,001+

19. Please indicate location of workplace. \*

Mark only one oval.

- ☐ In Dakota County      Skip to question 95
- ☐ Outside of Dakota County      Skip to question 95

Skip to question 95

Dakota County Housing Study Survey For  
Renters in Dakota County

Complete this section if you rent your  
residence in Dakota County

20. How many persons are in your household, including yourself?

Mark only one oval.

1	2	3	4	5	6	7	8
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

21. What is the combined annual income of all household members?

Mark only one oval.

- ☐ Less than \$25,000
- ☐ \$25,000 - \$49,999
- ☐ \$50,000 - \$74,999
- ☐ \$75,000 - \$99,999
- ☐ \$100,000 - \$124,999
- ☐ \$125,000 - \$149,999
- ☐ \$150,000 - \$199,999
- ☐ \$200,000 - \$249,999
- ☐ more than \$250,000

## 22. How old is the Head of Household?

*Check all that apply.*

- ☐ 19-24
- ☐ 25-34
- ☐ 35-44
- ☐ 45-54
- ☐ 55-64
- ☐ 65-74
- ☐ 75-84
- ☐ 85 or older

## 23. How long have you lived in Dakota County?

*Check all that apply.*

- ☐ Less than 1 year
- ☐ 1-2 years
- ☐ 3-4 years
- ☐ 5-6 years
- ☐ 6-9 years
- ☐ 10+ years

## 24. Does your current rental meet your needs?

*Mark only one oval.*

- ☐ Yes
- ☐ No

25. If you are having housing issues, please identify what issues you are experiencing (please choose all that apply).

*Check all that apply.*

- ☐ Rent too expensive
- ☐ Heat and or electricity is too expensive
- ☐ Landlord uncooperative
- ☐ Neighborhood not desirable
- ☐ Transportation is difficult
- ☐ Crowded
- ☐ Unit is too small
- ☐ Unit is too big
- ☐ Unit needs repairs
- ☐ Unit needs updates

Other: ☐ \_\_\_\_\_

26. How did you find your current unit?

*Check all that apply.*

- ☐ Real Estate Agent
- ☐ Family/Friends
- ☐ Internet
- ☐ Newspaper
- ☐ Yard Sign

Other: ☐ \_\_\_\_\_

27. How much are you currently paying for rent?

Mark only one oval.

- ☐ Under \$500
- ☐ 501-599
- ☐ 600-699
- ☐ 700-799
- ☐ 800-899
- ☐ 900-999
- ☐ 1,000-1,099
- ☐ 1,100-1,199
- ☐ 1,200-1,299
- ☐ 1,300+

28. Do you pay more than 30% of your income towards housing? (Including rent and utilities)

Mark only one oval.

- ☐ Yes
- ☐ No

29. How many more years do you plan on renting?

Mark only one oval.

1	2	3	4	5	6	7	8	9	10
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



30. How difficult was it to find your current rental?

*Mark only one oval.*

	1	2	3	4	5	
Not difficult at all	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very difficult

31. If your choice housing were available to you, what would you prefer?

*Check all that apply.*

- ☐ Apartment
- ☐ House
- ☐ Mobile Home
- ☐ Duplex
- ☐ No Preference

32. Do you prefer to rent or own?

*Mark only one oval.*

- ☐ Rent
- ☐ Own

33. If you prefer to own, what are the barriers to ownership for you?

*Check all that apply.*

- ☐ Lack of downpayment
- ☐ Lack of available housing
- ☐ Lack of building site/lot
- ☐ Lack of affordable housing
- ☐ Income and or credit issues

Other: ☐ \_\_\_\_\_

34. Would you be interested in a homeownership assistance program?

*Mark only one oval.*

☐ Yes

☐ No

35. Do you feel like you have an adequate choice of housing?

*Mark only one oval.*

☐ Yes

☐ No

36. What types of debts do you have?

*Check all that apply.*

☐ Student loans

☐ Personal loans

☐ Car loan

☐ Credit cards

☐ Personal line of credit

Other: ☐ \_\_\_\_\_

37. Please indicate location of workplace.

*Mark only one oval.*

☐ In Dakota County

☐ Outside of Dakota County

*Skip to question 95*

## Dakota County Housing Study Survey For Non-Resident Employees

Complete this section if you are not a  
resident of Dakota County

38. How many persons are in your household, including yourself?

*Mark only one oval.*

1	2	3	4	5	6	7	8
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

39. What is the combined annual income of all household members?

*Mark only one oval.*

- ☐ Less than \$25,000
- ☐ \$25,000 - \$49,999
- ☐ \$50,000 - \$74,999
- ☐ \$75,000 - \$99,999
- ☐ \$100,000 - \$124,999
- ☐ \$125,000 - \$149,999
- ☐ \$150,000 - \$199,999
- ☐ \$200,000 - \$249,999
- ☐ more than \$250,000

40. How old is the Head of Household?

*Check all that apply.*

- ☐ 19-24  
☐ 25-34  
☐ 35-44  
☐ 45-54  
☐ 55-64  
☐ 65-74  
☐ 75-84  
☐ 85 or older

41. Do you pay more than 30% of your income towards housing? (Including mortgage and utilities)

*Mark only one oval.*

- ☐ Yes  
☐ No

42. If your desired housing were available, would you move to Dakota County?

*Mark only one oval.*

- ☐ Yes  
☐ No

43. How long does it take you to commute to work?

---

44. If you commute to work and you are not willing to move to Dakota County, please state reason.

*Mark only one oval.*

- ☐ Moving doesn't work for family members.
- ☐ I do not want to switch my child's school.
- ☐ I prefer to stay in my current community.
- ☐ Too expensive to live in Dakota County
- ☐ Other: \_\_\_\_\_

45. If you are willing to move to Dakota County, what kind of housing would you prefer? Rank your choices

*Check all that apply.*

	1st Choice	2nd Choice	3rd Choice	4th Choice	5th Choice	Would not consider
Single Family House	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Apartment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Duplex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mobile Home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Townhouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

46. What is the maximum you would be willing to pay for your monthly housing expenses (including utilities/rent/mortgage)?

*Mark only one oval.*

- ☐ Under \$500
- ☐ 501-599
- ☐ 600-699
- ☐ 700-799
- ☐ 800-899
- ☐ 900-999
- ☐ 1,000-1,099
- ☐ 1,100-1,199
- ☐ 1,200-1,299
- ☐ 1,300+

47. How many bedrooms do you need?

*Mark only one oval.*

1	2	3	4	5
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

48. How many bathrooms do you need?

*Mark only one oval.*

1	2	3
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

49. If willing to move to Dakota County, would you prefer to rent or own?

*Mark only one oval.*

☐ Rent

☐ Own

50. If willing to buy, what are your barriers to homeownership?

*Check all that apply.*

☐ Lack of downpayment

☐ Lack of available housing

☐ Lack of affordable housing

☐ Lack of available building site

☐ Lack of income or credit needed

☐ No barriers

51. How important is a "move in ready" home vs. a home needing minor repairs?

*Mark only one oval.*

☐ Very Important

☐ Somewhat Important

☐ Not Very

☐ Not at all Important

52. If lack of a down payment is a barrier, would you be interested in a homeownership assistance program?

*Mark only one oval.*

☐ Yes

☐ No

*Skip to question 95*



Community  
Housing  
Survey for  
Employers

This survey is being conducted as part of a housing study to address housing strategies within Dakota County. Housing that meets the needs of a community for all citizens, including workforce, is vital to a community's ability to grow business and attract families to live and work. Employer surveys will help to determine if housing is a factor in your ability to hire and make decisions about future expansion of your business.

53. How many full and part-time positions are available with the this employer?

---

54. Currently, how many full- or part-time positions remain unfilled at your company?

---

55. How big of a problem is housing as you work to recruit employees or consider expansion?

*Mark only one oval.*

☐ No problem

☐ Minor

☐ Moderate

☐ Serious

☐ Critical

## 56. What is the average salary range for full time employees?

*Mark only one oval per row.*

	Entry Level	Experienced	Mid-Level Management	Upper Management
Less than \$25,000	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$25,000 - \$49,999	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$50,000 - \$74,999	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$75,000 - \$99,999	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$100,000 - \$124,999	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$125,000 - \$149,999	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$150,000 - \$199,999	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$200,000 - \$249,999	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
more than \$250,000	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

57. What industry is your business in?

*Mark only one oval.*

- ☐ Retail
- ☐ Service
- ☐ Healthcare
- ☐ Professional
- ☐ Manufacturing
- ☐ Education
- ☐ Government
- ☐ Other
- ☐ Food processing/Production

58. Do you have expansion plans which will require hiring additional employees within:

*Mark only one oval.*

- ☐ The next 12 months
- ☐ 1-3 years
- ☐ More than 3 years
- ☐ No plans to expand

59. Types of Employees to be hired for planned expansion?

*Mark only one oval.*

- ☐ Entry Level
- ☐ Experienced
- ☐ Mid-level Management
- ☐ Upper Management
- ☐ No plans to expand

60. Number of Entry Level Employees to be hired for planned expansion?

---

61. Number of Experienced employees to be hired for planned expansion?

---

62. Number of Mid-Level Management employees to be hired for planned expansion?

---

63. Number of Upper Level Management employees to be hired for planned expansion?

---

64. Are you experiencing any of the following problems in your company? And how big of an issue is it?

*Mark only one oval per row.*

	No Issues	Minor	Moderate	Serious	Critical
Employee Recruitment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee turnover	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
High Training Costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Worker Inefficiencies from long commutes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of skilled workers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employees with daycare issues	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

65. Do you provide any of the following types of assistance to your employees?

*Mark only one oval per row.*

	Yes	No
Assistance with housing search	<input type="radio"/>	<input type="radio"/>
Subsidize employee rent	<input type="radio"/>	<input type="radio"/>
Rent company-owned units to employees	<input type="radio"/>	<input type="radio"/>
Down-payment assistance	<input type="radio"/>	<input type="radio"/>

66. Would you be willing to provide any of the following types of assistance to your employees?

*Check all that apply.*

- ☐ Assistance with housing search
- ☐ Subsidize employee rent
- ☐ Rent company-owned units to employees
- ☐ Provide down-payment assistance to employees

67. Please indicate your agreement with the following: Lack of available, affordable rental housing is a problem for this community.

*Mark only one oval.*

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

68. In your opinion, the overall availability of workforce housing in your community is...

*Mark only one oval.*

- ☐ not an issue at all      *Skip to question 95*
- ☐ a minor problem      *Skip to question 95*
- ☐ a moderate problem      *Skip to question 95*
- ☐ a serious problem      *Skip to question 95*
- ☐ a critical problem      *Skip to question 95*

*Skip to question 95*

Dakota County Housing  
Study Survey For Rental  
Property Owners and  
Managers

Complete this section if you own or manage rental property in Dakota County. Please complete one survey per community that you own or manage property in.

69. Where are your rental properties located?

*Mark only one oval.*

- ☐ Dakota City
- ☐ Emerson
- ☐ Homer
- ☐ Hubbard
- ☐ Jackson
- ☐ South Sioux City

70. When was your rental built?

*Check all that apply.*

- ☐ Before 1939
- ☐ 1940 - 1949
- ☐ 1950 - 1959
- ☐ 1960 - 1969
- ☐ 1970 - 1979
- ☐ 1980 - 1989
- ☐ 1990 - 1999
- ☐ 2000 - 2009
- ☐ 2010 - 2019 +

71. How many rental properties do you own or manage?

*Mark only one oval.*

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6-10
- ☐ 11-20
- ☐ 21+

72. How difficult is it to find tenants?

*Mark only one oval.*

	1	2	3	4	5	
Very difficult	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Not Difficult at all



73. On average, how many rental inquiries do you receive per month?

*Mark only one oval.*

- ☐ Less than 5
- ☐ 5-10
- ☐ 11-20
- ☐ more than 20

74. What is the average monthly rent that you charge?

*Mark only one oval per row.*

	1 bedroom	2 bedroom	3 bedroom	4 bedroom	5+ bedroom
Less than \$350	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$351-450	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$451-550	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$551-700	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$701-900	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$901-1,100	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$1,101-1,300	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$1,300+	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

75. Are utilities included in the rent?

*Mark only one oval.*

- ☐ Yes
- ☐ No
- ☐ Optional for tenant

76. What is the average tenure of your tenants?

*Mark only one oval.*

- ☐ Less than 1 year
- ☐ 1-2 years
- ☐ 3-4 years
- ☐ 4 or more years

77. Do you maintain a waiting list?

*Mark only one oval.*

- ☐ Yes
- ☐ No

78. Please describe your typical tenants

*Check all that apply.*

- ☐ Students
- ☐ Young workers, no children
- ☐ Families with children
- ☐ Seniors

Other: ☐ \_\_\_\_\_

79. Please indicate your agreement with the following: Lack of available, affordable rental housing is a problem for this community.

*Mark only one oval.*

	1	2	3	4	5	
Strongly Disagree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Agree

80. If available, would you be willing to operate additional rental units in the community?

*Mark only one oval.*

☐ Yes

☐ No

81. If yes, what barriers are preventing you from operating additional rental units?

*Check all that apply.*

- ☐ Lack of access to financing
- ☐ Lack of suitable properties
- ☐ Lack of demand for rental properties
- ☐ Expense of available housing
- ☐ Lack of available housing

*Skip to question 95*

### Dakota County Housing Study Survey For Real Estate Professionals

82. What type of dwellings are most in demand in your community?

*Mark only one oval.*

☐ Single-Family to own

☐ Townhouse to own

☐ Rentals

☐ Other: \_\_\_\_\_

83. In the past 12 months, have you had a higher number of requests/inquiries about rentals than the previous 12 months?

*Mark only one oval.*

☐ Yes

☐ No

84. If yes, approximately how many per month?

*Mark only one oval.*

☐ Less than 5

☐ 6-10

☐ 11-15

☐ 16-20

☐ 20+

85. The majority of your sales this past year have been to individuals who are employed in:

*Mark only one oval.*

☐ Government

☐ Education

☐ Manufacturing

☐ Medical

☐ Service/Retail

☐ Food processing/Production

☐ Other: \_\_\_\_\_

86. What percentage of your clients in the past 12 months were relocating to the community?

*Mark only one oval.*

- ☐ less than 10%
- ☐ 11-20%
- ☐ 21-30%
- ☐ over 30%

87. What percentage of your clients in the past 12 months were relocating within the community?

*Mark only one oval.*

- ☐ less than 10%
- ☐ 11-20%
- ☐ 21-30%
- ☐ over 30%

88. What percentage of your clients in the past 12 months were relocating out of the community?

*Mark only one oval.*

- ☐ less than 10%
- ☐ 11-20%
- ☐ 21-30%
- ☐ over 30%

89. What percentage of your listings in the past 12 months were due to owners moving to assisted living units or an estate sale?

*Mark only one oval.*

- ☐ less than 10%
- ☐ 11-20%
- ☐ 21-30%
- ☐ over 30%

90. What barriers are potential buyers encountering in purchasing a home in Dakota County?

*Mark only one oval.*

- ☐ Affordability
- ☐ Lack of down-payment
- ☐ Desired housing features unavailable
- ☐ Price range
- ☐ Unable to obtain financing
- ☐ Lack of available housing
- ☐ Other: \_\_\_\_\_

91. What price range is the most desired by potential buyers?

*Mark only one oval.*

- ☐ Less than \$100,000
- ☐ \$100,000-150,000
- ☐ \$150,001-\$175,000
- ☐ \$175,001-\$200,000
- ☐ \$200,001-\$250,000
- ☐ More than \$250,000

92. Does the current market provide adequate housing stock?

Mark only one oval.

- ☐ Yes
- ☐ No

93. Please indicate the supply of the following price ranges

Mark only one oval per row.

	Short Supply	Adequate Supply	Abundant Supply	Column 2
Less than \$100,000	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$100,000-\$150,000	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$150,001-\$175,000	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$175,001-\$200,000	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$200,001-\$250,000	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
More than \$250,000	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



94. In your opinion, what are the primary concerns of homebuyers?

Mark only one oval.

- ☐ Age of the House
- ☐ Community Amenities
- ☐ Green Space
- ☐ Location to Employment
- ☐ Location to Schools
- ☐ Neighborhood
- ☐ Number of Bedrooms/Bathrooms
- ☐ Proximity to Retail
- ☐ Square Footage
- ☐ Style of the House
- ☐ House in Need of Repairs/Upgrades

Final Thoughts

95. What do you think the housing priorities for your community should be?

96. What do you think the key barriers are to improving housing affordability, adequacy, suitability and/or accessibility in your community?

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97. What do you think are the key opportunities to improving housing affordability, adequacy, suitability and/or accessibility in your community?

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98. Please share any final thoughts or comments.

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99. \*\*\*Optional \*\*\*To be entered into a drawing for a \$100 Walmart Gift Card Please leave your name and phone number.

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## APPENDIX B: NEBRASKA HOUSING STUDY LITE TOOLKIT

## Nebraska Community Housing Study Lite Toolkit

### *What is the Housing Study Lite Toolkit?*

This Toolkit (“Kit”) was developed to empower community leaders to conduct self-learning and engagement, taking the initial steps to tackle a locally-identified housing challenge.

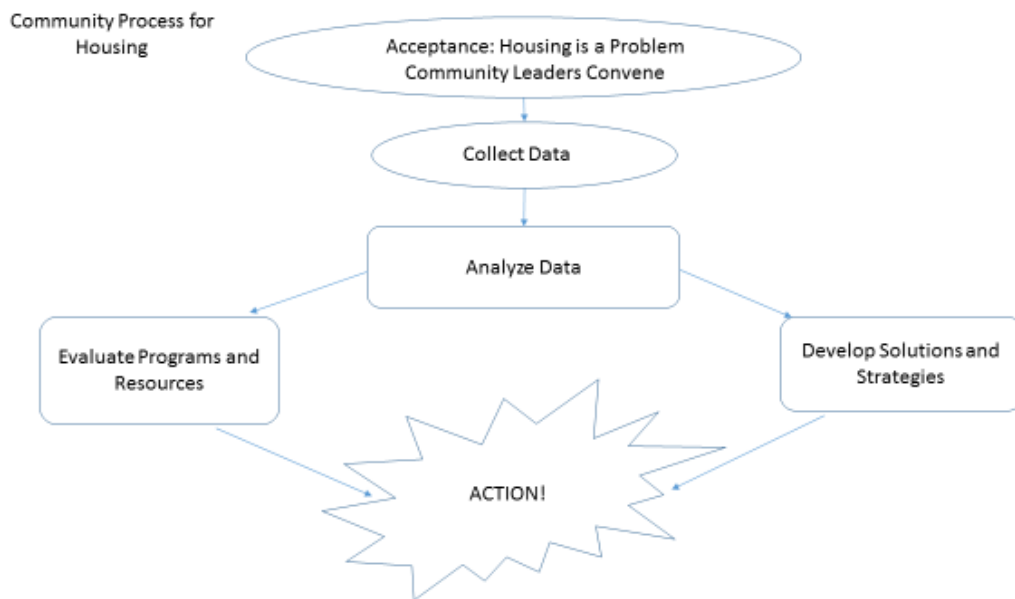
The Kit contains templates, survey examples, and process recommendations that can be utilized by small, rural communities to implement **self-information gathering of the current housing conditions and needs**.

This self-information gathering process includes an inventory of housing conditions and needs that a community can use to

- (a) determine if the community wants to pursue more housing review and discussion,
- (b) validate assessment and findings of Housing Market Study professionals, and
- (c) potentially reduce costs to have a paid professional consultant conduct a third-party Housing Needs Assessment or Housing Market Study.

The use of the Kit will work best for a community that is guided by a Facilitator or Planner with community development planning experience (such as a Development District). This exercise can increase the usefulness of an independent, third-party Housing Market Study or Housing Needs Assessment.

For a community to address local housing needs effectively, a multi-step process led by a core group of dedicated community leaders will have completed the first step in the graphic below “Acceptance”. Use of the Kit for self-information gathering in the community is a low-cost/no cost method to complete the second step in this community housing planning framework “Collect Data”.



### *What is included in the Kit and do I have to use all of the Tools?*

The Kit includes distinct “Tools” to gather important local housing information. The first Tool includes guidance on gathering basic, relevant information from the American Community Survey (ACS), sometimes referred to as “Census Data”. The remaining tools include a Guide (instructions) on how to use the Tool, a sample Survey Instrument, and a template Report.

Each of these Tools can be used alone or in combination, as the community sees fit, to make early and informed decisions about moving forward with additional housing work, a Housing Market Study or a Housing Needs Assessment. The most comprehensive information gathering will include use of all of the Kit’s Tools.

### *What is a Housing Needs Assessment? What is a Housing Market Study?*

The terms Housing Needs Assessment and Housing Market Study are sometimes used together or interchangeably. In a nutshell, the difference is that a Housing Market Study will include some forecasting of the potential success of proposed, specific housing program(s) or project(s) in the community market. Whereas a Housing Needs Assessment is a review of what new housing development and services are generally in demand in the local market and the resources to address this demand. In other words, it is common for the Housing Needs Assessment to identify gaps and for the Housing Market Study to analyze the potential for new products and services. Both a Housing Needs Assessment and a Housing Market Study will include analysis, policy review, and recommendations for “next steps” to address housing challenges in the community. Use of the Kit may reduce the cost to the community of a Housing Needs Assessment and/or Housing Market Study by having some important data and information gathered for the planning professional to reference and use in completing a Housing Needs Assessment or Housing Market Study rather than requiring the planning professional to “start from square one” in obtaining the needed data to complete the final product.

### Housing Needs Assessment

A comprehensive Housing Needs Assessment typically involves compilation and evaluation of specific demographic data, economic characteristics and trends, current housing inventory and characteristics, government policies and incentives, and the adequacy and availability of selected community services, as well as collecting the input of area stakeholders and residents. The assessment concludes with quantifying the number of housing units needed in the market by tenure (rentals vs. for-sale), price point, bedroom type and market segment (e.g. families, seniors, disabled, young professionals, etc.). The assessment also typically provides recommendations on how to achieve certain housing goals and will provide recommendations on potential housing policy initiatives that would benefit the local housing market. In instances where a community has available land that could be used to develop new housing or the adaptive reuse of existing structures, site-specific analysis can also be included as part of an overall Housing Needs Assessment. An analysis can even be conducted on submarkets or select neighborhoods within the subject community. In short, a Housing Needs Assessment can be customized to meet the specific needs of a community. [Source: Bowen National Research <http://bowennational.com/what-is-a-housing-needs-assessment-and-how-do-you-use-it/>]

### Housing Market Study

A Housing Market Study is a comprehensive study of a specific proposal including a review of the housing market in a defined market area. Project specific market studies are often used by developers, tax credit syndicators, lenders, other investors, and government entities to determine the appropriateness of a proposed development, whereas market specific market studies are used to determine what housing needs, if any, exist within a specific geography. [Source: National Council of Housing Market Analysts Definition

[http://services.housingonline.com/nhra\\_images/Market%20Study%20Terminology%2007192012.pdf](http://services.housingonline.com/nhra_images/Market%20Study%20Terminology%2007192012.pdf) }

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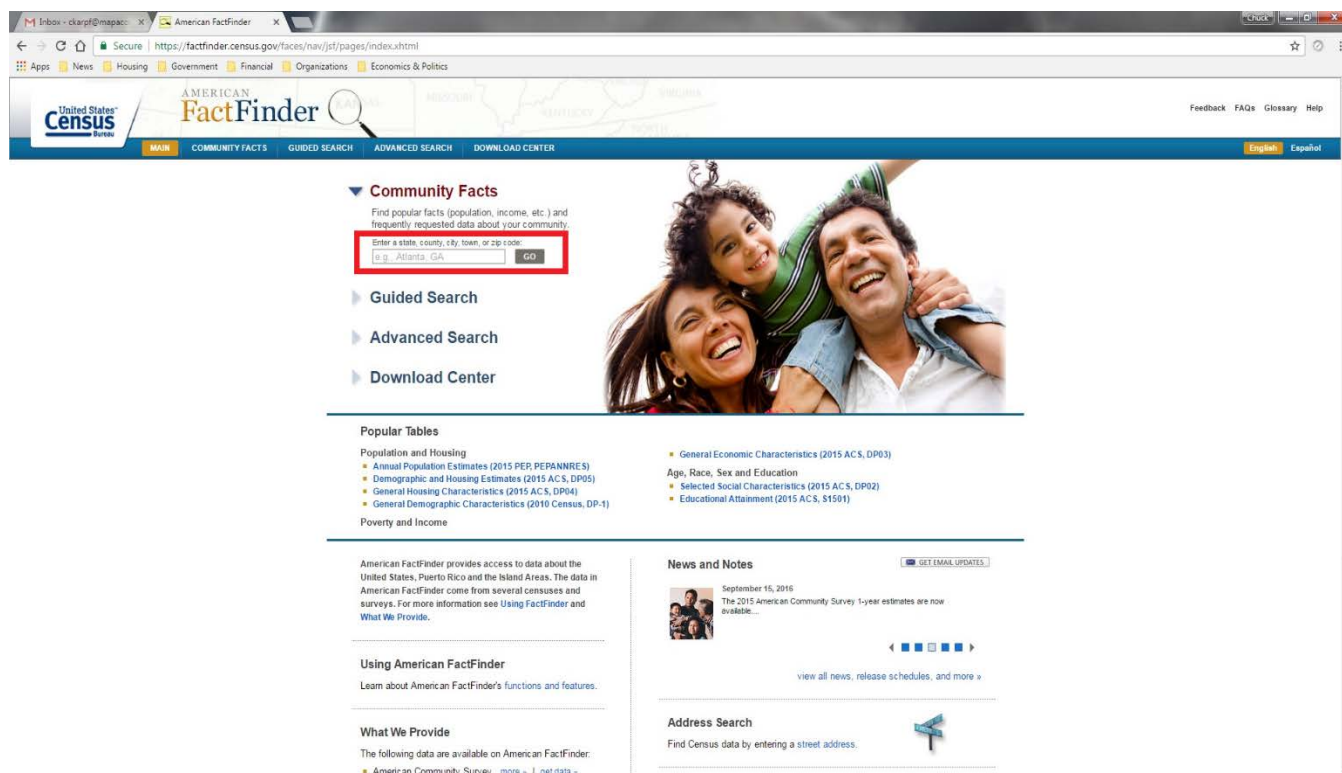
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Using American Factfinder. Go to website: <https://factfinder.census.gov>.

Enter the community in the 'Community Facts'.



It is best to utilize the nomenclature that 'pops up' when you enter your community. In the example, 'Hyannis, NE' comes up as 'Hyannis village Nebraska'. Click Go.



Choose the 'Housing' option from the menus on the left side of the screen.

The screenshot shows the American FactFinder website interface. At the top, there is a navigation bar with the United States Census Bureau logo and the 'AMERICAN FactFinder' title. Below this is a search bar with the text 'Enter a state, county, city, town, or zip code:' and a 'GO' button. The main content area is titled 'Community Facts - Find popular facts (population, income, etc.) and frequently requested data about your community.' On the left side, there is a vertical menu with various categories: Population, Age, Business and Industry, Education, Governments, Housing (highlighted with a red box), Income, Origins and Language, Poverty, Race and Hispanic Origin, Veterans, and Show All. The main content area displays data for 'Hyannis village, Nebraska'. It shows the 'Population' as 182, with a source of '2010 Demographic Profile'. Below this, there is a section titled 'Popular tables for this geography:' which lists several tables under different survey years: 2010 Census, 2015 American Community Survey, 2016 Population Estimates Program, and Census 2000. The 'Housing' menu item is highlighted with a red box, and a red arrow points to the 'Physical Housing Characteristics for Occupied Housing Units' table under the 2015 American Community Survey.

Under '2015 American Community Survey' choose 'Physical Housing Characteristics for Occupied Housing Units' (bottom choice).

This screenshot shows the same American FactFinder interface as the previous one, but with the 'Housing' menu item selected. The main content area now displays data for 'Hyannis village, Nebraska' under the 'Housing' category. It shows the 'Total housing units' as 153, with a source of '2011-2015 American Community Survey 5-Year Estimates'. Below this, there is a section titled 'Popular tables for this geography:' which lists several tables under different survey years: 2015 American Community Survey, 2010 Census, 2015 Population Estimates Program, and Census 2000. The 'Physical Housing Characteristics for Occupied Housing Units (Units, Year Built, Rooms, Vehicles, ...)' table is highlighted with a red arrow, and a red arrow points to the 'Physical Housing Characteristics for Occupied Housing Units' table under the 2015 American Community Survey.

The screen now shows the owner and renter occupied housing units, the approximate time periods in which the structures were built and the approximate percentages of the total structures in each time period.

1 Community Facts

2 Table Viewer

S2504

**PHYSICAL HOUSING CHARACTERISTICS FOR OCCUPIED HOUSING UNITS**

2011-2015 American Community Survey 5-Year Estimates

Table View

Actions: [Modify Table](#) | [Bookmark/Save](#) | [Print](#) | [Download](#) | [Create a Map](#)

Tell us what you think. [Provide feedback to help make American Community Survey data more useful for you.](#)

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces an

Versions of this table are available for the following years:

- 2015 ▶
- 2014
- 2013
- 2012
- 2011
- 2010
- 2009

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Subject	Hyannis village, Nebraska					
	Occupied housing units		Owner-occupied housing units		Renter-occupied housing units	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Occupied housing units	97	+/-20	88	+/-19	9	+/-10
UNITS IN STRUCTURE						
1, detached	85.6%	+/-9.8	90.9%	+/-8.1	33.3%	+/-41.8
1, attached	0.0%	+/-18.5	0.0%	+/-20.2	0.0%	+/-77.5
2 apartments	5.2%	+/-7.9	0.0%	+/-20.2	55.6%	+/-55.6
3 or 4 apartments	1.0%	+/-3.6	0.0%	+/-20.2	11.1%	+/-34.2
5 to 9 apartments	0.0%	+/-18.5	0.0%	+/-20.2	0.0%	+/-77.5
10 or more apartments	0.0%	+/-18.5	0.0%	+/-20.2	0.0%	+/-77.5
Mobile home or other type of housing	8.2%	+/-7.4	9.1%	+/-8.1	0.0%	+/-77.5
YEAR STRUCTURE BUILT						
2014 or later	0.0%	+/-18.5	0.0%	+/-20.2	0.0%	+/-77.5
2010 to 2013	1.0%	+/-1.9	1.1%	+/-2.2	0.0%	+/-77.5
2000 to 2009	1.0%	+/-2.2	0.0%	+/-20.2	11.1%	+/-23.1
1980 to 1999	8.2%	+/-7.6	9.1%	+/-8.3	0.0%	+/-77.5
1960 to 1979	13.4%	+/-7.1	12.5%	+/-6.7	22.2%	+/-45.1
1940 to 1959	14.4%	+/-9.3	15.9%	+/-10.9	0.0%	+/-77.5
1939 or earlier	61.9%	+/-12.6	61.4%	+/-12.2	66.7%	+/-51.1
ROOMS						
1 room	1.0%	+/-3.6	0.0%	+/-20.2	11.1%	+/-34.2
2 or 3 rooms	0.0%	+/-18.5	0.0%	+/-20.2	0.0%	+/-77.5
4 or 5 rooms	58.8%	+/-11.7	58.0%	+/-12.3	66.7%	+/-49.9
6 or 7 rooms	17.5%	+/-9.3	18.2%	+/-9.8	11.1%	+/-20.0
8 or more rooms	22.7%	+/-10.3	23.9%	+/-11.0	11.1%	+/-25.8
BEDROOMS						
No bedroom	1.0%	+/-3.6	0.0%	+/-20.2	11.1%	+/-34.2
1 bedroom	2.1%	+/-2.6	2.3%	+/-2.9	0.0%	+/-77.5
2 or 3 bedrooms	80.4%	+/-8.5	79.5%	+/-9.5	88.9%	+/-34.2
4 or more bedrooms	16.5%	+/-8.5	18.2%	+/-9.5	0.0%	+/-77.5
COMPLETE FACILITIES						
With complete plumbing facilities	100.0%	+/-18.5	100.0%	+/-20.2	100.0%	+/-77.5
With complete kitchen facilities	100.0%	+/-18.5	100.0%	+/-20.2	100.0%	+/-77.5
VEHICLES AVAILABLE						
No vehicle available	4.0%	+/-1.9	4.1%	+/-2.0	0.0%	+/-77.5

The Physical Housing Characteristics For Occupied Housing Units screen shows the owner and renter occupied housing units, the approximate time periods in which the structures were built and the approximate percentages of the total structures in each time period.

1. The data from this screen can be used to determine the approximate age of the housing units in the community within the indicated cohorts. This is done by multiplying the owner-occupied housing units by the percentage in the indicated cohort.
2. The screen indicates there are 88 owner-occupied housing units in the community and 61.4% of them were built in 1939 or earlier. Multiplying these two numbers indicates that approximately 54 of the housing units in the community are over 75 years old.
3. Multiplying the number of owner-occupied housing units by each Year Structure Build cohort will provide an approximation of the aging of the housing structures in the community.

These numbers will give an indication of the potential for housing renovation needed in the community as well as whether or not there is a need for new housing to be built in the community.

The community should work with a professional to determine the next step(s)

## Housing Windshield Assessment Guide

It is a helpful step for a rural community to complete Housing Windshield Assessments to understand community housing needs, identify areas for redevelopment, and develop programs and support to improve existing housing stock.

Community volunteers travel throughout to inventory the exterior condition of homes and potential uses for vacant lots. These surveys are then compiled in the Housing Windshield Assessment Results which is important data about the condition of the current housing stock, potential for investment in improvement of the housing stock, and specific needs.

A Housing Windshield Assessment is an exterior review only. It is recommended that this tool be utilized with a Housing Survey for Residents that includes perceptions of tenants and homeowners on the needs for improvements including both the exterior and interior of the home and the income demographic of the households.

Surveyors should consider the condition of the following during your assessment:

- Foundation
- Roof
- Windows
- Siding
- Porch
- Overall visual impression of the home

It can be difficult to categorize the exterior condition of a home using only four (4) definitions. In order to compile and utilize this qualitative data to guide community decision making, it is important to make your best efforts to do so in an objective and consistent manner. The purpose of the next section of this guide is to provide descriptions and visual examples of each Housing Condition Rating to assist you with consistency in your review.



## Overall Housing Condition Rating (select one for each home)

**Excellent** Homes in excellent condition have solid roofs, foundations, and contribute positively to your community's housing stock.



**Satisfactory** Homes in satisfactory condition are structurally sound, but may need minor repairs such as new shingles, paint, concrete steps, or doors that need replacing; does not detract from the neighborhood but does have deferred maintenance issues.





**Major Wear** Homes typically have substantial wear such as a sagging roof, missing or rotted siding, rotting windows, and a sagging porch; appears “tired” and gives negative impression of the neighborhood.





**Dilapidated** Homes are in an overall unsatisfactory condition, with a crumbling foundation, windows and doors that are broken or rotted, or sagging roof; has extended it's life beyond normal expectancy & is a safety/health hazard.



## Windshield Housing Assessment

Address: \_\_\_\_\_

ID#: \_\_\_\_\_

### 1. Type of Structure:

- |                                |                       |
|--------------------------------|-----------------------|
| Vacant Lot ( <i>go to #6</i> ) | <input type="radio"/> |
| Single Family                  | <input type="radio"/> |
| Duplex                         | <input type="radio"/> |
| Triplex/Fourplex               | <input type="radio"/> |
| Public Housing                 | <input type="radio"/> |
| 5+ Units                       | <input type="radio"/> |
| Mobile Home                    | <input type="radio"/> |
| Above Commercial Space         | <input type="radio"/> |

### 2. Occupancy status:

- |                    |                       |                              |                       |
|--------------------|-----------------------|------------------------------|-----------------------|
| Occupied           | <input type="radio"/> | Vacant, availability unknown | <input type="radio"/> |
| Vacant available   | <input type="radio"/> | Abandoned                    | <input type="radio"/> |
| Vacant unavailable | <input type="radio"/> | Unknown                      | <input type="radio"/> |

### 3. Tenure:

(*or intent if vacant*)

- |                 |                       |
|-----------------|-----------------------|
| Owner occupied  | <input type="radio"/> |
| Tenant occupied | <input type="radio"/> |
| Unknown         | <input type="radio"/> |

### 4. How would you rate the residence?

**Excellent:** Homes in excellent condition have solid roofs, foundations, and contribute positively to your community's housing stock. ☐

**Satisfactory:** Homes in satisfactory condition are structurally sound, but may need minor repairs such as new shingles, paint, concrete steps, or doors that need replacing; does not detract from the neighborhood but does have deferred maintenance issues. ☐

**Major wear:** Homes typically have substantial wear such as a sagging roof, missing or rotted siding, rotting windows, and a sagging porch; appears "tired" and gives negative impression of neighborhood. ☐

**Dilapidated:** Homes are in an overall unsatisfactory condition, with a crumbling foundation, broken or rotted windows and doors, or sagging roof; has extended its life beyond normal expectancy & is a safety/health hazard ☐

### 5. Is this structure in need of repair? (*mark all that apply*)

- |                   |                       |                           |                       |
|-------------------|-----------------------|---------------------------|-----------------------|
| exterior painting | <input type="radio"/> | porch repair              | <input type="radio"/> |
| siding            | <input type="radio"/> | door replacements/repairs | <input type="radio"/> |
| new roof/shingles | <input type="radio"/> | window replacement/repair | <input type="radio"/> |
|                   |                       | foundation repair         | <input type="radio"/> |

### 6. Is the vacant lot appropriate for a new residential structure:

- |     |                       |
|-----|-----------------------|
| Yes | <input type="radio"/> |
| No  | <input type="radio"/> |

### 7. Appropriate for what type of structure? (*mark all that apply*)

- |                  |                       |                        |                       |
|------------------|-----------------------|------------------------|-----------------------|
| Single Family    | <input type="radio"/> | 5+ Units               | <input type="radio"/> |
| Duplex           | <input type="radio"/> | Mobile Home            | <input type="radio"/> |
| Triplex/Fourplex | <input type="radio"/> | Above Commercial Space | <input type="radio"/> |

**Physical characteristics** (steep inclines, rocky terrain, flat):

**Surveyor:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

## Windshield Housing Assessment

Address: \_\_\_\_\_

ID#: \_\_\_\_\_

### 1. Type of Structure:

- |                                |                       |
|--------------------------------|-----------------------|
| Vacant Lot ( <i>go to #6</i> ) | <input type="radio"/> |
| Single Family                  | <input type="radio"/> |
| Duplex                         | <input type="radio"/> |
| Triplex/Fourplex               | <input type="radio"/> |
| Public Housing                 | <input type="radio"/> |
| 5+ Units                       | <input type="radio"/> |
| Mobile Home                    | <input type="radio"/> |
| Above Commercial Space         | <input type="radio"/> |

### 2. Occupancy status:

- |                    |                       |                              |                       |
|--------------------|-----------------------|------------------------------|-----------------------|
| Occupied           | <input type="radio"/> | Vacant, availability unknown | <input type="radio"/> |
| Vacant available   | <input type="radio"/> | Abandoned                    | <input type="radio"/> |
| Vacant unavailable | <input type="radio"/> | Unknown                      | <input type="radio"/> |

### 3. Tenure:

(*or intent if vacant*)

- |                 |                       |
|-----------------|-----------------------|
| Owner occupied  | <input type="radio"/> |
| Tenant occupied | <input type="radio"/> |
| Unknown         | <input type="radio"/> |

### 4. How would you rate the residence?

**Excellent:** Homes in excellent condition have solid roofs, foundations, and contribute positively to your community's housing stock. ☐

**Satisfactory:** Homes in satisfactory condition are structurally sound, but may need minor repairs such as new shingles, paint, concrete steps, or doors that need replacing; does not detract from the neighborhood but does have deferred maintenance issues. ☐

**Major wear:** Homes typically have substantial wear such as a sagging roof, missing or rotted siding, rotting windows, and a sagging porch; appears "tired" and gives negative impression of neighborhood. ☐

**Dilapidated:** Homes are in an overall unsatisfactory condition, with a crumbling foundation, broken or rotted windows and doors, or sagging roof; has extended its life beyond normal expectancy & is a safety/health hazard ☐

### 5. Is this structure in need of repair? (*mark all that apply*)

- |                   |                       |                           |                       |
|-------------------|-----------------------|---------------------------|-----------------------|
| exterior painting | <input type="radio"/> | porch repair              | <input type="radio"/> |
| siding            | <input type="radio"/> | door replacements/repairs | <input type="radio"/> |
| new roof/shingles | <input type="radio"/> | window replacement/repair | <input type="radio"/> |
|                   |                       | foundation repair         | <input type="radio"/> |

### 6. Is the vacant lot appropriate for a new residential structure:

- |     |                       |
|-----|-----------------------|
| Yes | <input type="radio"/> |
| No  | <input type="radio"/> |

### 7. Appropriate for what type of structure? (*mark all that apply*)

- |                  |                       |                        |                       |
|------------------|-----------------------|------------------------|-----------------------|
| Single Family    | <input type="radio"/> | 5+ Units               | <input type="radio"/> |
| Duplex           | <input type="radio"/> | Mobile Home            | <input type="radio"/> |
| Triplex/Fourplex | <input type="radio"/> | Above Commercial Space | <input type="radio"/> |

**Physical characteristics** (steep inclines, rocky terrain, flat):

**Surveyor:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Email:** \_\_\_\_\_

## Housing Study Lite: Purpose of Surveys

**Overall HSL Toolkit:** this toolkit is designed to provide community leaders a template for collecting and compiling data to help understand the status of housing stock in the community and the wants and needs of current and potential residents. Results may provide evidence to seek a variety of programs and private investment, including owner occupied rehabilitation funding, investment in new single family or multi-family housing, down payment assistance, etc.

**Household Survey:** to determine the housing status of current residents including preferences, intentions and barriers. Develop a profile of types and number of households seeking to change their current housing as well as barriers preventing the change: owners seeking to renovate, upgrade, downsize; renters seeking to own; renters seeking change in rental. With the inclusion of demographic information, not only will the overall housing wants/needs be identified, but also the wants/needs of specific population segments in the community, such as young families or baby boomers.

**Employee survey:** identify if the community is missing an opportunity to house employees that would like to live local – but housing is an impediment. Develop a profile of types of households that don't currently reside in the community but prefer to live in the community to help discover the types of housing that are needed to be developed in the community.

1. Determine the reasons employees commute/are they interested in moving to the community
  - a. Is housing a factor (availability, cost, etc.)
2. If availability is a factor:
  - a. what type of housing would employee seek
    - i. Apt, single fam, duplex, etc.
    - ii. #bedrooms
    - iii. Rent or own preference
      1. If prefer to own, are there barriers to ownership
        - a. If yes, interested in DPA
    - b. ability to pay (income)
3. Is it important to know how far they commute?

**Employer Survey:** determine if housing is a factor in the hiring ability of local businesses and their decisions to expand

1. Determine if local housing availability impacts their current ability to hire/fill openings
  - a. If yes, determine wage ranges of jobs to fill (housing affordability)
2. Determine if business seeks to expand/add workforce
  - a. Determine if local housing availability is impacting decision to expand
    - i. If yes, determine wage ranges of jobs to fill (housing affordability)
3. Inquire about employer assisted housing programs

**Rental Property Owner survey:** develop a profile of landlords interested in rental rehab assistance. Also provides information to compare to Renter information. Develop a profile of households inquiring, what is being sought, what is sought that is not being fulfilled.

**Realtor Survey:** to develop a profile of households interested in moving to the “community” and a profile of housing gaps, i.e.: type of housing that is being sought but not found.

## Getting Started on a Community Survey

In order to conduct a meaningful housing study, it is important to determine the relevant parties to be surveyed. Options include: households, employers, employees, realtors, and residential property owners.

1. Determine who is conducting the survey: housing committee, City/Village Board, etc.; determine who will sign the cover letter that goes with each survey.
2. Determine which surveys will be conducted.
3. Determine who will be responsible for entering the data from the paper surveys into the report.
4. Set dates:
  - a. date surveys will be distributed
  - b. date surveys are to be returned
  - c. target date for report completion
5. Determine if the survey will be distributed only within the corporate limits of your community or if there is a rural population that will be surveyed as well. If rural patrons are to be surveyed, consider how to best reach them: mail, personal distribution, etc.
6. Prepare a list of all recipients for each survey.
  - a. For Households: Put together a list of all households to be surveyed, typically from a utility list, eliminating all the businesses and identifying all vacancies; a utility list is optimal.
  - b. Determine how surveys will be distributed: mail, hand deliver, insert with utility bills, etc.
  - c. Determine how completed surveys will be gathered: ask recipients to mail them back in a postage paid envelope, ask recipients to mail them back or deliver them to a designated office in their own envelope, have volunteers pick them up, etc.
7. Identify how publicity will be conducted and who will be responsible: newspaper, posters, utility inserts, community sign, school newsletter, etc.
  - a. Articles in the local paper each week for 3 weeks prior to the survey distribution is recommended
8. Prepare cover letter and get appropriate signature(s).
9. Make appropriate number of copies of each survey and cover letters.
10. Distribute surveys according to the plan.

## SAMPLE LETTER FOR SURVEY

DATE

Dear **CITY/VILLAGE** [Resident or Employer or Rental Property Owner or Real Estate Professional],

**CITY/VILLAGE** community leaders are requesting your participation in completing the attached questionnaire. This survey information will be used to:

- Help **CITY/VILLAGE** community leaders and our elected officials develop a housing plan,
- Identify housing projects that will meet the needs of our community, and
- Provide information to pursue funds for housing projects through state, federal, and private sources.

Please return this survey, **sealed in the envelope provided**, to the **CITY/VILLAGE** Office, **ADDRESS**, by **DATE**.

The information you provide will be kept confidential and anonymous, all results are shown in aggregate. If you have questions, please contact: **LIST CONTACT BELOW**

The results of this survey will be presented to our community at a Town Hall Meeting in the future (**can provide date**). Your cooperation and assistance in this community development planning process is greatly appreciated! Remember, this survey is very important in identifying housing projects and funding for which **CITY/VILLAGE** and **CITY/VILLAGE** residents may qualify!

Sincerely,

## Community Housing Survey for Households

This survey is being conducted as part of a housing study to address housing strategies within our community. Please take a few moments to complete this survey and return per instructions in the cover letter. The data collected from this and other assessment tools will be aggregated and individual responses will remain anonymous.

Please fill in marks like this: ● NOT like this: ✗ ✗ ✗

### Housing

1. Do you live in: A house ☐  
Duplex ☐ An apartment ☐  
Triplex/Fourplex ☐ Mobile home ☐  
Above commercial space ☐ Public/assisted housing ☐

2. How many bedrooms are in your home?  
1 ☐ 3 ☐ 5+ ☐  
2 ☐ 4 ☐

3. Do you pay more than 30% of your income towards housing (rent/mortgage plus utilities)? Yes ☐  
No ☐

4. How would you rate your residence?

- |   |                       |
|---|-----------------------|
| Excellent, solid roof & foundation, contributes positively to community's housing stock   | <input type="radio"/> |
| Structurally sound, may need minor repairs such as shingles, paint, concrete steps, or new doors  | <input type="radio"/> |
| Substantial wear, <b>has one major issue</b> such as sagging roof, missing or rotted siding, rotting windows, sagging porch               | <input type="radio"/> |
| Overall unsatisfactory condition, <b>multiple issues</b> such as a crumbling foundation, broken or rotted windows and doors, sagging roof | <input type="radio"/> |

5. Is your dwelling in need of repair? (mark all that apply)
- |   |   |
|---|---|
| water heater <input type="radio"/>      | floor repairs/finishes <input type="radio"/>    |
| electrical system <input type="radio"/> | insulation/weatherization <input type="radio"/> |
| exterior painting <input type="radio"/> | heating & cooling system <input type="radio"/>  |
| porch repair <input type="radio"/>      | door replacements/repairs <input type="radio"/> |
| new roof/shingles <input type="radio"/> | window replacement/repair <input type="radio"/> |
| plumbing <input type="radio"/>          | bathroom improvements <input type="radio"/>     |
| foundation repair <input type="radio"/> | wall & ceiling finishes <input type="radio"/>   |

6. Do you own or rent your home? Rent ☐  
Own ☐

### For Owners Only

 Renters go to #19

7. In which decade was your home built?
- |                                   |                             |                                     |
|-----------------------------------|-----------------------------|-------------------------------------|
| before 1950 <input type="radio"/> | 1970s <input type="radio"/> | 2000-2009 <input type="radio"/>     |
| 1950s <input type="radio"/>       | 1980s <input type="radio"/> | 2010 or after <input type="radio"/> |
| 1960s <input type="radio"/>       | 1990s <input type="radio"/> |                                     |

8. If the lack of funding has prevented you from repairing your home, would you be interested in government-backed loan assistance? Yes ☐  
No ☐

9. Have you considered changing your residence to upgrade or downsize? Upgrade ☐  
Downsize ☐  
(If no, skip to Landlord section, #31) No ☐

### For Owners Only

 Continued

If you've considered changing your residence, which type of housing would you prefer? (select only one)

- |  |   |
|--|---|
| 10. Single family home <input type="radio"/> | 13. Townhouse <input type="radio"/>     |
| 11. Duplex <input type="radio"/>             | 14. No preference <input type="radio"/> |
| 12. Apartment <input type="radio"/>          |   |

What barriers keep you from changing your residence?

- (check all that apply)
- |   |
|---|
| 15. Lack of a down payment <input type="radio"/>    |
| 16. Lack of available housing <input type="radio"/> |
| 17. Lack of lot/building site <input type="radio"/> |
| 18. Other <input type="radio"/>                     |

### For Renters Only

 (Q#19-30) Owners go to next page (Demographics)

19. Does your current rental meet your needs? (skip to # 21) Yes ☐  
No ☐

20. If No, please indicate the primary reason (select only one):

- |                                 |                                |
|---------------------------------|--------------------------------|
| Too small <input type="radio"/> | Location <input type="radio"/> |
| Too large <input type="radio"/> | Quality <input type="radio"/>  |
| Cost <input type="radio"/>      | Other <input type="radio"/>    |

21. What are you currently paying for Rent on a monthly basis?

- (NOT including utilities)
- |                                       |                                     |
|---------------------------------------|-------------------------------------|
| less than \$400 <input type="radio"/> | \$600-\$699 <input type="radio"/>   |
| \$400-\$499 <input type="radio"/>     | \$700-799 <input type="radio"/>     |
| \$500-\$599 <input type="radio"/>     | \$800 or more <input type="radio"/> |

22. If other rental housing were available in town which type would you prefer? (select only one) No preference ☐

- |  |                                   |
|--|-----------------------------------|
| Single family home <input type="radio"/> | Apartment <input type="radio"/>   |
| Duplex <input type="radio"/>             | Mobile home <input type="radio"/> |

23. How long do you plan to continue renting?

- |  |  |
|--|--|
| Less than 1 year <input type="radio"/> | 6-10 years <input type="radio"/>         |
| 1-2 years <input type="radio"/>        | More than 10 years <input type="radio"/> |
| 3-5 years <input type="radio"/>        |  |

24. How difficult was it to find your current rental?

- |  |  |
|--|--|
| Very difficult <input type="radio"/>     | Not very difficult <input type="radio"/>   |
| Somewhat difficult <input type="radio"/> | Not difficult at all <input type="radio"/> |

25. Do you prefer to own or rent? (skip to next page) Rent ☐  
Own ☐

If you prefer to own, which of the following are barriers to ownership for you? (check all that apply)

- |   |
|---|
| 26. Lack of a down payment <input type="radio"/>              |
| 27. Lack of available housing <input type="radio"/>           |
| 28. Lack of available lot/building site <input type="radio"/> |
| 29. Other <input type="radio"/>                               |

30. If the lack of a down payment is a barrier, would you be interested in government-backed down payment loan assistance? Yes ☐  
No ☐

## Demographics

### 1. What is the age of your head-of-household?

- Under 19 ☐ 35-44 ☐ 65-74 ☐  
 19-24 ☐ 45-54 ☐ 75-84 ☐  
 25-34 ☐ 55-64 ☐ 85 or older ☐

### 2. Do you live:

within the City/Village limits ☐  
 outside the City/Village limits ☐

### 3. If employed, where is your job?

- | First Adult   | Second Adult  |
|---|---|
| Not employed/Retired <input type="radio"/>              | Not employed/Retired <input type="radio"/>              |
| Employed in the community <input type="radio"/>         | Employed in the community <input type="radio"/>         |
| Employed outside of the community <input type="radio"/> | Employed outside of the community <input type="radio"/> |

### 4. How many persons are there in your family, including yourself?

- 1 2 3 4 5 6 7 8+  
☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

### 5. What is the combined annual income\* of all family members residing at this address?

- |  |   |
|--|---|
| *Income is all monies received by adult members of the family, including gross wages and salaries, bonuses, tips, interest, dividends, social security, other retirement, supplemental security income, welfare, disability, VA payments, unemployment, alimony, etc. A family that is involved in a business where the finances are interrelated with the family budget (such as a farmer) should consider their income as net after expenses, as reported to the Internal Revenue Service. | Less than \$25,000 <input type="radio"/>    |
|  | \$25,000 - \$49,999 <input type="radio"/>   |
|  | \$50,000 - \$74,999 <input type="radio"/>   |
|  | \$75,000 - \$99,999 <input type="radio"/>   |
|  | \$100,000 - \$124,999 <input type="radio"/> |
|  | \$125,000 - \$149,999 <input type="radio"/> |
|  | \$150,000 - \$199,999 <input type="radio"/> |
|  | \$200,000 - \$249,999 <input type="radio"/> |
|  | more than \$250,000 <input type="radio"/>   |

## Community Housing Survey for Employees

*This survey is being conducted as part of a housing study to address housing strategies within our community. Please take a few moments to complete this survey and return to your manager/HR department. The data collected from this and other assessment tools will be aggregated and individual responses will remain anonymous.*

Please fill in marks like this: ● NOT like this: ✗ ⅇ ⑩

1. Do you live in the community? Yes ☐ No ☐

2. If your desired housing was available, would you move to/within the community? Yes ☐ No ☐

(\*If you live in the community and you are not willing to move within the community, stop here and turn in your survey. Thanks!)

3. If you commute to work and you are NOT willing to move to the community, please state reason(s):

Moving doesn't work for other adult(s) in my household ☐ I prefer to stay in my home and/or community ☐  
Children in school where I currently live ☐ I choose to **not** live where I work ☐  
Too expensive to live here ☐

4. How many minutes does it take you to drive to work, one way? 1st Adult  2nd Adult

5. If willing to move, would you prefer to live in:

Apartment ☐ Townhouse ☐  
Single family home ☐ No preference ☐  
Duplex ☐ Other:  ☐

6. What is the maximum you would be willing to pay monthly for housing that meets your needs?

\$ per month

7. How many bedrooms do you need?

One ☐ Four ☐  
Two ☐ More than four ☐  
Three ☐

8. How many bathrooms do you need? One ☐  
Two ☐  
Three ☐

9. If willing to move to/within the community, would you prefer to buy or rent your home? Buy ☐ Rent\* ☐

\*(If Rent, please skip to Question #12)

10. If interested in buying, which of the following are barriers to ownership? (please check all that apply.)

Lack of down payment ☐  
Lack of available housing ☐  
Lack of available lot and/or building site ☐  
Other:  ☐  
None ☐

If lack of down payment is a barrier, would you be interested in down payment loan assistance?

11. Employer Assistance?

Definitely ☐  
Probably ☐  
Probably not ☐  
Definitely not ☐

12. Government backed?

Definitely ☐  
Probably ☐  
Probably not ☐  
Definitely not ☐

12. How important is a "move in ready" home versus a house needing minor repairs?

Very ☐ Not very ☐  
Somewhat ☐ Not at all ☐

13. What is the age of your head-of-household?

Under 19 ☐ 35-44 ☐ 65-74 ☐  
19-24 ☐ 45-54 ☐ 75-84 ☐  
25-34 ☐ 55-64 ☐ 85 or older ☐

14. How many persons are there in your family, including yourself?

1 2 3 4 5 6 7 8+  
☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

15. What is the combined annual income\* of all family members residing in your home? (This information is used to determine price of housing in demand)

\*Income is all monies received by adult members of the family, including gross wages and salaries, bonuses, tips, interest, dividends, social security, other retirement, supplemental security income, welfare, disability, VA payments, unemployment, alimony, etc. A family that is involved in a

Less than \$25,000 ☐  
\$25,000 - \$49,999 ☐  
\$50,000 - \$74,999 ☐  
\$75,000 - \$99,999 ☐  
\$100,000 - \$124,999 ☐  
\$125,000 - \$149,999 ☐  
\$150,000 - \$199,999 ☐  
\$200,000 - \$249,999 ☐  
more than \$250,000 ☐

business where the finances are interrelated with the family budget (such as a farmer) should consider their income as net after expenses, as reported to the Internal Revenue Service.

16. Do you have any comments you wish to share regarding housing in the community?



## Community Housing Survey for Employers

*This survey is being conducted as part of a housing study to address housing strategies within our community. Please take a few moments to complete this survey and return to your manager/HR department. The data collected from this and other assessment tools will be aggregated and individual responses will remain anonymous.*

Housing that meets the needs of a community for all citizens, including workforce, is vital to a community's ability to grow businesses and attract families to live and work. Employer surveys will help determine if housing is a factor in your ability to hire and make decisions about future expansion of your business, as follows:

- \* Determine the wage ranges of jobs to fill (housing affordability)
- \* Determine the wage ranges of jobs to meet any expansion plans
- \* Provide information about employer-assisted housing programs, including any existing programs, as well as your interest in adopting an employer-assisted housing program.

Please fill in marks like this:



NOT like this:



**1. Currently, how many full- or part-time individuals are employed by your company?**

# Full-time employees \_\_\_\_\_

# Part-time employees \_\_\_\_\_

**2. Currently, how many full- or part-time positions remain unfilled at your company?**

# Full-time vacant positions \_\_\_\_\_

# Part-time vacant positions \_\_\_\_\_

**3. How big of a problem is housing as you work to recruit employees or consider expansion of your business?**

No problem ☐

Minor ☐

Moderate ☐

Serious ☐

Critical ☐

**4. Regarding the employees commuting over 40 miles to work, how many are:**

Entry Level # \_\_\_\_\_

Mid-level Management # \_\_\_\_\_

Upper Management # \_\_\_\_\_

**5. In order to determine the cost of housing that is affordable to employees, it is important to know local wage levels.**

**What is the average annual salary for:**

Entry Level \$ \_\_\_\_\_

Mid-level Management \$ \_\_\_\_\_

Upper Management \$ \_\_\_\_\_

**6. What type of company do you operate?**

Retail ☐

Manufacturing ☐

Service ☐

Educational ☐

Healthcare ☐

Government ☐

Professional ☐

Other ☐

**7. Do you have expansion plans which will require hiring additional employees within:**

Next 12 months ☐

1-3 years ☐

More than 3 years ☐

No plans to expand (skip to #9) ☐

**8. Types of Employees/# to be hired for planned expansion**

Entry Level # \_\_\_\_\_

Mid-level Management # \_\_\_\_\_

Upper Management # \_\_\_\_\_

**9. Are you experiencing any of the following problems in your company? (Please rank each problem as follows: Mi =minor, Mo=moderate, S=serious, C=critical, or dk=don't know/no opinion)**

	Mi	Mo	S	C	dk
Employee recruitment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee turnover	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
High training costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Worker inefficiencies from long commutes to work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of skilled workforce	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**10. Do you provide assistance to your employees in the following areas?**

Yes No

Assist employees with housing search ☐ ☐

Subsidize employee rent ☐ ☐

Rent company-owned units to employees ☐ ☐

Down payment assistance for employees ☐ ☐

purchasing a home

Other, please identify below ☐ ☐

**11. In your opinion, the overall availability of workforce housing creates what type of problem in your community:**

No problem ☐

Minor ☐

Moderate ☐

Serious ☐

Critical ☐

**Thank you for your input. Please provide your company information and any additional comments, below.**

Company Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Owner/CEO \_\_\_\_\_

Human Resource Contact \_\_\_\_\_

Phone \_\_\_\_\_

## Community Housing Survey for Realtors

*This survey is being conducted as part of a housing study to address housing strategies within the our community. Please take a few moments to complete this survey; the data collected from this and other assessment tools will be will be aggregated and inividual responses will remain anonymous.*

**Please fill in marks like this:** ● **NOT like this:** ✗ ⚡ ⚡

**What types of dwellings are most in demand in your community?**

*Please rank, highest need (1) to lowest need (4)*

- |    |                           |                      |
|----|---------------------------|----------------------|
| 1. | Single Family to own      | <input type="text"/> |
| 2. | Townhouse to own          | <input type="text"/> |
| 3. | Rentals (house or duplex) | <input type="text"/> |
| 4. | Apartments                | <input type="text"/> |

**5. The majority of your sales this past year have been to individuals who are employed in:**

*Please select one*

- |                 |                       |
|-----------------|-----------------------|
| Manufacturing   | <input type="radio"/> |
| Retail          | <input type="radio"/> |
| Education       | <input type="radio"/> |
| Government      | <input type="radio"/> |
| Medical         | <input type="radio"/> |
| Service/Retail  | <input type="radio"/> |
| Other (explain) | <input type="radio"/> |

**6. What percentage of your clients in the past 12 months were relocating to the community?**

1-10%	<input type="radio"/>
11-20%	<input type="radio"/>
21-30%	<input type="radio"/>
Over 30%	<input type="radio"/>

**7. What percentage of your listings in the past 12 months were due to home owners moving to assisted living units or an estate sale ?**

1-10%	<input type="radio"/>
11-20%	<input type="radio"/>
21-30%	<input type="radio"/>
Over 30%	<input type="radio"/>

**What barriers are potential buyers encountering in purchasing a home?**

*Please rank, highest (1) to lowest (6)*

- |     |                                      |                      |
|-----|--------------------------------------|----------------------|
| 8.  | Affordability                        | <input type="text"/> |
| 9.  | Lack of Down Payment                 | <input type="text"/> |
| 10. | Desired housing features unavailable | <input type="text"/> |
| 11. | Price Range                          | <input type="text"/> |
| 12. | Unable to obtain Loan                | <input type="text"/> |
| 13. | Lack of housing                      | <input type="text"/> |

**14. What price range is the most desired by potential buyers? (select only one)**

- |                     |                       |                     |                       |
|---------------------|-----------------------|---------------------|-----------------------|
| Less than \$100,000 | <input type="radio"/> | \$175,001-\$200,000 | <input type="radio"/> |
| \$100,000-\$150,000 | <input type="radio"/> | \$200,001-\$250,000 | <input type="radio"/> |
| \$150,001-\$175,000 | <input type="radio"/> | More than \$250,000 | <input type="radio"/> |

**15. Does your current market provide adequate housing stock?**

Yes	<input type="radio"/>
No	<input type="radio"/>

**Please indicate the supply of the following price ranges:**

- |                         | Short Supply          | Adequate Supply       | Abundant Supply       |
|-------------------------|-----------------------|-----------------------|-----------------------|
| 16. Less than \$100,000 | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 17. \$100,000-\$150,000 | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 18. \$150,001-\$175,000 | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 19. \$175,001-\$200,000 | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 20. \$200,001-\$250,000 | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 21. More than \$250,000 | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

**From a buyer's perspective, what are the primary needs of homebuyers?**

*Please rank the top 5, highest need (1) to lowest need (5)*

- |     |                              |                      |
|-----|------------------------------|----------------------|
| 22. | Age of the House             | <input type="text"/> |
| 23. | Community Amenities          | <input type="text"/> |
| 24. | Green Space                  | <input type="text"/> |
| 25. | Location to Employment       | <input type="text"/> |
| 26. | Location to Schools          | <input type="text"/> |
| 27. | Neighborhood                 | <input type="text"/> |
| 28. | Number of Bedrooms/Bathrooms | <input type="text"/> |
| 29. | Proximity to Retail          | <input type="text"/> |
| 30. | Square Footage               | <input type="text"/> |
| 31. | Style of the House           | <input type="text"/> |

**32. Are prospective buyers pre-qualified before shopping for a home?**

Yes	<input type="radio"/>
No	<input type="radio"/>

**Potential buyer(s) with whom you work are unable to purchase due to:** *Please check all that apply*

- |     |                              |                       |
|-----|------------------------------|-----------------------|
| 33. | Credit History               | <input type="radio"/> |
| 34. | Employment History           | <input type="radio"/> |
| 35. | Need to Sell Current Home    | <input type="radio"/> |
| 36. | Lack of Housing in Community | <input type="radio"/> |

**37. In the past 12 months, have you had a high number of requests/inquiries about rentals?**

Yes	<input type="radio"/>
No	<input type="radio"/>

*If no, skip to #39*

**38. If yes, approximately how many requests per month?**

less than 5	<input type="radio"/>	10-20	<input type="radio"/>
5-10	<input type="radio"/>	20+	<input type="radio"/>

**39. What is the number of bedrooms renters are seeking?**

- |   |                       |   |                       |   |                       |           |                       |
|---|-----------------------|---|-----------------------|---|-----------------------|-----------|-----------------------|
| 1 | <input type="radio"/> | 2 | <input type="radio"/> | 3 | <input type="radio"/> | 4 or more | <input type="radio"/> |
|---|-----------------------|---|-----------------------|---|-----------------------|-----------|-----------------------|

**40. What is the price range renters are seeking?**

- |                 |                       |             |                       |               |                       |
|-----------------|-----------------------|-------------|-----------------------|---------------|-----------------------|
| less than \$400 | <input type="radio"/> | \$600-\$699 | <input type="radio"/> | \$700-799     | <input type="radio"/> |
| \$400-\$499     | <input type="radio"/> | \$500-\$599 | <input type="radio"/> | \$800 or more | <input type="radio"/> |

**41. If tenants are not contacting local realtors for rental information, how are they obtaining that information?**

## Community Housing Survey for Rental Property Owners

*This survey is being conducted as part of a housing study to address housing strategies within our community. Please take a few moments to complete this survey; the data collected from this and other assessment tools will be aggregated and individual responses will remain anonymous.*

Please fill in marks like this: ● NOT like this: ✗ ⅇ 10

1. How many residential rental properties do you own in this community?
- |   |                       |           |                       |
|---|-----------------------|-----------|-----------------------|
| 1 | <input type="radio"/> | 4         | <input type="radio"/> |
| 2 | <input type="radio"/> | 5 or more | <input type="radio"/> |
| 3 | <input type="radio"/> |           |                       |

2. How difficult is it to find tenants?
- |                    |                       |                      |                       |
|--------------------|-----------------------|----------------------|-----------------------|
| Very difficult     | <input type="radio"/> | Not very difficult   | <input type="radio"/> |
| Somewhat difficult | <input type="radio"/> | Not difficult at all | <input type="radio"/> |

3. How many rental inquiries do you receive per month on average?
- |             |                       |              |                       |
|-------------|-----------------------|--------------|-----------------------|
| less than 5 | <input type="radio"/> | 11-20        | <input type="radio"/> |
| 5-10        | <input type="radio"/> | more than 20 | <input type="radio"/> |

4. What is the range of monthly rents that you charge?
- |                 |                       |            |                       |
|-----------------|-----------------------|------------|-----------------------|
| less than \$250 | <input type="radio"/> | \$551-700  | <input type="radio"/> |
| \$250-350       | <input type="radio"/> | \$701-900  | <input type="radio"/> |
| \$351-450       | <input type="radio"/> | Over \$900 | <input type="radio"/> |
| \$451-550       | <input type="radio"/> |            |                       |

5. Are utilities included in rent?
- |      |                       |
|------|-----------------------|
| All  | <input type="radio"/> |
| Some | <input type="radio"/> |
| None | <input type="radio"/> |

6. If the tenant pays utilities, what is the typical monthly utility cost for a rental unit?
- |                 |                       |                 |                       |
|-----------------|-----------------------|-----------------|-----------------------|
| less than \$100 | <input type="radio"/> | \$201-250       | <input type="radio"/> |
| \$101-150       | <input type="radio"/> | more than \$250 | <input type="radio"/> |
| \$151-200       | <input type="radio"/> |                 |                       |

7. What is the average tenure of your tenants?
- |                  |                       |                   |                       |
|------------------|-----------------------|-------------------|-----------------------|
| less than 1 year | <input type="radio"/> | more than 3 years | <input type="radio"/> |
| 1-3 years        | <input type="radio"/> |                   |                       |

8. Do you maintain a waiting list in case of vacancies?
- |     |                       |
|-----|-----------------------|
| Yes | <input type="radio"/> |
| No  | <input type="radio"/> |

*There are rental rehabilitation cost sharing programs available, however utilizing such programs to improve your rental units requires making the rehabilitated units available only to income eligible tenants for a limited time period.*

9. Would you be interested in applying for rental rehab funds with this requirement?
- |     |                       |
|-----|-----------------------|
| Yes | <input type="radio"/> |
| No  | <input type="radio"/> |

10. Please describe your typical tenants:
- |                            |                       |
|----------------------------|-----------------------|
| Students                   | <input type="radio"/> |
| Young workers, no children | <input type="radio"/> |
| Families with children     | <input type="radio"/> |
| Retired/Seniors            | <input type="radio"/> |

11. Please indicate your agreement with the following:  
"Lack of available, affordable rental housing is a problem for this community."

- |                   |                       |
|-------------------|-----------------------|
| Strongly Agree    | <input type="radio"/> |
| Agree             | <input type="radio"/> |
| Neutral           | <input type="radio"/> |
| Disagree          | <input type="radio"/> |
| Strongly Disagree | <input type="radio"/> |

12. Would you be willing to operate additional rental units in the community?
- |                         |                       |
|-------------------------|-----------------------|
| Yes                     | <input type="radio"/> |
| Maybe                   | <input type="radio"/> |
| No (if no skip to # 14) | <input type="radio"/> |

13. If yes or maybe, what barriers are preventing you from operating additional rental units?
- |                                      |                       |
|--------------------------------------|-----------------------|
| Lack of access to financing          | <input type="radio"/> |
| Lack of suitable properties          | <input type="radio"/> |
| Lack of demand for rental properties | <input type="radio"/> |

14. Please provide additional comments or suggestions for the community:

## Access Database Homepage

Housing Study Lite : Database- C:\Users\GIS\Desktop\Housing Study Lite.accdb (Access 2007 - 2016 file format) - Access

Navigation Pane

### Housing Study Lite


Housing Study Lite is an important first step in the path that leads to ongoing housing, development and growth. The Housing Study Lite Database is a records management tool to assist communities with recording data and generating reports for research and planning.

Residents Housing Survey

Windshield Assessment Survey

Survey Results

Close

 [Click Here for questions or comments regarding HSL-Access](#) [Exit Database](#)

Ask us...we can help.

Form View Num Lock

Welcome prompt: Each selection opens a separate module.

## Housing Study Lite


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Residents Housing Survey

Windshield Assessment Survey

Survey Results

Close

 [Click Here for questions or comments regarding HSL-Access](#) [Exit Database](#)

Ask us...we can help.

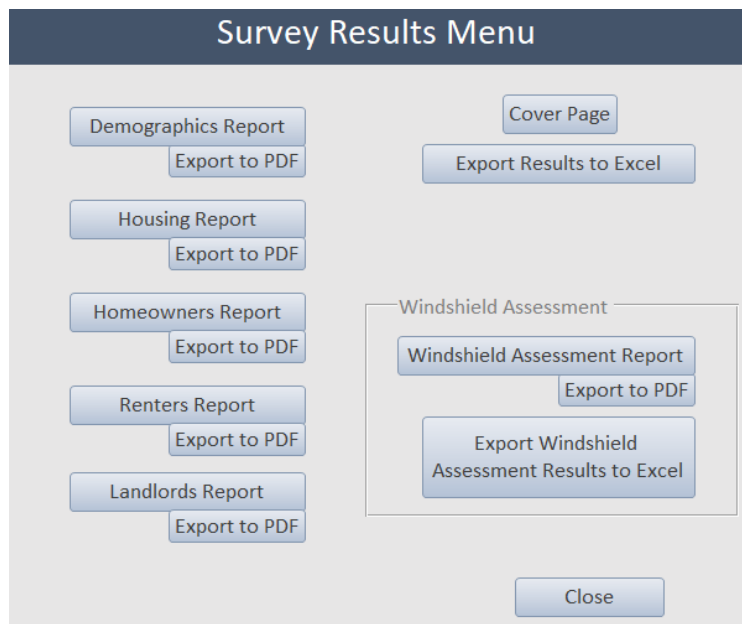
The residents housing survey module reflects the questions from the paper survey and has separate tabs for the different sections from the paper survey.

The screenshot displays the 'Residents Housing Survey' interface. At the top, there is a header bar with the title 'Residents Housing Survey' and a 'Survey Number' input field. To the right of the input field are 'Add New' and 'Save' buttons. Below the header, there are four tabs: 'General Information', 'Owners', 'Renters', 'Landlords', and 'Demographics'. The 'General Information' tab is currently selected. The main content area is divided into two columns. The left column, titled 'General Housing', contains five questions, each with a dropdown menu: 'Do you live in:', 'How many bedrooms are in your home?', 'Do you pay more than 30% of monthly income?', 'How would you rate your residence?', and 'Do you own or rent your home?'. The right column, titled 'Repairs', contains a question 'Is your dwelling in need of repair?' with a dropdown menu, followed by a grid of 14 items, each with a 'No' button and a dropdown menu: 'Water Heater', 'Floor Repairs/Finishes', 'Electrical System', 'Insulation/ Weatherization', 'Exterior Painting', 'Heating & Cooling System', 'Porch Repair', 'Door Replacement/Repairs', 'New Roof/Shingles', 'Window Replacement/Repair', 'Plumbing', 'Bathroom Improvements', 'Foundation Repair', and 'Wall & Ceiling Finishes'. At the bottom of the interface, there are three buttons: 'View Results', 'Main Menu', and 'Close'.

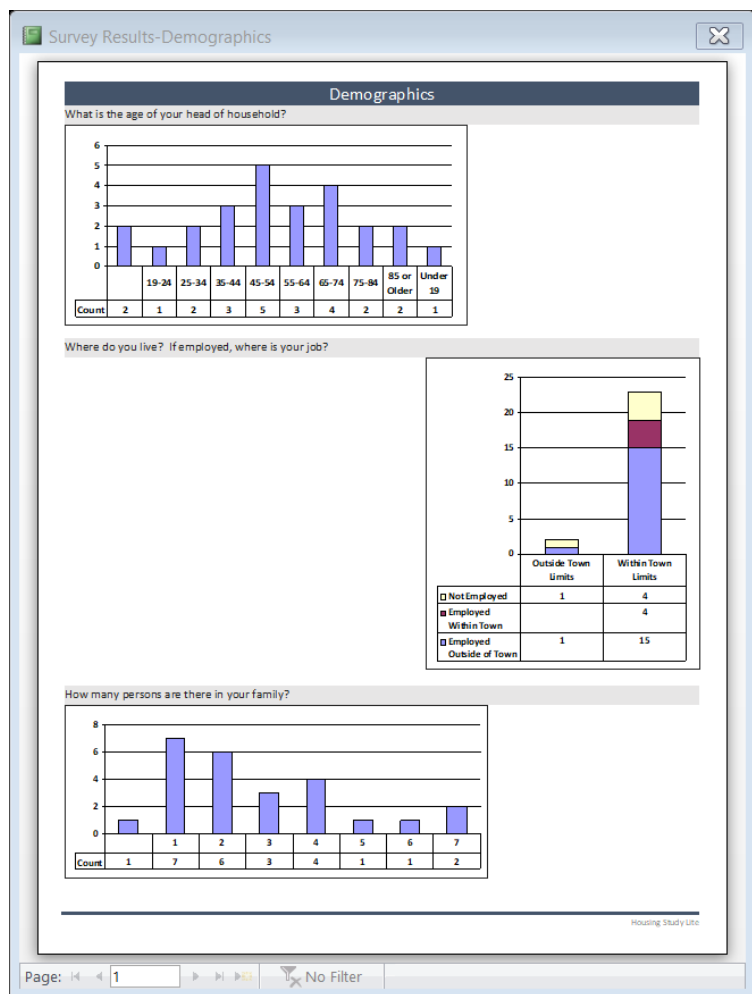
Each question in this module has prefilled drop down menus with options obtained from the paper survey.

This screenshot shows the same 'Residents Housing Survey' interface as the previous one, but with the 'Do you live in:' dropdown menu open. The dropdown menu lists the following options: 'A House', 'Duplex', 'Triplex/Fourplex', 'An Apartment', 'Mobile Home', 'Above Commercial Space', 'Public/Assisted Housing', and 'N/A'. The 'A House' option is currently selected. The rest of the interface, including the other questions and the 'Repairs' section, remains the same as in the previous screenshot.

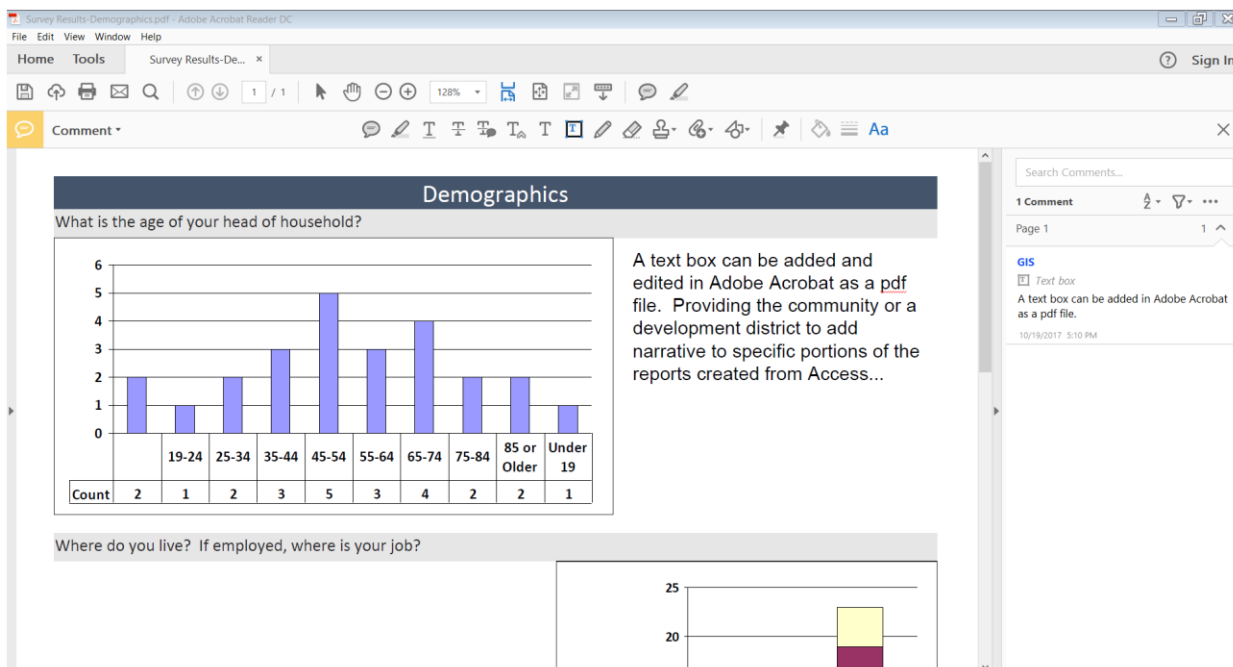
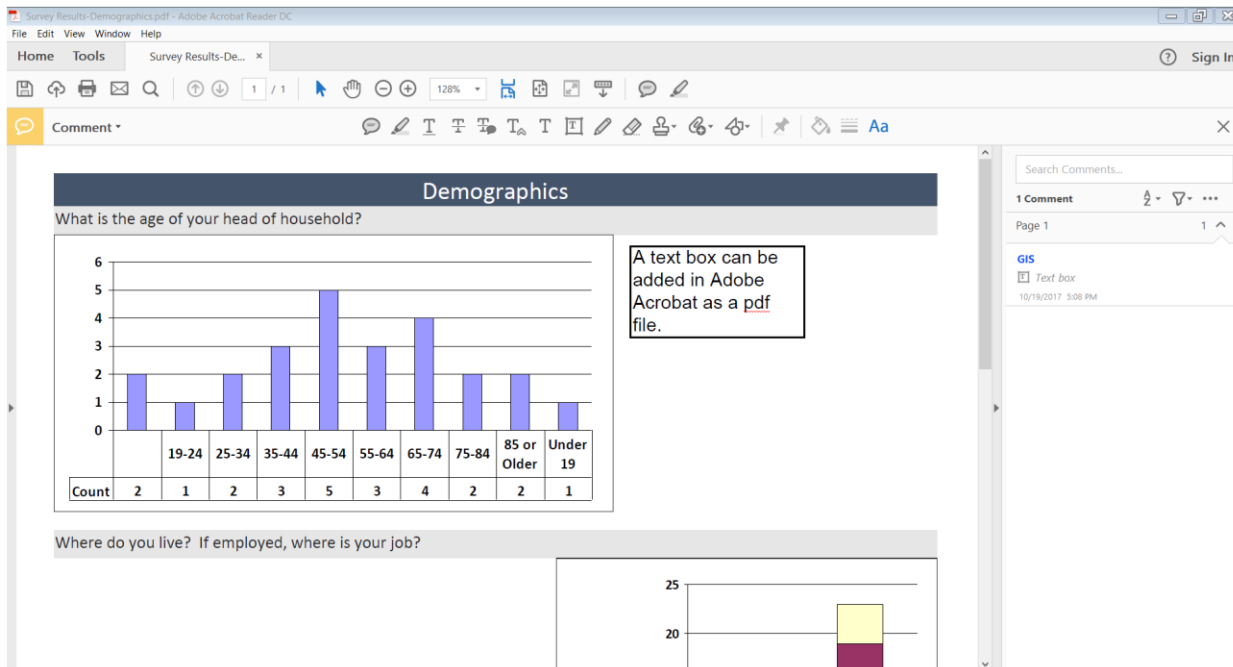
Once the surveys have been entered into the database, report templates for each section of the survey can be generated from the survey results menu. This module also has options for exporting reports to PDF or Excel.



Popup Image (Print Preview) displaying the results of the Demographics Report. This report can be printed directly from this prompt.



The 'Export to PDF' option automatically saves and opens the report in Adobe Acrobat. Editing tools can be used within Acrobat to add text or notes to the report.



The ‘Export Results to Excel’ option automatically saves and sorts the survey results into an excel table where further analysis can be made.

Residents Housing Survey (Compatibility Mode) - Excel															
frances@cedd.us															
Survey Number															
1	Survey Number	Do you live in:	bedrooms are in	you pay more than	you rate your	dwelling in need of	own or rent your	house was your	government-backed	changing your	type of housing is	plans of changing res	rental meet	indicate primary	monthly paying f
2	Test-1	A House	1 BR	Yes	Substantial	Yes	Rent								
3	Test-11	Duplex	2 BR	No	Unsatisfactory	Yes	Rent	2000-2009	No	Downsize	Townhouse	Lack of	No	Too Small	\$400-\$499
4	Test-12	Triplex/Fourplex	1 BR	No	Excellent	Yes	Rent	Before 1950	No	No	Doesn't Apply	Other	No	Cost	\$600-\$699
5	Test-13	An Apartment	3 BR	No	Structurally	Yes	Rent	Before 1950	Yes	No	Doesn't Apply		No	Location	\$500-\$599
6	Test-14	Mobile Home	3 BR	No	Structurally	No	Own	1970's	No	No	Duplex	Other			\$600-\$699
7	Test-15	Above	4 BR	No	Excellent	No	Own	2000-2009	No	Upgrade	Single Family	Other			
8	Test-16	Public/Assisted	4 BR	No	Structurally	Yes	Own	1960's	No	Downsize	No Preference	Other			
9	Test-17	A House	3 BR	No	Excellent	Yes	Own	1960's	No	Downsize	Apartment	Lack of Down		Too Small	
10	Test-18	A House	3 BR	No	Excellent	No	Own	1980's		Downsize	Duplex	Lack of		Too Large	
11	Test-19	A House	4 BR	Yes	Structurally	Yes	Own	1970's	Yes	No	Doesn't Apply			Cost	
12	Test-2	A House	3 BR	Yes	Excellent	No	Own	Before 1950	No	No	Doesn't Apply			Quality	
13	Test-20	A House	3 BR	No	Structurally	No	Own	1970's	No	No	Doesn't Apply			Quality	
14	Test-21	A House	2 BR	Yes	Structurally	Yes	Rent				Doesn't Apply		No	Quality	Over \$700
15	Test-22	A House	2 BR	No	Excellent	No	Own	Before 1950	No	No	Doesn't Apply			Other	
16	Test-23	Duplex	2 BR	No	Structurally	No	Rent				Doesn't Apply		No	Other	\$400 and b
17	Test-24	A House	5+ BR	Yes	Excellent	Yes	Own	1990's	No	No	Doesn't Apply				
18	Test-25	A House	5+ BR	No	Excellent	Yes	Own	1980's	No	No	Doesn't Apply				
19	Test-26	A House	3 BR	No	Structurally	Yes	Own	1950's	Yes	No	Doesn't Apply				
20	Test-3	A House	3 BR		Excellent	No	Own	1970's	No	No	Doesn't Apply				
21	Test-4	A House	2 BR		Excellent	Yes	Own	1960's	No	No	Doesn't Apply				
22	Test-5	A House	3 BR	Yes	Structurally	No	Rent				Doesn't Apply		Yes		\$500-\$599
23	Test-6	A House	3 BR	Yes	Excellent	Yes	Own	2010 or After	No	No	Single Family				
24	Test-7	A House	5+ BR	No	Structurally	Yes	Own	Before 1950	No	Downsize	Single Family	Lack of			
25	Test-8	A House	3 BR	No	Excellent	No	Own	1970's	No	No	Doesn't Apply				
26	Test-9	A House	3 BR	No	Structurally	No	Own	1990's	Yes	Upgrade	Single Family	Lack of Down			
27															
28															
29															
30															



There is also a windshield assessment module available if communities choose to conduct a paper survey on their own. This module will only generate count results which are displayed in graphs, similar to the residents housing survey results. However, the results can also be exported to excel and if those results contain PID's, this information can be integrated with ArcGIS for mapping options.

Windshield Assessment

ObjectID Number

PID

Save Record

Add Record

Type of Structure

Occupancy Status

Tenure

Residence Rating

Exterior Painting

Siding

New Roof/Shingles

Porch Repair

Door Replacements/Repairs

Window Replacements/Repairs

Foundation Repair

Structure

Physical Characteristics

Close Form

Windshield Assessment Survey [Compatibility Mode] - Excel																
	PID	ObjectID Number	Type of Structure	Occupancy Status	Tenure	Residence Rating	Structural Repairs	Exterior Painting	Physical Characteristics	Siding	New Roof/Shingle	Porch Repair	Replacements/Repairs	Window Replacements/Repairs	Foundation Repairs	
1	0008089.00	1	Single Family	Occupied	Tenant	Satisfactory	FALSE	TRUE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
2	0008079.00	2	Single Family	Occupied	Owner	Satisfactory	FALSE	TRUE		FALSE	FALSE	FALSE	TRUE	FALSE	FALSE	FA
3	0008222.00	3	Single Family	Vacant	Unknown	Satisfactory	FALSE	FALSE		TRUE	TRUE	FALSE	FALSE	FALSE	FALSE	FA
4	0008075.00	4	Single Family	Occupied	Owner	Excellent	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
5	0008088.00	5	Single Family	Occupied	Tenant	Satisfactory	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
6	0008224.02	6	Single Family	Occupied	Owner	Excellent	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
7	0008187.00	7	Single Family	Occupied	Owner	Excellent	FALSE	TRUE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
8	0008102.00	8	Single Family	Occupied	Owner	Excellent	FALSE	FALSE		TRUE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
9	0008101.00	9	Single Family	Occupied	Owner	Excellent	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
10	0008096.00	10	Single Family	Occupied	Owner	Satisfactory	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
11	0008095.00	11	Single Family	Occupied	Owner	Excellent	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
12	0008212.01	12	Single Family	Occupied	Tenant	Satisfactory	FALSE	TRUE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
13	0008097.00	13	Single Family	Occupied	Owner	Excellent	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
14	0008188.00	14	Single Family	Occupied	Owner	Excellent	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
15	0008103.00	15	Single Family	Occupied	Owner	Excellent	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
16	0008225.00	16	Single Family	Occupied	Owner	Excellent	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
17	0008226.00	17	Single Family	Occupied	Owner	Excellent	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
18	0008105.00	18	Single Family	Occupied	Owner	Satisfactory	FALSE	FALSE		TRUE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
19	0008098.00	19	Single Family	Occupied	Owner	Excellent	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
20	0008104.00	20	Single Family	Occupied	Owner	Excellent	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
21	0008232.00	21	Single Family	Occupied	Owner	Satisfactory	FALSE	TRUE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
22	0008227.00	22	Single Family	Occupied	Owner	Satisfactory	FALSE	FALSE		TRUE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
23	0008191.00	23	Single Family	Occupied	Tenant	Excellent	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
24	0008190.03	24	Single Family	Occupied	Owner	Excellent	FALSE	FALSE		FALSE	FALSE	FALSE	FALSE	FALSE	FALSE	FA
25																
26																
27																
28																
29																
30																

## **Nebraska Community Housing Study Lite Toolkit - Acknowledgements**

March 2018

A collaborative, cooperative workgroup consisting of community development professionals dedicated to the advancement of housing in communities of all sizes created the Nebraska Community Housing Study Lite Toolkit. This took several months to complete allowing for thoughtful consideration of a proper balance between richness of information and ease of use. During this time, a few workgroup members changed places of employment or daily work focus. Other members joined the effort mid-development as their work brought them closer to our purpose. These changes added value and did not deter from the valuable participation and contributions from these individuals, for which all workgroup members are grateful.

This workgroup of community development professionals represented a portion of an informal, action-oriented group effort dubbed “Joint Housing Economic Development Initiative (JHEDI)”. JHEDI has a strategic focus to help communities provide workforce families with the housing they want at prices they can afford.

Another promising result of JHEDI is an emerging partnership with the vision to provide ongoing assistance to Nebraska’s rural communities seeking solutions to housing needs - HomeNE. It is with pleasure that the JHEDI Housing Study Lite workgroup “hands off” the important work to HomeNE of modifying and improving this Housing Study Lite Toolkit as lessons are learned. This will allow the Housing Study Lite Tool Kit to continuously serve as a relevant, useful resource for years to come.

### **Housing Study Lite Workgroup**

- Matthew Cavanaugh, Nebraska Housing Developers Association
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- Tina Engelbart, Northeast Nebraska Economic Development District
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