CITY OF NORFOLK & MADISON COUNTY, NEBRASKA

Housing Study & Affordable Housing Strategies- 2031.

PREPARED FOR:

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SECTION 1

RESEARCH APPROACH & STUDY OBJECTIVES.

SECTION 1
RESEARCH APPROACH & STUDY OBJECTIVES.

INTRODUCTION.

The following **Housing Study** provides statistical data identifying past, present and projected demographics, local housing needs/demand and specific housing initiatives for the promotion and development of affordable housing strategies in **Madison County, Nebraska, including each Community and rural County (referred to as the "Balance of County")** for all population and income sectors. **Emphasis is placed on both housing demand and needs in the City of Norfolk, Nebraska.** The **Housing Study** serves as an update to both the 2020 Madison County & Communities, Nebraska County-Wide Housing Study and the 2021 Norfolk Community Housing Study. The **Norfolk Housing Agency (NHA)** and **Hanna:Keelan Associates,** a Nebraska based community planning and research consulting firm, were responsible for public surveying and data collection activities.

RESEARCH APPROACH.

The City of Norfolk and **Madison County, Nebraska Housing Study & Affordable Housing Strategies** is comprised of information obtained from both public and private sources. All 2000, 2010 and 2020 demographic, economic and housing data for the Community were derived from the U.S. Census and the 2019-2023 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources. **A five-year projection of affordable housing "target" demand is included in this Plan.**

To facilitate effective planning and implementation activities, housing demand projections were developed for a five year period. The implementation period for this Housing Study will be February, 2026, to February, 2031.

This **Housing Study** included both **quantitative and qualitative research activities.** The **qualitative activities** included a **comprehensive citizen participation program** consisting of four individual Surveys, as well as meetings with a locally-organized **"Housing Steering Committee,"** all in an effort to understand the housing issues and needs of Madison County residents. **Quantitative research activities** included the gathering of multiple sets of statistical and field data for the County and each Community.

The collection and analysis of this data allowed for the projection of County and Community population and household bases, income capacity and housing profile and demand. Additionally, the preparation of a **"Five-Year Affordable Housing Action Plan"** will allow for NHA, local municipalities and professional housing developers to analyze and consider the development of **housing projects that are a best "fit" for the local population.** Local, State and Federal housing program funding sources and partners are also highlighted in an effort to document available monies for new housing development projects.

STUDY OBJECTIVES.

"The purpose of the City of Norfolk & Madison County Housing Study is to establish a 'housing vision' and provide a 'vehicle to implement' housing development programs with appropriate public and private funding sources for Madison County, Nebraska, including each Community and the "Balance of County". This will ensure that proper guidance is observed in the development of various affordable housing types for persons and families of all income sectors."

The **Objectives** of this **County-Wide Housing Study** include:

(1) **analyze past and present housing trends** throughout Madison County, with emphasis on determining the five-year demand for affordable housing for specific population groups, income sectors and price points (products);

(2) **provide a process** for **educating and energizing the leadership** of Madison County Communities to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;

(3) **identify program-specific housing development and preservation initiatives and affordable housing programs to address the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs by introducing new and innovative housing development options** that are a best **"fit"** for local residents, to address both **immediate** and **long-term housing needs, with Place-Based Development Components;**

(4) **match housing development efforts with jobs** created via public commercial and industrial development efforts;

(5) identify **local, State and Federal funding sources** with the potential to financially support affordable housing development in the City of Norfolk and Madison County, Nebraska.

This **Housing Study** is prepared in a manner that thoroughly addresses all of the preceding **Objectives.** Public opinion, population and economic trends and projections and future housing needs are detailed in the following **Sections** of this **Plan:**

- **Citizen Participation Program.**
- **Madison County/Community Statistical Profile.**
- **Housing Unit "Target" Demand & Needs Analysis.**
- **Housing Development & Preservation Initiatives & Action Plan.**
- **Housing Development & Funding Partners.**

This **Housing Study** should be utilized by NHA, all local City/Village staff and elected leadership, Community and County Planning Commissions, local Foundations, Chambers of Commerce, Public School Districts, Northeast Nebraska Economic Development District, Northeast Nebraska Community Action Partnership and other important for-profit and non-profit groups and organizations. This **Study** will also make the use of housing funds more effective and encourage investors to make better informed decisions that target County and Community needs and desires for new housing types.

SECTION 2

CITIZEN PARTICIPATION, STATISTICAL PROFILE & HOUSING UNIT TARGET DEMAND ANALYSIS.

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CITIZEN PARTICIPATION, STATISTICAL PROFILE & HOUSING UNIT TARGET DEMAND ANALYSIS.

INTRODUCTION.

The **City of Norfolk & Madison County, Nebraska Housing Study** included both qualitative and quantitative research activities. Discussed in this **Section** is the comprehensive **citizen participation program** that was implemented to gather the opinions of the local citizenry, as well as local major employers and professional housing providers regarding local housing issues, needs and opportunities. ***Planning for the County and each Community's future, as it relates to affordable housing for all income sectors, is most effective when it includes opinions from as many citizens as possible.***

MADISON COUNTY HOUSING SURVEY.

As part of a qualitative research approach, the residents of **Madison County** participated in a Housing Survey. **A total of 351 participants submitted a Survey. Appendix I** contains the statistical results of the Survey. The following summarizes the Survey results:

- A majority of participants resided in the City of Norfolk.
- The "35-44" and "45-54" age cohorts represented the largest number of Survey participants, County-wide.
- The majority of participants identified a total household income less than $149,000.
- A total of 99 participants, or 28 percent of participants, identified not being satisfied with their current housing situation. A large portion of comments regarding dissatisfaction included residing in a housing unit that was either too expensive to afford, too small to support their family, was in need of moderate- to substantial rehabilitation or that the participant has a desire to reside elsewhere outside of their Community/Madison County.

- Barriers or issues with obtaining affordable rental housing in Madison County included a lack of available, decent and affordable rental units (including handicap accessible housing), cost of rent and utilities and the age and condition of rental housing. For owner housing, barriers included a lack of sufficient homes for sale, housing purchase prices/associated costs with homeownership, cost of homeowners insurance and the condition of existing single family housing units.

- A majority of participants identified housing priced between $100,000 and $300,000 as being affordable for their families. Rental rates less than $800 were identified as most affordable by participants who are currently renting.

- A total of 174 participants are planning to change their current housing situation in the next five years. Reasons include a desire to live closer to their place of employment, larger housing for growing families, more affordable housing choices and a desire to either increase or downsize from their current housing situation, including the desire for independent senior living housing/facilities.

- When asked which housing types were most greatly needed in **Madison County**, Survey respondents identified single family housing, general rental housing, rehabilitation of both owner and rental-occupied housing and entry-level housing.

- Participants identified strong support for utilizing local, State and Federal dollars for housing rehabilitation programs, the purchase of dilapidated housing for demolition to make lots available for new development, purchase/rehab/resale and/or re-rent housing programs, and down payment assistance for first-time homebuyers.

- A total of 73 percent of participants support a Community or County-wide "land bank" program to purchase undeveloped and/or dilapidated properties for cleanup, resale and potential new development.

- Senior citizen participants identified a desire for single family housing and independent senior living housing in Madison County.

WORKFORCE HOUSING NEEDS SURVEY.

The Norfolk Housing Agency, in cooperation with several employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. **Survey** participants were asked to provide information on such subjects as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey.** The complete **Survey** results are available in **Appendix I.**

- Most respondents could afford a home priced between $100,000 and $300,000. A majority of renters looking to upgrade to a more suitable rental housing unit could afford a monthly rent less than $1,250.

- **Housing choices, Restaurants, Child Care and Leisure & Recreation activities were identified as amenities that would make Madison County a more attractive place to live.**

- Similar to the County-Wide Housing Survey, barriers or issues with obtaining affordable rental housing in Madison County included a lack of available, decent and affordable rental units (including handicap accessible housing), cost of rent and the age and condition of rental housing. For owner housing, barriers included a lack of sufficient homes for sale, housing purchase prices/associated costs with homeownership and the condition of existing single family housing units.

HOUSING STAKEHOLDER SURVEY.

Selected local housing stakeholders, including professional housing providers, participated in a **Housing Stakeholder Survey** to provide information regarding housing issues and needs in **Madison County**. A total of seven housing providers in the County participated in the Survey. The following summarizes responses to the Survey. Complete results are available in **Appendix I** of this **Housing Study.**

- Six total businesses/employers submitted a Survey.
- None of the six businesses/employers participating identified having a housing incentive program for prospective employees.
- One of the six businesses/employers expressed possible interest in working with local housing stakeholders to provide housing incentives for prospective employees.
- Housing needs among employees: single family and general rental housing.
- Lack of available homes for own/rent and the cost of available housing were detriments to hiring and retaining employees.

EMPLOYER HOUSING ASSISTANCE SURVEY.

A total of eight representatives of major employers throughout **Madison County** participated in an **"Employer Housing Assistance Survey**" to determine the current involvement of **Madison County**'s major employers in the provision of workforce housing and financial assistance to obtain housing throughout the County. The following summarizes responses to the Survey. Complete results are available in **Appendix I** of this **Housing Study.**

- Six total stakeholders submitted a Survey. Participating stakeholders included, but were not limited to Norfolk Housing Agency, property managers, special needs housing professionals and Regional 4 Behavioral Health System.
- Families experiencing homelessness or near-homelessness and senior populations were documented to be the population sector in most need of housing in Madison County.
- Low-income transitional housing, Single family homes and senior housing were documented to be a significant need in Madisone County.
- Identified housing issues include quality of housing/rental construction and a lack of available units on the market, especially for low- to moderate income families and special needs populations.

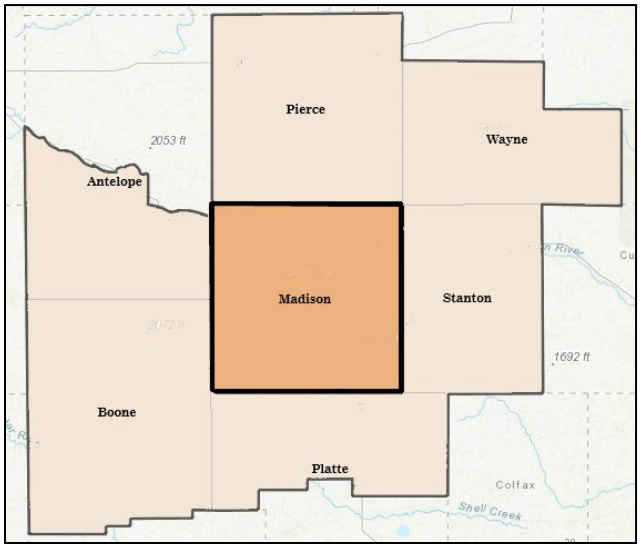
STATISTICAL PROFILE.

Population, income and economic trends in **Madison County,** including each Community and the rural county (identified as the "Balance of County"), serve as valuable indicators of future development needs and patterns and provide a basis for the realistic projection of the future population. The population trends and projections for the years 2000 through 2031 were studied and forecasted, utilizing a process of both trend analysis and U.S. Census population estimates. The quantity and location of social and economic features play an important role in shaping the details of various development plans to meet each Community's needs. A complete **"Table Profile"** is included in **"Appendix II"** of this **Housing Study.**

HOUSING MARKET AREA

The Housing Market Area **(HMA)** for Madison County is divided into two geographic areas: a **Primary** and a **Secondary HMA.** The **Primary HMA** (orange) includes the entire County and each Community. The **Secondary HMA** (light orange) was determined by 2020 Census Tract boundaries and proximity to other large centers of population. This Secondary HMA includes the entire Norfolk Micropolitan Statistical Area (Madison, Pierce and Stanton Counties), Wayne and Boone Counties, and portions of Antelope County, including the City of Neligh, and Platte County, including the Communities of Humphrey and Lindsay.

The **Secondary Market Area** provides additional support to the Madison County Housing Market Area, as well as increased economic development opportunities and support. Madison County housing stakeholders, funders, economic and community development entities and other interested parties should strive to attract residents from the Secondary Area through the provision of a variety of housing types, both owner and renter, at various price ranges, for all income levels and age groups.



POPULATION PROFILE.

- The 2000, 2010 and 2020 Decennial Censuses recorded an overall increase in population for **Madison County**, from 35,226, in 2000, to 35,585 in 2020; total growth of 1 percent. A population decline was recorded by the 2010 Census, identifying a population of 34,876. The current (2026) estimated population for **Madison County** is 35,653.

  Much of this population growth has occurred in the City of Norfolk with the City of Tilden also experiencing a population increase. Additionally, the City of Norfolk has been active in the annexation of rural residential subdivisions from the Balance of County, which attributes to the large population fluctuations in both Norfolk and the Balance of County. The remaining Communities have experienced stable, slightly declining populations since the 2000 Census.

- By 2031, the population of **Madison County** is projected to increase by an estimated 0.4 percent, or from 35,653 to 35,806. The Communities of Norfolk and Tilden are projected to continue increasing in population, influenced by continued efforts to construct new housing, both owner and rental.
- A **"County-Wide Growth Initiative" (CGI)** scenario highlights a more aggressive housing development and employer securement initiative in the County, including the creation of an estimated 275 full-time employment positions and securing up to 10 percent of current employees who commute into the County for employment but live elsewhere by 2031. This would result in a County-wide population increase of 391 new persons for a 2031 population of 36,044. Each Community and the Balance of County would experience continued stable or increasing populations as a result of the CGI population scenario.

- Currently, **Madison County** has an estimated median age of 37.6 years, a slight increase from the 2020 estimated median age of 37.4 years. Median age in the County is projected to increase to 38 years by 2031. The City of Norfolk, experiencing a median age of 37.4 years, is projected to also experience an increase in median age to 38.1 years by 2031.

- Both County-wide and in Norfolk, the "19 and Under" and "35 to 54" age cohorts were the largest population cohorts as per the 2010 and 2020 Censuses and remain the largest in the County, today. This trend is projected to continue through 2031.

- Both County-wide and in Norfolk, the age cohorts 55+ years are projected to increase in population by 2029, with the "55-64" age group projected to experience the largest population increase. This can be attributed to a large portion of the "Baby Boomer" generation reaching peak retirement age while aging in place in their respective Community. **It is important that a range of elderly services, amenities and appropriate housing be made available throughout the County to encourage senior/elderly populations to remain in their respective housing situations and, ultimately, remain a resident of the County.**

INCOME PROFILE.

- Median income in **Madison County,** as per the 2019-2023 American Community Survey, is estimated to be $74,985. The median income for all households in **Madison County**, in 2026, increased to an estimated $78,652, with an estimated 30.4 percent of all households having incomes at or above $100,000. By 2031, median income in the County is projected to increase an estimated 4.3 percent, to $82,004.

- In 2026, an estimated 3,104 owner and renter households in **Madison County**, or 21.7 percent of all households, are cost burdened or are experiencing housing problems. An estimated 2,327 of these households reside in the City of Norfolk. A cost burdened household is one spending 31%+ of monthly household income on housing costs such as rent/mortgage payments, utilities, general maintenance and upkeep. Housing problems include households residing in units with incomplete plumbing and/or kitchen facilities or experiencing overcrowding conditions (1.01 persons per room per unit).

ECONOMIC PROFILE.

- Between 2015 and 2025, the unemployment rate in **Madison County** ranged from a high of 3.9 percent to a low of 1.7 percent. The total number of employed persons has remained stable during this time period, with an estimated 18,692 persons employed in the County. By 2031, an estimated 19,141 persons will be employed in the County, with an estimated unemployment rate close to 2.3 percent.

- The U.S. Census Center for Economic Studies estimates that, in 2022, a total of 18,355 employed persons resided in Madison County. Nearly 63 percent of those employees both lived and worked in Madison County. A total of 13,687 employees resided in Norfolk in 2022, with an estimated 52 percent leaving the Community for employment. An additional 8,005 employees commute to Norfolk for employment.

HOUSING PROFILE.

- Currently, the County consists of an estimated 14,324 households, including 9,422 owner and 4,902 renter households. This also includes 6,512 owner and 4,342 renter households in the City of Norfolk. By 2031, both owner and renter households are expected to increase in both Madison County and Norfolk.

- **Currently, Madison County contains an estimated 16,077 housing units, consisting of approximately 10,822 owner and 5,255 rental units.** Of these 16,077 units, approximately 1,753 are vacant, resulting in an overall, estimated housing vacancy rate of 10.9 percent. An **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for year-round rent or purchase, meeting current housing code and having modern amenities. **An AHVR of 7 percent is the minimum rate recommended for Madison County, to have sufficient housing available for new and existing residents. The overall, estimated AHVR for Madison County is 3 percent.**

- The City of Norfolk, in 2026, is experiencing an estimated housing vacancy rate of 8 percent, consisting of 944 total vacant housing units. The AHVR in Norfolk estimates a vacancy rate of only 2.4 percent. While a significant amount of housing development/construction has occurred in the Community, many are not for sale or rent for an extended period of time.

- Median housing value, as per the 2023 American Community Survey, was an estimated $196,000. The current estimated median housing value in **Madison County** is $219,300. This value is projected to increase by 24.7 percent by 2031 to an estimated $273,600. This projected increase is largely influenced by the construction of large single family homes in the Balance of County and in Norfolk.

  The City of Norfolk current estimated median housing value is an estimated $236,200. This value is projected to increase by 17.7 percent by 2031 to an estimated $278,100.

- The 2023 American Community Survey estimated the **Madison County** median gross rent at $851. The current gross rent in **Madison County** is an estimated $923. This is projected to increase by 18 percent by 2031 to an estimated $1,089. In Norfolk, the current median rent of $931 is projected to increase an estimated 25.2 percent to $1,166 by 2031.

- **The Norfolk Housing Agency currently maintains a Section 8 Voucher wait list of 130 prospective tenants, while each of their managed rental housing programs has a wait list close to or surpassing 100 tenants.**

HOUSING UNIT TARGET DEMAND ANALYSIS.

Local leadership and local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing in Madison County. **To effectively determine housing unit demand for the County, a comprehensive list of individual demand components were reviewed. These include:**

(1) housing demand based upon expected **new population/ households,** during the next five years, including new housing construction and annexation of residential properties;

(2) need for affordable housing units for persons/families considered to be **"cost burdened;"**

(3) replacement of occupied housing in a **"deteriorated to dilapidated" condition;**

(4) **address the owner and rental housing "vacancy deficiency" in the Communities of Madison County;**

(5) **development of affordable housing to secure current commuter workforce population;**

(6) determination of the local **"pent-up" housing demand** for existing residents, or those current residents of the County and each Community needing and/or wanting to secure a different and/or affordable housing type during the next five years;

(7) **targeted special populations,** including persons and/or households with family members having special needs, or a specific dwelling type and associated management program that fits the needs of citizens with (typically) physical or cognitive challenges. This would include other populations, such as Veterans;

(8) **seasonal housing,** providing seasonal housing for visitors and part-time residents; **and**

(9) **determination of local housing development capacity in Madison County, during the next five years.**

- The total estimated **Housing Unit "Target" Demand** for **Madison County,** from 2026 to 2031, includes an estimated **743 housing units,** based on the **"Medium" 2031 population projections,** including **461 owner** and **282 rental housing units,** requiring an estimated budget of **$255 Million. The 2031 County-wide Growth Initiative (CGI) population projection estimates a target demand for 819 total housing units, including 503 owner and 316 rental units at an estimated cost of $280 Million.**

  The following identifies housing target demand for the Communities of Madison and Norfolk:

	Owner Units		Rental Units		Total Units		Budget (Millions)	
	Med.	CGI	Med.	CGI	Med.	CGI	Med.	CGI
Madison:	18	20	16	18	34	38	$10.9	$12.1
Norfolk:	363	387	242	270	605	657	$202.5	$217.8

- County-wide, an estimated **15 to 20 percent** of the total housing unit target demand, for 2031, should focus on **purchase-rehab-resale and/or re-rent housing activities.** For the Communities of Madison and Norfolk, this would equal an estimated 10 to 15 percent. This involves local public and private entities purchasing existing housing that is in a deteriorating or dilapidated condition, utilizing local resources to rehabilitate the housing unit up to local development standards and codes and, finally, placing the rehabilitated unit on the market to be purchased or rented.

- **By 2031, an estimated 2,105 income eligible households at 60 percent AMI or less in Madison County (947 elderly and 1,158 non-elderly) would be income eligible for an LIHTC program. This includes an estimated 1,878 income eligible households in Norfolk (845 elderly and 1,033 non-elderly). The eligible households would include 1,159 cost burdened households in Norfolk and 1,306 households County-Wide.**

  Utilizing a 35 percent "probable unit demand," by 2031, Madison County and the Community of Norfolk could support up to 196 and 174 units, respectively, for eligible households with incomes at or below 60 percent AMI and experiencing a cost burden situation.

  Appendix II highlights a similar scenario for households at 80 percent AMI or less in Madison County and Norfolk, utilizing a 15 percent probable unit demand.

- Based upon both Medium and CGI population projections, the construction of workforce housing in Madison and Norfolk should include up to **10 to 12 owner** and **10 to 11 rental housing units in Madison** and **18 to 20 owner and 16 to 18 rental housing units in Norfolk.** Price products for workforce housing in the two Communities should include a range between **$270K to $435K** for **owner housing units** and a **monthly rent** between **$950 and $1,035 in Madison.** For Norfolk, workforce housing costs should range between **$195K to $455K** for **owner housing units** and a **monthly rent** between **$675 and $1,150.**

- The total **Housing Unit "Target" Demand** for the two Communities will require an estimated **28 to 30.5 acres of land in Madison and 524 to 565 acres in Norfolk.** The designation of future residential land sites should be documented in each Community's Comprehensive Plan (Future Land Use Plans).

Housing Rehabilitation/Demolition Demand.

- Up to **150 housing units** by 2031 could be targeted for **moderate rehabilitation** in Madison County, at an estimated cost of $6.75 Million. This includes an estimated 38 units in Madison and 70 in Norfolk to be targeted for moderate rehabilitation.

- An additional **60 units,** County-wide, including 15 in Madison and 28 in Norfolk, could be targeted for **substantial rehabilitation,** including structural components. Respectively, this would equal an estimated cost of $3.3 Million ($0.82 Million in Madison and $1.5 Million in Norfolk).

- Up to **65 housing units** in the County should be targeted for **demolition** by 2031 and replaced due to dilapidated conditions and the structure not being cost effective to rehabilitate. This includes 27 units in Madison and 20 units in Norfolk.

Housing rehabilitation efforts in Madison County could create housing opportunities at a more affordable cost, with minimal risk to both developers and prospective property owners.

SECTION 3

HOUSING DEVELOPMENT & PRESERVATION INITIATIVES/ ACTION PLAN.

SECTION 3
HOUSING DEVELOPMENT & PRESERVATION INTITIATIVES/ ACTION PLAN.

INTRODUCTION.

The following **Housing Development & Preservation Initiatives,** for the City of Norfolk and the Communities and rural areas of **Madison County, Nebraska**, address local housing opportunities and needs and define the necessary housing activities for the successful implementation of selected both market rate and affordable housing programs or projects. These **Initiatives** are needed for the implementation of specific, both new housing development and existing housing preservation programs and are the product of both **qualitative and quantitative research activities** performed on the local level.

A **qualitative research** process provided important information for the formation of these **Housing Development & Preservation Initiatives.** A citizen participation and public input process included meetings with a local **Housing Steering Committee**, comprised of **Madison County** Housing Development Corporation members, elected leadership and pertinent, local housing stakeholders, both public and private, and the implementation of a **Madison County "Housing Opinion Survey"** for the general population, a **"Workforce Housing Needs Survey"** for employees of major employers, a **"Housing Stakeholder Survey"** for local, specialized housing providers and an **"Employer's Housing Assistance Survey"** for Executives/CEOs of major employers.

Quantitative research included the analysis and projection of pertinent population, income, economic and housing data from local, State and National sources, all in an effort to understand past and present statistical trends and the projected **Housing Unit "Target" Demand** for the individuals and families of **Madison County**, including each incorporated Community and the rural "Balance of County".

The combined qualitative and quantitative research efforts allowed the Consultant, Planning Commission and the Planning Steering Committee to prepare an "Affordable Housing Action Plan" that both identifies housing development projects and costs that are a "fit" for the local market.

Section 3:
Housing Development & Preservation Initiatives/Action Plan.

Local leadership, housing stakeholders and Governmental entities have implemented a variety of housing initiatives that have been a significant benefit to the housing development in **Madison County**. Much of this new housing was driven by new and expanded economic development activities and the progressive nature of operation among local housing developers and development organizations. It is recommended that all local, State and Federal housing development, rehabilitation, preservation and funding entities continue to provide housing choice and opportunity for both existing and prospective citizens of **Madison County.**

Housing Development & Preservation Initiatives address the important components of housing program implementation. The following identifies three primary categories in addressing housing issues in Madison County.

1. **Housing Coordination, Partnerships & Education.**
   - **Housing Development Partnerships.**

2. **Housing Development, Rehabilitation & Preservation.**
   - **Housing Unit Target Demand & Budget.**
   - **Residential Land Requirements.**
   - **Zoning Regulations for the Development of Innovative/Alternative/Reform Considerations.**
   - **Workforce Housing Demand.**
   - **Housing Rehabilitation & Preservation.**
   - **Elderly/Senior Affordable Housing.**
   - **Special Needs Housing.**
   - **Emergency Housing & Natural Disaster Preparedness.**
   - **Housing & Alternative Energy.**
   - **Impediments to Fair Housing Choice.**

3. **Housing Study Implementation & Review.**
   - **Financing Activities for Housing Development in Madison County.**
   - **Housing Study Maintenance/Review.**

HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.

1. HOUSING COORDINATION, PARTNERSHIPS & EDUCATION.

Housing Development Partnerships.

Maintaining both public and private **Housing Development & Preservation Partnerships (HDPPs)** in **Madison County** will be key to the successful production and improvement of the local housing stock and maximizing the opportunity to develop affordable housing for all price points for families and households at all income levels. Partnerships between **Norfolk Housing Agency (NHA), with Norfolk Economic Development (NED)**, **Northeast Nebraska Economic Development District (NENEDD), NeighborWorks Northeast Nebraska (NWNEN), Northeast Nebraska Community Action Partnership (NENCAP), Northeast Nebraska Area Agency on Aging (NENAAA), Northeast Nebraska Regional Land Bank (NENRLB), Region 4 Behavioral Health, Norfolk Area Habitat for Humanity, local Chambers of Commerce, housing developers, general contractors, major employers** and other local housing-related organizations and stakeholders will expand the capacity and ability to create housing in **Madison County**. This process should be continued and refined to produce additional partners, such as major employers and foundations, to maximize the potential for both building new housing and preserving the existing housing stock throughout the County and each Community**.**

- Train selected **HDPPs** to serve as local **"housing advocates"** in meeting the local housing needs and, specially, serve as caseworkers for individuals and families unable to have the either the income and/or knowledge to help themselves in securing safe, affordable housing.

2. HOUSING DEVELOPMENT, REHABILITATION & PRESERVATION.

Future affordable housing development in **Madison County** will need to be directed at meeting the housing needs and wants of all household and income sectors, including families, the elderly or retiree, the local workforce, minority groups and populations with special needs, from the very-low to the upper income family. Such an effort will require housing programs to be planned and implemented for new construction, housing rehabilitation and the preservation and/or replacement of housing for families residing in substandard/dilapidated housing.

Future affordable housing development efforts should serve to address health, safety and social issues, as well as provide economic development opportunities. It should be the right of all persons and families in **Madison County** to live in safe, decent and affordable housing. The results of new housing developments and the moderate- to substantial rehabilitation of existing housing will elevate the quality of life in the County and each Community.

Housing Unit "Target" Demand & Budget.

- **Section 2** of this **Housing Study** identifies an estimated County-wide **Housing Unit "Target" Demand** between **743 and 819 housing units,** based on the 2029 medium and Community Growth Initiative (CGI) population projections, including **461 to 503 owner** and **282 to 316 rental housing units,** requiring an estimated budget of an estimated **$255 to $280 Million.** "Target" Demand information for the Cities of Madison and Norfolk are also included in **Section 2** of this **Housing Study.**

- This also includes an estimated **312 to 343 units** should be developed to support the local **Workforce Housing Unit Demand.** This includes an estimated **154 to 166 owner** and **158 to 177 rental housing units.**

Residential Land Requirements.

- New residential developments in the Communities of **Madison County** should be located in areas designated for growth in each Community's respective Comprehensive Plan.

- Support and promote the operations of, and development on properties owned and maintained through the **Northeast Nebraska Regional Land Bank.** These properties consist of vacated, developable land for future residential development, including infill lot developments.

- Consider the establishment of local or a **County-wide vacant property registry program,** upon the approval and signing into law, the ***Vacant Property Registration Act (Nebraska LB256).*** As stated in **LB256,** the Vacant Property Registration Act "allows a municipality to discourage property vacancy, maintain unoccupied buildings, provide a data base of vacant properties and their owners, and assess fees for the increased public costs associated with vacant properties."

Consideration of Zoning Reform-Housing.

The Communities of **Madison County** should review and consider, if deemed appropriate, the adoption of **Zoning Reforms,** currently being studied and adopted by American cities, in an effort to enhance and maximize the economics of housing developments, while producing additional housing units. The following summarizes the various Zoning Reforms being considered, all of which would require the official adoption of local policy to implement such.

- **Eliminating Single Family Housing, only, Zoning Districts,** to allow for properly planned duplex and triplex housing developments, within traditional Single Family Zoning Districts, to maximize the use of vacant residential sites or development of a larger parcel of land.

- **Addressing the "missing middle" housing issue,** by allowing Communities to reduce minimum lot sizes in selected areas, primarily, with vacant lots, to maximize, or increase the number of units per acre when developing infill housing.

- **Allowing ADUs,** whereby a Community allows homeowners to add an accessory dwelling unit in their backyard or in their unused garage, attic or basement.

- **Zoning for Adaptive Use.** Allowing existing commercial building rehabilitation activities to include adaptive use concepts, such as housing on above ground floor commercial and/or office space use. Includes encouraging "live/work" situations for local business owners and/or incubator businesses.

- **Single Room Occupancy (SRO) Housing,** typically developed as expanded dormitory-style housing, consisting of six, eight or more units per building. SRO housing is a suitable housing type for young professionals entering the workforce, as well as families in transitional housing.

- **"Work/Live" Residential Campus,"** consisting of workforce housing, of varied types and price points developed in close proximity to one or several major employers in a "walkable" campus setting.

Workforce Housing Demand.

- **Madison County Communities** should consider partnering with NENEDD in applying for available monies from the Nebraska Department of Economic Development's Rural Workforce Housing Fund.

- The successful implementation of workforce housing will depend on the creation of specific **HDPPs** to address specific work sectors. The involvement of **major employers as a participant in HDPPs** will be crucial in the successful implementation of various workforce housing programs. Participating major employers can consider the implementation of housing incentive programs for employees including down payment and relocation assistance and the construction of company-owned housing units to serve as "temporary housing" until employees are able to secure permanent residency in the County.

Housing Rehabilitation & Preservation.

- Identify housing units in each Community in need of **moderate rehabilitation.** This includes homes needing "cosmetic" and minor "structural" improvements such as new siding, windows, paint, roof surface, doors, etc.

- Identify housing units in need of **substantial rehabilitation** throughout **Madison County**. This includes homes needing the improvements identified above,but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/ structural repairs and plumbing/electrical upgrades.

- **An estimated 210 housing units, County-wide, should be targeted for moderate- to substantial rehabilitation by 2031.**

- Identify a total of **65 housing units,** as detailed in **Section 2,** that should be **demolished and replaced** in **Madison County**. Housing not cost effective

for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.

- Continue to implement **historic preservation initiatives**. Several buildings throughout **Madison County,** including single family housing structures, as well as commercial and other structures that could potentially support multiple families were surveyed to determine historical significance to their respective Community and Balance of County.

Elderly/Senior Affordable Housing.

- Continue to implement **Continuum of (Housing) Residential Care Programs,** directed at persons and families 55+ years of age in **Madison County** to address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Partnerships should be created with the local senior/retirement Community including assisted living and senior independent living facilities.

- Local elderly housing providers should collaborate to address all facets of elderly housing and supportive service needs in **Madison County**, including the increasing need for in-home services, memory care, maintenance and repair of homes occupied by elderly households in each Community and additional affordable housing, both owner and rental, for elderly persons with and without supportive service needs.

- Continue to support programs and services regarding the benefits of safe and affordable senior housing. Promote programs and services designed to enhance emotional, physical and cognitive well-being, along with the benefits of recreation and leisure opportunities.

Special Needs Housing.

- Address the **housing needs of persons with a disability(ies)** in **Madison County,** by planning and implementing fully accessible housing, both for rent and for sale. Successful programs should include transitional housing and group homes that encourage resident safety and/or handicap accessibility. Include supportive services where necessary. It is recommended that, at a minimum, 10 percent of new housing added to the housing stock should be fully accessible for persons with a physical and/or sensory disability.

Emergency Housing & Natural Disaster Preparedness.

- NHA, in partnership with local disaster recovery organizations, should prepare an **emergency housing "plan of action"** in an effort to assist **Madison County** in providing temporary, short-term shelter to those affected by natural disaster, including post-disaster housing repair, reconstruction and/or household relocation plans.

  Local, State, Federal "disaster housing partners" will play a critical role in ensuring the provision of housing for persons and families affected by a catastrophic natural disaster. Partners should include local governments, the Madison County Emergency Management Agency, Madison County Health Department, Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Nebraska Emergency Management Agency, Federal Emergency Management Agency and U.S. Department of Housing and Urban Development.

- Encourage local landlords to allow persons and families displaced by natural disaster to temporarily reside in vacant, non-occupied housing units.

- When appropriate, review and revise comprehensive planning, land use, zoning and subdivision regulation documents as a means of limiting or eliminating housing development in areas where a natural disaster, such as flooding, could frequently occur. Floodplain/Floodway and Conservation zoning overlay districts are currently implemented throughout **Madison County** to protect the health, safety and well-being of all County residents.

Housing & Alternative Energy.

- Encourage housing developers in **Madison County** to take advantage of **"tools of alternative energy implementation,"** such as personal wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.

- **Continue to utilize local Zoning Regulations and Building Codes** to control the placement and operation of alternative energy systems. Local Zoning Regulations should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.

- Promote the development of vocational **education opportunities** at local **Public School Districts** to educate the future workforce in alternative energy design, fabrication of equipment and maintenance.

- Promote the **rehabilitation of residential buildings throughout Madison County** utilizing weatherization methods and energy efficient or **"green building" materials** in conformance to the **"LEED" Certified Building techniques.**

- **Expand awareness of available incentives** that could assist in replacing old lighting fixtures, or heating and cooling systems in housing units with new energy efficient systems that reduce consumption and energy costs.

Impediments to Fair Housing Choice.

- The **Communities of Madison County** should strive to eliminate **all barriers and impediments to fair housing choice.** Both public and private sectors of each Community should play a role in this process, including local government, schools, churches, Housing Authorities and the private sector.

- Address the **primary impediments to fair housing choice** throughout the County and each Community. Respondents to both the **Housing Survey** and **Workforce Housing Needs Survey** identified impediments including purchase and rental prices, condition/age of existing housing units and a lack of sufficient homes for sale/units for rent.

- The **Communities of Madison County** should utilize existing **Fair Housing Policies** and **Property Maintenance Codes** to ensure all current and future residents of the Communities do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.

3: HOUSING STUDY IMPLEMENTATION & REVIEW.

This **Housing Study** contains a variety of qualitative and quantitative information from local, State and Federal data sources and Survey implementation process. Documented statistics and citizen input provide a clear and concise understanding of local housing needs that will assist local governments and organizations (public, private and non-profit) in creating and maintaining a resilient, sustainable County.

Financing Activities for Housing Development.

- Housing developers doing business in **Madison County** should consider both public and private funding sources when constructing new or improving the local housing stock and, thus, be encouraged to pursue securing any and all available tools of financing assistance to do so. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Midwest Housing Development Fund, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs.

- First and foremost, **HDPPs** in **Madison County** are encouraged to **establish or expand existing local, housing-related Foundations** for the purpose of financing housing development activities. Program concepts could include the following:

  - ✓ Investment funding for individual **owner and rental housing rehabilitation programs.**

  - ✓ Development of **community purchase-rehab-resale and re-rent programs.** Vacated housing on the real estate market in need of rehabilitation could be purchased by **HDPPs** or a local economic development entity, for the purpose of being rehabilitated into a viable, livable housing unit for persons and families generally of moderate income. The house is then put back on the market for sale by a local realtor or other housing-related agency.

  - ✓ **Gap financing and/or developer incentives** for the construction of new, affordable housing units.

- ✓ **Down payment and closing cost assistance** via low- or no-interest loans for persons and families purchasing a home in **Madison County**. Housing purchase price maximums and household income thresholds can be determined by **HDPPs.**

- ✓ First or second mortgage assistance for prospective or current homeowners, including reduced rate or deferred payment loans.

- The utilization of **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase, preparation and public facility/utility requirements.

- Establish an **affordable housing fund** with **TIF surplus** provided by new commercial and industrial projects, to serve as gap financing for selected housing projects.

Housing Study Maintenance/Review.

- This **Housing Study** should be reviewed annually by local housing providers and partnerships, including NHA, each Community's Village Board or City Council, local Chambers of Commerce, Housing Authorities, local business leadership and school systems, local Foundations and other important for-profit and non-profit groups and organizations and local housing stakeholders.

- **Engaging local organizations and housing stakeholders** in the planning and implementation of new housing programs will make the use of housing funds more effective and encourage investors to make better informed decisions that target each Community's needs and desires for new and improved housing types. All of this will result in stability and growth for each Community**.**

- Establish an **annual review process of local Comprehensive Planning** and associated **Zoning and Subdivision Regulation documents.** Local Planning Commissions, Village Boards, City Councils and community and economic development groups should all be involved in this review. This will ensure a consistent vision for County-wide economic growth and development.

HOUSING ACTION PLAN – MADISON COUNTY, NEBRASKA

FAMILY (SINGLE FAMILY, PATIO & TOWNHOME) OWNER HOUSING UNITS.
3+-bedroom units, standard amenities (Market Rate & Affordable).
294 Owner Units.
Estimated Cost: $119,430,000
Estimated Cost Subsidy: 30% or $35,829,000

FAMILY (DUPLEX, TRIPLEX & TOWNHOME) & RENTAL HOUSING UNITS.
One-, two- & three-bedroom units, standard amenities (Market Rate & Affordable).
183 Rental Units.
Estimated Cost: $33,855,000
Estimated Cost Subsidy: 45% or $15,235,000

ELDERLY (SINGLE FAMILY, PATIO & TOWNHOME) OWNER HOUSING UNITS.
2+-bedroom units, standard amenities (Market Rate & Affordable).
168 Owner Units.
Estimated Cost: $54,600,000
Estimated Cost Subsidy: 30% or $16,380,000

ELDERLY (DUPLEX, TRIPLEX & TOWNHOME) RENTAL HOUSING UNITS.
One-, two- & three-bedroom units, standard amenities (Market Rate & Affordable).
108 Rental Units.
Estimated Cost: $19,980,000
Estimated Cost Subsidy: 45% or $8,991,000

SPECIAL NEEDS HOUSING UNITS.
2+-bedroom units, standard amenities (Affordable).
20 Owner Units, 22 Rental Units.
Estimated Cost: $9,700,000
Estimated Cost Subsidy: 70% or $6,790,000

MODERATE TO SUBSTANTIAL REHABILITATION HOUSING PROGRAM.
110 Total Units.
Estimated Cost: $5,390,000
Estimated Cost Subsidy: 55% or $2,964,500

HOUSING PURCHASE/DEMOLITION/REPLACEMENT PROGRAM.
35 Total Units.
Estimated Cost: $14,385,000
Estimated Cost Subsidy: 55% or $7,912,000

Source: Hanna:Keelan Associates, 2026.

HOUSING ACTION PLAN – MADISON, NEBRASKA

FAMILY (SINGLE FAMILY, PATIO & TOWNHOME) OWNER HOUSING UNITS.
3+-bedroom units, standard amenities (Market Rate & Affordable).
12 Owner Units.
Estimated Cost: $4,740,000
Estimated Cost Subsidy: 35% or $1,659,000

FAMILY (DUPLEX, TRIPLEX & TOWNHOME) & RENTAL HOUSING UNITS.
One-, two- & three-bedroom units, standard amenities (Market Rate & Affordable).
10 Rental Units.
Estimated Cost: $1,900,000
Estimated Cost Subsidy: 45% or $760,000

ELDERLY (SINGLE FAMILY, PATIO & TOWNHOME) OWNER HOUSING UNITS.
2+-bedroom units, standard amenities (Market Rate & Affordable).
Six Owner Units.
Estimated Cost: $1,950,000
Estimated Cost Subsidy: 35% or $682,500

ELDERLY (DUPLEX, TRIPLEX & TOWNHOME) RENTAL HOUSING UNITS.
One-, two- & three-bedroom units, standard amenities (Market Rate & Affordable).
Six Rental Units.
Estimated Cost: $1,050,000
Estimated Cost Subsidy: 45% or $472,500

SPECIAL NEEDS HOUSING UNITS.
2+-bedroom units, standard amenities (Affordable).
Two Owner Units, Two Rental Units.
Estimated Cost: $940,000
Estimated Cost Subsidy: 70% or $658,000

MODERATE TO SUBSTANTIAL REHABILITATION HOUSING PROGRAM.
24 Total Units.
Estimated Cost: $1,176,000
Estimated Cost Subsidy: 55% or 646,800

HOUSING PURCHASE/DEMOLITION/REPLACEMENT PROGRAM.
12 Total Units.
Estimated Cost: $,980,000
Estimated Cost Subsidy: 55% or $2,739,000

Source: Hanna:Keelan Associates, 2026.

HOUSING ACTION PLAN – NORFOLK, NEBRASKA

FAMILY (SINGLE FAMILY, PATIO & TOWNHOME) OWNER HOUSING UNITS.
3+-bedroom units, standard amenities (Market Rate & Affordable).
230 Owner Units.
Estimated Cost: $90,850,000
Estimated Cost Subsidy: 35% or $31,797,500

FAMILY (DUPLEX, TRIPLEX & TOWNHOME) & RENTAL HOUSING UNITS.
One-, two- & three-bedroom units, standard amenities (Market Rate & Affordable).
160 Rental Units.
Estimated Cost: $30,400,000
Estimated Cost Subsidy: 45% or $13,680,000

ELDERLY (SINGLE FAMILY, PATIO & TOWNHOME) OWNER HOUSING UNITS.
2+-bedroom units, standard amenities (Market Rate & Affordable).
130 Owner Units.
Estimated Cost: $42,250,000
Estimated Cost Subsidy: 35% or $14,787,500

ELDERLY (DUPLEX, TRIPLEX & TOWNHOME) RENTAL HOUSING UNITS.
One-, two- & three-bedroom units, standard amenities (Market Rate & Affordable).
92 Rental Units.
Estimated Cost: $16,100,000
Estimated Cost Subsidy: 45% or $7,245,000

SPECIAL NEEDS HOUSING UNITS.
2+-bedroom units, standard amenities (Affordable).
12 Owner Units, 14 Rental Units.
Estimated Cost: $5,970,000
Estimated Cost Subsidy: 70% or $4,179,000

MODERATE TO SUBSTANTIAL REHABILITATION HOUSING PROGRAM.
59 Total Units.
Estimated Cost: $2,891,000
Estimated Cost Subsidy: 55% or $1,590,000

HOUSING PURCHASE/DEMOLITION/REPLACEMENT PROGRAM.
14 Total Units.
Estimated Cost: $5,810,000
Estimated Cost Subsidy: 55% or $3,195,500

Source: Hanna:Keelan Associates, 2026.

APPENDIX I

MADISON COUNTY SURVEY RESULTS.

Constant Contact Survey Results

Campaign Name: Madison County Housing Survey

Survey Starts: 888

Survey Submits: 351

Export Date: 12/18/2025 10:05 PM

MULTIPLE CHOICE

Where do you reside?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Battle Creek		13	3%
Madison		32	9%
Meadow Grove		4	1%
Newman Grove		51	14%
Norfolk		191	54%
Tilden		24	6%
Rural/Unincorporated Madison County		22	6%
Other		11	3%
	Total Responses	**348**	**100%**

MULTIPLE CHOICE

Gender

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Male		123	35%
Female		217	63%
Prefer not to answer		3	0%
	Total Responses	**343**	**100%**

MULTIPLE CHOICE

What is your current age?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
18-24		11	3%
25-34		50	14%
35-44		93	26%
45-54		68	19%
55-64		44	12%
65-74		55	15%
75-84		24	6%
85+		2	0%
	Total Responses	**347**	**100%**

MULTIPLE CHOICE

Number of persons in your household?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
1		59	17%
2		116	33%
3		47	13%
4		57	16%
5+		67	19%
	Total Responses	**346**	**100%**

MULTIPLE CHOICE

Please indicate your household income range.

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Less Than $50K		85	24%
$50K-$74K		62	18%
$75K-$99K		53	15%
$100K-$149K		71	20%
$150K-$199K		42	12%
$200K-$249K		20	5%
$250K-$299K		5	1%
$300K or More		5	1%
	Total Responses	**343**	**100%**

MULTIPLE CHOICE

Which type of housing do you currently live in?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Single Family House (Own)		226	65%
Single Family House (Rent)		31	8%
Duplex/Triplex (Own)		4	1%
Duplex/Triplex (Rent)		8	2%
Townhome (Own)		5	1%
Townhome (Rent)		2	0%
Manufactured/Mobile Home (Own)		3	0%
Manufactured/Mobile Home Rent)		2	0%
Rental Apartment (complex)		32	9%
Downtown Housing		4	1%
Senior Living Facility		2	0%
Acreage		15	4%
Farm/AG Property		7	2%
Other		6	1%

Total Responses	**347**	**100%**

MULTIPLE CHOICE

Are you satisfied with your current housing situation?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Yes		244	71%
No		99	28%
Total Responses		**343**	**100%**

OPEN QUESTION

Please explain.

Looking to move to a house with more bedrooms.
No streetlights by our home.
I have lived here over 30 years
165 Response(s)

CHECKBOXES

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

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Lack of accessible housing		59	56%
Lack of public transportation		13	12%
Lack of knowledge of fair housing rights		14	13%
Cost of rent		78	75%
Restrictive zoning/building codes		7	6%
Job status		11	10%
Slum landlords & neighbors		49	47%
Lack of availability of decent rental units in your price range		74	71%
Use of background checks		13	12%
Excessive application fees and/or rental deposits		38	36%
Cost of utilities		38	36%
Lack of educational resources about tenant responsibilities		6	5%
Age of existing rental housing		36	34%
Condition of existing rental housing		51	49%
Other		12	11%
Total Responses		**104**	**100%**

MULTIPLE CHOICE

How much are you currently paying for your monthly rent?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
No Rent Payment		34	27%
Less Than $600		15	12%
$601-$800		19	15%
$801-$950		28	22%
$951-$1,100		12	9%
$1,101-$1,250		3	2%
$1251-$1,500		10	8%
$1,501-$1,750		1	0%
$1,751-$1,999		1	0%
$2,000+		2	1%
	Total Responses	**125**	**100%**

MULTIPLE CHOICE

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

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Less Than $600		24	21%
$601-$800		29	26%
$801-$950		15	13%
$951-$1,100		12	10%
$1,101-$1,250		14	12%
$1,251-$1,500		6	5%
$1,501-$1,750		4	3%
$1,751-$1,999		2	1%
$2,000+		4	3%
	Total Responses	**110**	**100%**

CHECKBOXES

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

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Lack of accessible housing		43	20%
Lack of public transportation		7	3%
Lack of knowledge of fair housing rights		13	6%
Housing purchase prices/cost to own		125	59%
Restrictive zoning/building codes		20	9%
Job status		16	7%
Adjacent deteriorating/slum property owner		42	20%
Mortgage lending application requirements		17	8%
Excessive down payment/closing costs		51	24%
Cost of utilities		45	21%
Lack of homeownership educational resources		13	6%
Cost of homeowners insurance		88	42%
Lack of sufficient homes for sale/housing choice		82	39%
Age of existing housing		48	22%
Condition of existing housing		57	27%
Inability to get a loan		15	7%
Other		19	9%
	Total Responses	**209**	**100%**

MULTIPLE CHOICE

What is your monthly mortgage payment?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Paid in Full		80	33%
Less Than $600		10	4%
$601-$800		17	7%
$801-$1,000		21	8%
$1,001-$1,250		33	13%
$1,251-$1,500		29	12%
$1,501-$1,750		16	6%
$1,751-$2,000		8	3%
$2,001-$2,500		14	5%
$2,501-$2,999		5	2%
$3,000+		5	2%
	Total Responses	**238**	**100%**

MULTIPLE CHOICE

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

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Less Than $100K		30	12%
$100K-$200K		81	34%
$201K-$300K		57	24%
$301K-$400K		32	13%
$401K-$500K		19	8%
$501K+		15	6%
	Total Responses	**234**	**100%**

NUMERIC SCALE

Single Family Housing

Answer Choice	0% 100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)		20	6%
2		82	25%
3 (Greatly Needed)		224	68%
Mean	2.63		
Median	3.00		
	Total Responses	**326**	**100%**

NUMERIC SCALE

Rental Housing

Answer Choice	0% 100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)		44	13%
2		86	27%
3 (Greatly Needed)		187	58%
Mean	2.45		
Median	3.00		
	Total Responses	**317**	**100%**

NUMERIC SCALE

Condominiums/Townhomes

Answer Choice	0% 100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)		64	20%
2		151	48%
3 (Greatly Needed)		96	30%
Mean	2.10		
Median	2.00		

Total Responses	**311**	**100%**	

NUMERIC SCALE

Duplex/Triplex Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			65	20%
2			153	49%
3 (Greatly Needed)			94	30%
Mean	2.09			
Median	2.00			
		Total Responses	**312**	**100%**

NUMERIC SCALE

Rehabilitation of Owner-occupied Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			27	8%
2			132	42%
3 (Greatly Needed)			151	48%
Mean	2.40			
Median	2.00			
		Total Responses	**310**	**100%**

NUMERIC SCALE

Rehabilitation of Renter-occupied Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			30	9%
2			126	41%
3 (Greatly Needed)			151	49%
Mean	2.39			
Median	2.00			
		Total Responses	**307**	**100%**

NUMERIC SCALE

Entry-Level Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			21	6%
2			85	26%
3 (Greatly Needed)			209	66%
Mean	2.60			
Median	3.00			
		Total Responses	**315**	**100%**

NUMERIC SCALE

Independent/Group Home Housing for Persons with additional special needs

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			70	23%
2			138	45%
3 (Greatly Needed)			96	31%
Mean	2.09			
Median	2.00			
		Total Responses	**304**	**100%**

NUMERIC SCALE

Senior Independent Living Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			69	22%
2			118	38%
3 (Greatly Needed)			121	39%
Mean	2.17			
Median	2.00			
		Total Responses	**308**	**100%**

NUMERIC SCALE

Licensed Assisted Living, with Specialized Services (i.e. health, food prep, recreation services, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			90	29%
2			129	42%
3 (Greatly Needed)			88	28%
Mean	1.99			

Median	2.00			
		Total Responses	**307**	**100%**

NUMERIC SCALE

Downtown Housing (second story)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			153	50%
2			108	35%
3 (Greatly Needed)			41	13%
Mean	1.63			
Median	1.00			
		Total Responses	**302**	**100%**

MULTIPLE CHOICE

Are you planning to change your current housing situation in the next five or 10 years?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			174	56%
No			132	43%
		Total Responses	**306**	**100%**

OPEN QUESTION

Please explain why you would like to change your current housing situation.

Growing family.
I may need to find assisted care due to my age.
Get out of town.
160 Response(s)

MULTIPLE CHOICE

Which of the following places in the County do you desire to rent or purchase a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Battle Creek			12	5%
Madison			18	7%
Meadow Grove			2	0%
Newman Grove			26	10%
Norfolk			109	45%
Tilden			22	9%
Rural/Unincorporated Madison County			33	13%
Other			18	7%
		Total Responses	**240**	**100%**

MULTIPLE CHOICE

Which one of the following housing types are you most like to purchase?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Single Family		146	61%
Attached Townhouse or Duplex/Triplex Unit		22	9%
Residential Acreage		41	17%
Mobile Home		1	0%
Patio Home/Slab Home		3	1%
Tiny Home		8	3%
Upper Level/Downtown		3	1%
Apartment		8	3%
Senior Living Community		7	2%
	Total Responses	**239**	**100%**

MULTIPLE CHOICE

Where would you most like to purchase your preferred housing type?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Urban (City)		79	35%
Suburban (SID)		31	13%
Acreage		63	28%
Village		18	8%
Rural (AG)		26	11%
Rural (Lake Community)		8	3%
	Total Responses	**225**	**100%**

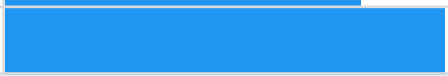
MULTIPLE CHOICE

How many bedrooms would your family need?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
1		9	3%
2		72	29%
3		83	34%
4+		80	32%
	Total Responses	**244**	**100%**

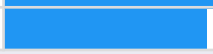
CHECKBOXES

Which programs would you support using State and/or Federal grant dollars for? (Check all that apply)…

Answer Choice	0% 100%	Number of Responses	Responses Ratio
an owner housing rehabilitation program.		175	60%
a rental housing rehabilitation program.		118	40%
removal of dilapidated housing.		158	54%
purchase, rehab and resell vacant housing.		151	51%
down payment assistance for first-time homebuyers.		186	63%
	Total Responses	**291**	**100%**

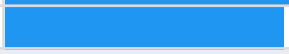
MULTIPLE CHOICE

conduct an owner housing rehabilitation program?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Yes		222	70%
No		91	29%
	Total Responses	**313**	**100%**

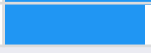
MULTIPLE CHOICE

conduct a renter housing rehabilitation program?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Yes		181	59%
No		123	40%
	Total Responses	**304**	**100%**

MULTIPLE CHOICE

purchase and remove dilapidated houses to make affordable lots available for development?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Yes		249	79%
No		65	20%
	Total Responses	**314**	**100%**

MULTIPLE CHOICE

secure State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Yes		250	81%
No		57	18%
	Total Responses	**307**	**100%**

MULTIPLE CHOICE

secure State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Yes		255	81%
No		56	18%
	Total Responses	**311**	**100%**

MULTIPLE CHOICE

Would you support the creation of a Community or County-Wide Land Bank Program to purchase undeveloped and/or dilapidated properties for clean-up and resale to developers?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Yes		223	73%
No		80	26%
	Total Responses	**303**	**100%**

NUMERIC SCALE

Case Management/Legal Aid

Answer Choice	0% 100%	Number of Responses	Responses Ratio
1		20	18%
2		54	50%
3		26	24%
4		8	7%
Mean	2.20		
Median	2.00		
	Total Responses	**108**	**100%**

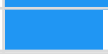
NUMERIC SCALE

Cultural/Language Assistance

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			23	21%
2			47	43%
3			26	23%
4			13	11%
Mean	2.27			
Median	2.00			
		Total Responses	**109**	**100%**

NUMERIC SCALE

Continuing Education Opportunities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			20	18%
2			41	36%
3			34	30%
4			16	14%
Mean	2.41			
Median	2.00			
		Total Responses	**111**	**100%**

NUMERIC SCALE

Employment Opportunities/Training

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			20	18%
2			46	42%
3			31	28%
4			11	10%
Mean	2.31			
Median	2.00			
		Total Responses	**108**	**100%**

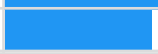
NUMERIC SCALE

Adult Care Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			19	17%
2			44	40%
3			33	30%
4			14	12%
Mean	2.38			
Median	2.00			
		Total Responses	**110**	**100%**

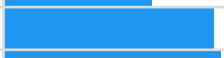
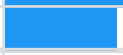
NUMERIC SCALE

Health Services (Mental, Physical, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			17	15%
2			34	30%
3			37	33%
4			24	21%
Mean	2.61			
Median	3.00			
		Total Responses	**112**	**100%**

NUMERIC SCALE

Food/Meals-On-Wheels

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			24	21%
2			35	30%
3			36	31%
4			19	16%
Mean	2.44			
Median	2.00			
		Total Responses	**114**	**100%**

NUMERIC SCALE

Home Health & Memory Care

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			15	13%
2			48	43%
3			31	27%
4			17	15%
Mean	2.45			
Median	2.00			
		Total Responses	**111**	**100%**

NUMERIC SCALE

Counseling Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			20	18%
2			45	42%
3			28	26%
4			13	12%
Mean	2.32			
Median	2.00			
		Total Responses	**106**	**100%**

NUMERIC SCALE

Aides for Disabilities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			29	27%
2			40	37%
3			26	24%
4			12	11%
Mean	2.20			
Median	2.00			
		Total Responses	**107**	**100%**

NUMERIC SCALE

Home Repair/Rehabilitation Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			33	29%
2			48	43%
3			20	18%
4			10	9%
Mean	2.06			
Median	2.00			
		Total Responses	**111**	**100%**

NUMERIC SCALE

Transportation/Auto Repair

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			30	27%
2			34	30%
3			33	30%
4			13	11%
Mean	2.26			
Median	2.00			
		Total Responses	**110**	**100%**

NUMERIC SCALE

Finance Assistance/Management

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			24	23%
2			45	43%
3			25	24%
4			9	8%
Mean	2.18			
Median	2.00			
		Total Responses	**103**	**100%**

NUMERIC SCALE

Housing (Permanent, Transitional, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			27	25%
2			39	37%
3			29	27%
4			9	8%
Mean	2.19			
Median	2.00			
		Total Responses	**104**	**100%**

NUMERIC SCALE

Law Enforcement

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			21	18%
2			26	23%
3			40	35%
4			25	22%
Mean	2.62			
Median	3.00			
		Total Responses	**112**	**100%**

NUMERIC SCALE

Senior Social & Recreation Activities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			32	28%
2			39	34%
3			34	30%
4			7	6%
Mean	2.14			
Median	2.00			
		Total Responses	**112**	**100%**

NUMERIC SCALE

Emergency Transportation

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			23	20%
2			26	23%
3			34	30%
4			28	25%
Mean	2.60			
Median	3.00			
		Total Responses	**111**	**100%**

NUMERIC SCALE

Volunteer Opportunities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			14	12%
2			32	28%
3			42	37%
4			24	21%
Mean	2.68			
Median	3.00			
		Total Responses	**112**	**100%**

NUMERIC SCALE

Specialized Services (Veteran, Homeless, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			32	29%
2			33	30%
3			31	28%
4			12	11%
Mean	2.21			
Median	2.00			
		Total Responses	**108**	**100%**

CHECKBOXES

If you are 55+ years of age and plan to change your housing in five years, which of the following housing types would you be most interested in moving to? Check your top three (3).

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Single Family Home		52	58%
Duplex - Rent		11	12%
Duplex - Purchase		12	13%
Town Home - Rent		6	6%
Town Home – Purchase		20	22%
Nursing Home/Long-Term Care		3	3%
Apartment – Purchase		5	5%
Assisted Living Housing		10	11%
One Bedroom Apartment - Rent		2	2%
Two Bedroom Apartment - Rent		8	8%
Tiny Home		14	15%
Upper Level/Downtown Housing		2	2%
Senior Independent Living Community		27	30%
Other		6	6%
	Total Responses	**89**	**100%**

OPEN QUESTION

Please provide any additional comments regarding the future of housing in your Community.

Vacant lot development is robust for single family housing north of Tilden.

I would like to see old homes torn down or refurbished.

Accessibility is lacking across most of Norfolk - both in housing and in community engagement. Though this has seen some mild improvements, it should be a consideration for all future rehab/new development. This affects more than just families with accessibility needs, it also affects aging adults minimally.

75 Response(s)

COUNTY-WIDE HOUSING SURVEY COMMENTS.

59. Please provide any additional comments regarding the future of housing in your Community.

Senior independent living complexes are greatly needed too many apartments and homes are geared for younger people or families. we cannot afford to buy anything it is all so greatly overpriced all we ever want is a nice quiet area to live 2 bedroom a garage and a yard small area to have a small garden or plants washer dryer walk in shower and air/heat units.

100% shortage of income-based gov. assistance housing. Now it is overwhelming to find affordable housing b/c inflation continues to keep rising really bad with no future change of rent going down in price.

Quit wasting money on Johnson's park and new roundabouts and putting in more low-income apartments. Something similar to woodwind apartments so you don't have to be on a waiting list for 2 years just to get an apartment.

We have seen a lot of apartment units built. A townhouse with attached parking space would be appealing to both elderly and families.

I wish Norfolk had done more housing (condos) downtown. I think it is ridiculous that we build the housing downtown for the Wayne State students and now the nurses. Do a Mid-town project like Omaha. Also I am all in favor of using TIF for housing.

From what I can see, you need more housing for women with children

Good survey but unfortunately the city places this on a low priority. Sometimes improvement requires tax increases

Enforce building codes and get rid of slumlord property owners

There are no bike trails that connect any homes north of Benjamin Avenue with the Norfolk medical facilities or the Norfolk downtown. Seniors want to safely bicycle or walk to these places, so the nice homes in town are not connected.

The housing crisis in our community is glaring. Assistance programs should be directed at families and individuals â€" not developers/corporations/flippers who ultimately prey on the working class. Home ownership is unattainable for many families and individuals, and renting is becoming the same. Housing is not truly affordable in our community. We cannot and should not allow developers/corporations/flippers to keep driving up housing costs.

Credit checks often are an issue as I have NO credit (not bad...NONE), I do not use credit, so I have no credit history. I pay my bills, but there is no way of showing this.

We are such in need of homes for purchase in the town of BC. It has been very desirable to live here, but yet impossible to find a place to live here.

Madison is extremely short on housing.... needs at least 60 more homes now.... l know many people that work here but can't live here due to no houses period

Walking and bike trail to close shopping in the area. Plus, trail access to further points in Norfolk.
The housing costs for renters and/or property owners are entirely too high. Property taxes are out of control. Renters are paying more than a mortgage, and I don't know how one person income households can survive in Norfolk or the surrounding areas.

Newman Grove is a beautiful community who support each other always. I would love to see more opportunities here and to bring more things such as convenient shopping like a dollar general. We have one of the best schools and would love some very affordable housing options to be available and for some tax relief for homeowners so we can afford to be in our great community and support these causes.

We need more safe and decent affordable housing for those who may not have great references or credit so that they can get themselves to a better place in life.
What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

When it comes to the above question to leave property taxes out as one of the options as far as issues or barriers, it hurts the credibility of your survey in the eyes of the citizens. The council needs to hear concerns about taxation as it relates to affordability.

There are a lot of rundown houses/apartments in Norfolk.

Should let more modulars in and Barndo housing. More affordable. Houses are way overpriced and our taxes in Norfolk are too high. SD and MO have better taxes for property!

More programs to help fix existing homes without taking them from the owner is what I like to see. I have a rental house that is vacant because it needs a lot of work done to it before it is livable, located in Norfolk.

More supply of all housing types is needed to be housing costs in alignment with incomes. Employers will stop hiring in NE Nebraska if employees cannot afford rent.

Newer homes being built in the area are very high priced, even for duplexes. I understand the need for high priced housing in areas. There needs to be reasonably

priced single-family homes being built. There needs to be more income-based HUD housing. New apartment complexes (Legacy Bend & Victory Village) are insanely priced for apartments. People are paying more for an apartment than I pay for my mortgage on 200k house.

More senior living for low income

Some of the homes are livable but a lot of people are still thinking this or that has to be remodeled before we can move in!

Norfolk is in need of low-income housing for everyone!! Condos aren't going to help at all! My son attempted to get housing and was told his wait would be 4 years! That's ridiculous! Consider spending the money that was spent on Johnson's park & creek improvement for actual housing for human beings. What a waste of money!! A town this size should have something more available than what it has!!!!

Rents are way too high. Single family homes for rent are trash and way expensive. Single family homes on the market are crap for the price. They require almost as much or more money for repairs and updating as the actual house costs. We need affordable new homes that you don't have to sink $100,000 or more into.

There needs to be less greed in this community when it comes to charging for rentals & selling. Also, listening to what the so-called developers are saying that a $300,000+ house is affordable-TO WHO?!? The rich get richer & the poor & middle class get poorer with the conditions of the housing and prices of it. At some point people will have to stop just accepting the poor conditions of housing that should be torn down yet sold for a high cost &/or stop buying the new junk at outrageous prices.

We need nice downtown apartments. A lot of the low-income apartments are full of drugs and crime. There needs to be a safe low-income place to live.

New housing development builds a few homes beforehand and sells them after the fact in my opinion. It would save some of the expenses of someone having to do the full process of building the home from scratch, it costs WAY too much.

Pease make sure you don't just focus on single family homes we really need apartments too. We desperately need all kinds of housing.

We want to live have housing that has easy access to outdoor recreation areas that can be reached without driving a car. Can the city connect our northern neighborhood to the parks and to the shopping centers?

I feel Norfolk lacks industry and needs to bring amities here like a community center. We need indoor gyms, field house space, rock climbing center, and an indoor pool, which is city owned that can be leased to private. It will bring other communities to

town for tournaments and hold bring in revenue. Smaller communities than ours have it right and are outshining Norfolk!

When you look in the paper for jobs the highest pay you usually see is $17-$22 an hour. On that salary I think $100,000- $150,000 house is the most affordable. Especially when factoring in daycare, homeowners' insurance, property taxes, utilities, and student loans. BUILD MORE STARTER HOMES. These poor kids aren't able to save for a down payment when landlords are charging them $2000 a month for apartments that they don't even keep updated. They can move into brand new apt in Omaha for that price.

It's important that it is noted that "new development" is not housing that cost $400,000. For most families this is not "affordable". Went looking at housing issues look at those who make (as a family) less than 70k a year. Those people do not qualify for the housing that has recently been built especially if they have a child. Housing is not just about the typical family which has 2 adults who work full time and bring in over 150k/year. Please think about EVERYONE!!

Rental prices are WAAAAAAAAAAAYYYYYY to high, there are not enough "Starter" homes, i.e. under #100,000, for people to START their housing ownership experience. And there are a few, probably more than a few "slumlords" that do NOT keep their properties up and clean and make them presentable to the public.

There is a need for updated houses or apartments with reasonable cost for lower med income.

New housing developments are in process but cost to build is too high for most seniors. Tilden builders are currently adding new spec homes and a new opportunity for more housing in northern part of town will soon be available.

Accessibility is lacking across most of Norfolk - both in housing and in community engagement. Though this has seen some mild improvements, it should be a consideration for all future rehab/new development. This affects more than just families with accessibility needs; it also affects aging adults minimally.

I think helping renters is important, but assistance to landlords needs to come with rent caps/stabilization. Landlords should not be profiting off of federal/state grants. Also, renters should receive part of the property tax relief that owners receive, since they pass their tax increases onto us. We need better rental rights in our community.

The smaller towns need more help than Norfolk. We paid just as much tax as they do. It seems like the money is staying in Norfolk instead of being used in the smaller communities.

I would like to see some sort of ordinance that imposes a progressive tax on LLCs or Corps that own multiple single-family homes.
If only the rich can afford the houses for sale, the county will NOT grow- it's the new families, and blue-collar positions that keep communities growing.

We need rent caps and more based on your income housing

For the last question on "resale to developers." I answered “No because I think there should be some consideration to sell those to individuals vs developers. Or could some of those plots be set aside for neighborhood initiatives like community gardens, third spaces to gather, etc.? Food security is only going to get worse, and we need areas for people who live in town to grow.
1. The “preferred housing type” question is ridiculous! This is Norfolk! How do you define Urban/Suburban/Rural here?
2. My children, raised in Norfolk, have college and master’s degrees and can’t afford to move back to Norfolk! They wisely live in areas of the country where the cost of living and housing is less, and they actually are paid more than comparable jobs in Nebraska! Never thought this would happen! Very angry at Nebraska for property taxes and low paying jobs!

The cost of rent in this area is absolutely outrageous. Very few people can afford month-to-month rent let alone deposits on top of it. And the utilities just keep going up also.

I would like to see old homes torn down or refurbished.

Norfolk specifically is in need of rental properties for low to moderate income households. Our community would also benefit from more owner-occupied rehab funds with less restrictions on location. There are many existing homes that need repair beyond the costs the owners can afford. We do not need more $400,000 homes- they are built and sit empty. We do not need more high-cost rentals- $1200 for a 1-bedroom unit is unaffordable. Focus on affordable housing, NOT workforce housing.

Housing has become so bloated and inflated in this area it is almost impossible to find affordable and decent housing that is livable. There are very few, if any, viable options for the type of pay that most people receive in this community. It has almost become big city housing cost in a small town. It is absolutely abhorrent for those most in need in our community.

We need more housing

I am really tired of hearing the term "AFFORDABLE HOUSING" being thrown around amongst the leadership of this community. We keep approving big apartments being built that provide no hope to people to build equity and call something their own. I know a single 49year old that makes $32/hr. and carries no

debt. All he would like is a 2-bed home with a 2-car garage that doesn't require complete renovation. Houses like this start at $235k and lenders say he doesn't make enough.

Lots of apartments are going up in Norfolk, by Vee west, north hwy 81, east 275. A lot of congestion for traffic, particularly near 275 and Pasewalk due to increase in dwellers and poor planning of roadways and turning into stores I.e. Big Red and Hy Vee and Menards and Pizza Hut. Maybe off topic but NE dept of roads traffic flow of semi-truck traffic for residents through the center of Norfolk, 13th St being a major highway is a huge safety issue/quality of life.

There is a shortage of affordable Housing for Low-income families.

Vacant lot development is robust for single family housing north of Tilden.

I think our community is so focused on "affordable housing", but what is affordable? Nothing. Nothing is affordable, not the rent, not the single-family homes, not the property taxes. And stop asking if I want MY tax dollars to go to more housing. No, I want to pay less taxes so stop finding stupid crap to spend money on.
Houses in norther parts of Norfolk don't have any trails that allow residents to go places. Yet these are the desirable, nicer homes that pay more taxes - where everyone wants to live.

Rent prices need to come down and hidden fees need to be grossly lowered or preferably eliminated entirely.

There needs to be an effort from the city to enforce nonpoisonous pesticides when cleaning apartments.

Have many I know in Madison that want new homes and there simply are none.....not just two or three they build each year but 30 or 40 are needed, at least....need a bigger scale of homes, and affordability....several smaller towns like Tilden are adding places for 30 plus new homes, where are they getting the funding/ Why can't Madison do this....majority of people at Tyson do not live in Madison, Madison should take advantage of being so close to Norfolk, many would choose Madison to live in .

1. Should have Housing education being taught in public schools and general education college.
2. Should have Awareness materials on real estate agencies and how to protect yourself from predatory loans/commission greediness.
3. More inspections/ways to submit issues with rental spaces to be following codes and be held accountable for unsafe/unsanitary/unstable conditions.

We just need more housing. In all categories, because even when luxury apartments are built, people move up and out making space for starter or low-income apartments. One thing I have noticed that is a huge issue is that landlords who accept HUD or

Region housing vouchers put their rent a couple dollars over the voucher amount, so they don't have to accept a voucher even if they say they do. There are many people with vouchers who cannot find any housing, let alone suitable housing

The cost of rent is unaffordable for a single person on SSI, disability, or working an entry level job (cashier, gas stations, fast food). Especially when those jobs do not typically give you 40 hours per week. The cost of living in Norfolk is too high for people's incomes, especially lower income people and/or families.

Many responses provided were from experience in purchasing housing in Norfolk without young adult children in 2023. Some homes listed for sale within the city that licensed realtors actually showed us should never been listed for sale without an inspection. There were many examples of homes being sold and rented that were in poor condition or should have been outright condemned.

Madison needs a truck stop with bigger Motel, with Tyson and the many trucks that come thru no place for them to stop and stay in Madison. Need much larger and better housing area for 50 plus houses in decent area.....need someone to come in and build many homes not just two or three that no one can afford....need large apartment building that has many apartments, currently Madison thinks too small.

Constant Contact Survey Results

Campaign Name: Madison County Workforce Housing Needs Survey

Survey Starts: 76

Survey Submits: 29

Export Date: 12/18/2025 10:11 PM

MULTIPLE CHOICE

1. Please identify your employment sector

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Education		8	27%
Healthcare/Nursing		1	3%
Manufacturing		0	0%
Construction		0	0%
Mining/Extraction		0	0%
Retail		0	0%
Business/Financial Services		0	0%
Agriculture		0	0%
Other		20	68%
	Total Responses	**29**	**100%**

OPEN QUESTION

2. Identify your employer

MetGreen Solutions
Northeast Community college
WJAG Radio
27 Response(s)

MULTIPLE CHOICE

3. Where do you currently reside? If Other, please identify where and why.

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Battle Creek		0	0%
Madison		4	13%
Meadow Grove		1	3%
Newman Grove		0	0%
Norfolk		19	65%
Tilden		0	0%
Rural/Unincorporated Madison County		0	0%
Other		5	17%
	Total Responses	**29**	**100%**

MULTIPLE CHOICE

4. Number of persons in your household?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
1		6	20%
2		10	34%
3		2	6%
4		4	13%
5+		7	24%
	Total Responses	**29**	**100%**

MULTIPLE CHOICE

5. Do you commute into Madison County (from outside) for work?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Yes		8	27%
No		21	72%
	Total Responses	**29**	**100%**

MULTIPLE CHOICE

If yes, how long is your commute?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Less Than 10 Minutes		7	41%
10-20 Minutes		3	17%
21-30 Minutes		6	35%
31-40 Minutes		1	5%
41-50 Minutes		0	0%
51-60 Minutes		0	0%
61+ Minutes		0	0%
	Total Responses	**17**	**100%**

MULTIPLE CHOICE

6. Do you currently rent or own your home?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Rent		5	17%
Own		24	82%
	Total Responses	**29**	**100%**

MULTIPLE CHOICE

7a. If you are a RENTER, How much are you currently paying for your monthly rent?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
No Rent Payment		4	44%
Less Than $600		2	22%
$601-$800		1	11%
$801-$950		2	22%
$951-$1,100		0	0%
$1,101-$1,250		0	0%
$1,251-$1,500		0	0%
$1,501-$1,750		0	0%
$1,751-$1,999		0	0%
$2,000+		0	0%
	Total Responses	**9**	**100%**

MULTIPLE CHOICE

7b. What is the most you feel your family could afford for monthly rent?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Less Than $600		2	16%
$601-$800		2	16%
$801-$950		2	16%
$951-$1,100		2	16%
$1,101-$1,250		2	16%
$1,251-$1,500		0	0%
$1,501-$1,750		1	8%
$1,751-$1,999		0	0%
$2,000+		1	8%
	Total Responses	**12**	**100%**

MULTIPLE CHOICE

8a. If you are an OWNER, what is your monthly mortgage payment?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Paid in Full		4	18%
Less Than $600		1	4%
$601-$800		3	13%
$801-$1,000		1	4%
$1,001-$1,250		1	4%
$1,251-$1,500		2	9%
$1,501-$1,750		6	27%
$1,751-$2,000		2	9%
$2,001-$2,500		1	4%
$2,501-$2,999		1	4%
$3,000+		0	0%
	Total Responses	**22**	**100%**

MULTIPLE CHOICE

8b. What is the most you feel your family could afford for a home?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Less Than $100K		2	8%
$100K-$200K		10	41%
$201K-$300K		9	37%
$301K-$400K		2	8%
$401K-$500K		1	4%
$501K+		0	0%
	Total Responses	**24**	**100%**

MULTIPLE CHOICE

9. Are you satisfied with your current housing situation?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Yes		19	65%
No		10	34%
	Total Responses	**29**	**100%**

OPEN QUESTION

Please explain.

Would like to buy a home but the market is too high and I can't afford it. Looking at moving to a smaller town farther away from Norfolk.

All housing is too high for people starting out

I purchased my home pre covid, so with today's current options that is all that would fit my budget in owning or renting a home.

15 Response(s)

MULTIPLE CHOICE

10. What is your current annual total household income?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Less Than $50K		4	14%
$50K-$74K		5	18%
$75K-$99K		4	14%
$100K-$149K		9	33%
$150K-$199K		3	11%
$200K-$249K		2	7%
$250K-$299K		0	0%
$300K or More		0	0%
	Total Responses	**27**	**100%**

CHECKBOXES

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

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing		0	0%
Lack of adequate public transportation		0	0%
Lack of knowledge of fair housing rights		1	16%
Cost of rent		6	100%
Restrictive zoning/building codes		0	0%
Job status		0	0%
Attitudes of landlords & neighbors		3	50%
Lack of availability of decent rental units in your price range		4	66%
Use of background checks		0	0%
Excessive application fees and/or rental deposits		3	50%
Cost of utilities		1	16%
Lack of educational resources about tenant responsibilities		0	0%
Age of existing rental housing		2	33%
Condition of existing rental housing		3	50%
Other		1	16%
	Total Responses	**6**	**100%**

CHECKBOXES

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

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing		1	4%
Lack of adequate public transportation		0	0%
Lack of knowledge of fair housing rights		0	0%
Housing purchase prices/cost to own		18	81%
Restrictive zoning/building codes		2	9%
Job status		0	0%
Attitudes of immediate neighbors		3	13%
Mortgage lending application requirements		3	13%
Excessive down payment/closing costs		9	40%
Cost of utilities		2	9%
Lack of educational resources about homeowner responsibilities		0	0%
Cost of homeowners insurance		11	50%
Lack of sufficient homes for sale/ housing choice		13	59%
Cost of real estate taxes		7	31%
Age of existing housing		6	27%
Condition of existing housing		11	50%
Other		3	13%
	Total Responses	**22**	**100%**

MULTIPLE CHOICE

13a. Where would you like to rent or purchase a home?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Battle Creek		0	0%
Madison		3	13%
Meadow Grove		0	0%
Newman Grove		0	0%
Norfolk		4	17%
Tilden		5	21%
Rural/Unincorporated Madison County		7	30%
Other		4	17%
	Total Responses	**23**	**100%**

MULTIPLE CHOICE

13b. Which one of the following housing types would you most like to live in?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Single Family		12	50%
Attached Townhouse or Duplex		0	0%
Residential Acreage		10	41%
Tiny Home		0	0%
Manufactured Home		0	0%
Apartment		0	0%
Upper Level/Downtown		0	0%
Senior Living Community		2	8%
	Total Responses	**24**	**100%**

MULTIPLE CHOICE

13c. How many bedrooms would your family need?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
1		0	0%
2		6	25%
3		8	33%
4+		10	41%
	Total Responses	**24**	**100%**

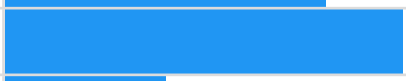
MULTIPLE CHOICE

13d. Would you require amenities like high-speed internet and office space, to be able to work from home?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Yes		12	66%
No		6	33%
	Total Responses	**18**	**100%**

CHECKBOXES

13e. What amenities would make your Community a more attractive place to live or relocate?

Answer Choice	0% 100%	Number of Responses	Responses Ratio
Child Care		13	50%
Education		10	38%
Retail/Shopping		13	50%
Restaurants		14	53%
Housing Choices		16	61%
Entertainment		12	46%
Leisure & Recreation Activities		15	57%
Health Care Providers		6	23%
Other		2	7%
	Total Responses	**26**	**100%**

EMPLOYER HOUSING ASSISTANCE SURVEY.

- Six total businesses/employers submitted a Survey.

- None of the six businesses/employers participating identified having a housing incentive program for prospective employees.

- One of the six businesses/employers expressed possible interest in working with local housing stakeholders to provide housing incentives for prospective employees.

- Housing needs among employees: single family and general rental housing. Price products.

- Lack of available homes for own/rent and the cost of available housing were detriments to hiring and retaining employees.

HOUSING STAKEHOLDER SURVEY.

- Six total stakeholders submitted a Survey. Participating stakeholders included, but were not limited to Norfolk Housing Agency, property managers, special needs housing professionals and Regional 4 Behavioral Health System.

- Families experiencing homelessness or near-homelessness and senior populationss were documented to be the population sector in most need of housing in Madison County.

- Low-income transitional housing, Single family homes and senior housing were documented to be a significant need in Madisone County.

- Identified housing issues include quality of housing/rental construction and a lack of available units on the market, especially for low- to moderate income families and special needs populations.

APPENDIX II

MADISON COUNTY TABLE PROFILE.

Appendix II:
Madison County Table Profile.

TABLE 1
POPULATION TRENDS & PROJECTIONS
MADISON COUNTY & COMMUNITIES, NEBRASKA
2000-2031

Community	2000	2010	2020	2026	2031	# Change 2026-2031	2031 CGI*
Madison County	**35,226**	**34,876**	**35,585**	**35,653**	**35,806**	**+153**	**36,044**
Battle Creek	1,158	1,207	1,194	**1,171**	**1,166**	**-5**	1,176
Madison	2,367	2,438	2,283	**2,180**	**2,145**	**-35**	2,173
Meadow Grove	311	301	287	**265**	**248**	**-17**	252
Newman Grove	797	721	667	**628**	**596**	**-24**	603
Norfolk	23,516	24,210	24,955	**26,284**	**26,551**	**+267**	26,689
Tilden	1,078	953	992	**986**	**996**	**+10**	1,010
Balance of County	**5,999**	**5,046**	**5,207**	**4,139**	**4,104**	**-35**	**4,141**

*Includes estimated population increase associated with both a **County-Wide Growth Initiative (CGI)** via increases in Full-Time Employment (FTE) positions (est. 275) in the next five years, both new positions and the securement of up to 10% of current employed commuter population. "CGI" 2031 = Est. 391 Additional population.

2024 Census Population Estimates:
Madison County – 35,579; Battle Creek – 1,178; Madison – 2,169; Meadow Grove – 268;
Newman Grove – 634; Norfolk – 26,162; Tilden – 982; Balance of County – 4,186.

N/A = Not Available.
Source: 2000, 2010 & 2020 Census.
Hanna:Keelan Associates, 2026.

TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
MADISON COUNTY & COMMUNITIES, NEBRASKA
2000-2031

	Year	Population	Group Quarters	Persons in Households	Households	Persons Per Household
Madison County	2000	35,226	1,326	33,900	13,436	2.52
	2010	34,876	1,071	33,805	13,939	2.43
	2020	35,585	1,425	34,160	14,024	2.43
	2026	**35,553**	**1,448**	**34,105**	**14,324**	**2.38**
	2031	**35,806**	**1,473**	**34,333**	**14,487**	**2.36**
Battle Creek	2000	1,158	0	1,158	434	2.67
	2010	1,207	41	1,166	457	2.55
	2020	1,194	53	1,141	435	2.62
	2026	**1,171**	**55**	**1,116**	**421**	**2.65**
	2031	**1,166**	**58**	**1,108**	**415**	**2.67**
Madison	2000	2,367	169	2,198	749	2.93
	2010	2,438	165	2,273	760	2.99
	2020	2,283	128	2,155	717	3.00
	2026	**2,180**	**114**	**2,066**	**695**	**2.97**
	2031	**2,145**	**103**	**2,042**	**685**	**2.98**
Meadow Grove	2000	311	0	311	146	2.13
	2010	301	0	301	134	2.25
	2020	287	0	287	127	2.26
	2026	**265**	**0**	**265**	**117**	**2.27**
	2031	**248**	**0**	**248**	**108**	**2.29**
Newman Grove	2000	797	58	739	323	2.29
	2010	721	33	688	320	2.15
	2020	667	42	625	290	2.16
	2026	**628**	**35**	**593**	**274**	**2.16**
	2031	**596**	**30**	**566**	**261**	**2.17**

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TABLE 2 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
MADISON COUNTY & COMMUNITIES, NEBRASKA
2000-2031

	Year	Population	Group Quarters	Persons in Households	Households	Persons Per Household
Norfolk	2000	23,516	782	22,734	9,360	2.43
	2010	24,210	832	23,378	9,910	2.36
	2020	24,955	1,077	23,878	10,176	2.34
	2026	**26,284**	**1,128**	**25,156**	**10,854**	**2.32**
	2031	**26,551**	**1,184**	**25,367**	**11,085**	**2.29**
Tilden	2000	1,078	54	1,024	418	2.45
	2010	953	6	947	403	2.35
	2020	992	0	992	388	2.56
	2026	**986**	**0**	**986**	**381**	**2.59**
	2031	**996**	**0**	**996**	**383**	**2.60**
Balance of County	2000	5,999	263	5,736	2,006	2.86
	2010	5,046	0	5,046	1,955	2.58
	2020	5,207	125	5,082	1,891	2.69
	2026	**4,139**	**103**	**4,036**	**1,582**	**2.55**
	2031	**4,104**	**91**	**4,013**	**1,550**	**2.58**

Source: 2000, 2010 & 2020 Census.
Hanna:Keelan Associates, 2026.

TABLE 3
TENURE BY HOUSEHOLD
MADISON COUNTY & COMMUNITIES, NEBRASKA
2000-2031

			Owner		Renter	
	Year	**Households**	**Number**	**Percent**	**Number**	**Percent**
Madison	2000	13,436	8,820	65.6%	4,616	34.4%
County	2010	13,939	9,168	65.8%	4,771	34.2%
	2020	14,024	9,257	66.0%	4,767	34.0%
	2026	**14,324**	**9,422**	**65.7%**	**4,902**	**34.3%**
	2031	**14,487**	**9,494**	**65.5%**	**4,993**	**34.5%**
Battle Creek	2000	434	372	85.7%	62	14.3%
	2010	457	377	82.5%	80	17.5%
	2020	435	368	84.6%	67	15.4%
	2026	**421**	**359**	**85.3%**	**62**	**14.7%**
	2031	**415**	**357**	**86.2%**	**58**	**13.8%**
Madison	2000	749	577	77.0%	172	23.0%
	2010	760	558	73.4%	202	26.6%
	2020	717	510	71.1%	207	28.9%
	2026	**695**	**490**	**70.6%**	**205**	**29.4%**
	2031	**685**	**478**	**69.8%**	**207**	**30.2%**
Meadow	2000	146	125	85.6%	21	14.4%
Grove	2010	134	113	84.3%	21	15.7%
	2020	127	113	89.0%	14	11.0%
	2026	**117**	**104**	**89.3%**	**13**	**10.7%**
	2031	**108**	**97**	**90.0%**	**11**	**10.0%**
Newman	2000	323	238	73.7%	85	26.3%
Grove	2010	320	231	72.2%	89	27.8%
	2020	290	215	74.1%	75	25.9%
	2026	**274**	**205**	**74.9%**	**69**	**25.1%**
	2031	**261**	**196**	**75.4%**	**65**	**24.6%**

CONTINUED:

TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
MADISON COUNTY & COMMUNITIES, NEBRASKA
2000-2031

			Owner		Renter	
	Year	Households	Number	Percent	Number	Percent
Norfolk	2000	9,360	5,603	59.9%	3,757	40.1%
	2010	9,910	5,953	60.1%	3,957	39.9%
	2020	10,176	6,067	59.6%	4,109	40.4%
	2026	**10,854**	**6,512**	**60.0%**	**4,342**	**40.0%**
	2031	**11,085**	**6,640**	**59.9%**	**4,445**	**40.1%**
Tilden	2000	418	309	73.9%	109	26.1%
	2010	403	304	75.4%	99	24.6%
	2020	388	305	78.6%	83	21.4%
	2026	**381**	**301**	**79.0%**	**80**	**21.0%**
	2031	**383**	**297**	**77.5%**	**82**	**22.5%**
Balance of County	2000	2,006	1,596	79.6%	410	20.4%
	2010	1,955	1,632	83.5%	323	16.5%
	2020	1,891	1,679	88.7%	212	11.3%
	2026	**1,582**	**1,451**	**91.7%**	**131**	**8.3%**
	2031	**1,550**	**1,429**	**92.2%**	**121**	**7.8%**

Source: 2000, 2010 & 2020 Census.
Hanna:Keelan Associates, 2026.

TABLE 4
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
MADISON COUNTY & COMMUNITIES, NEBRASKA
2010-2031

Madison County Age Group	2010	2020	2010-2020 Change	2026	2031	2026-2031 Change
19 & Under	9,911	9,850	**-61**	**9,597**	**9,448**	**-149**
20-34	6,734	6,872	**+138**	**6,939**	**6,953**	**+14**
35-54	9,054	7,882	**-1,172**	**7,430**	**7,350**	**-80**
55-64	4,053	4,759	**+706**	**5,166**	**5,327**	**+161**
65-74	2,337	3,457	**+1,120**	**3,735**	**3,885**	**+150**
75-84	1,844	1,748	**-96**	**1,735**	**1,742**	**+7**
85+	943	1,017	**+74**	**1,051**	**1,101**	**+50**
Totals	**34,876**	**35,585**	**+709**	**35,653**	**35,806**	**+153**
Median Age	37.1	37.4	**+0.3**	**37.6**	**38.0**	**+0.4**
Battle Creek						
19 & Under	374	350	**-24**	**334**	**319**	**-15**
20-34	166	205	**+39**	**216**	**229**	**+13**
35-54	337	277	**-60**	**254**	**236**	**-18**
55-64	117	152	**+35**	**159**	**174**	**+15**
65-74	75	102	**+27**	**107**	**116**	**+9**
75-84	80	54	**-26**	**47**	**36**	**-11**
85+	58	54	**-4**	**54**	**56**	**+2**
Totals	**1,207**	**1,194**	**-13**	**1,171**	**1,166**	**-5**
Median Age	39.7	38.3	**-1.4**	**38.5**	**38.9**	**+0.4**
Madison						
19 & Under	856	721	**-135**	**676**	**639**	**-37**
20-34	456	447	**-9**	**439**	**427**	**-12**
35-54	627	554	**-73**	**508**	**484**	**-24**
55-64	213	249	**+36**	**255**	**278**	**+23**
65-74	97	174	**+77**	**181**	**207**	**+26**
75-84	96	78	**-18**	**73**	**69**	**-4**
85+	93	60	**-33**	**48**	**41**	**-7**
Totals	**2,438**	**2,283**	**-155**	**2,180**	**2,145**	**-35**
Median Age	32.0	33.8	**+1.8**	**34.2**	**35.0**	**+0.8**

CONTINUED:

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
MADISON COUNTY & COMMUNITIES, NEBRASKA
2010-2031

Meadow Grove			**2010-2020**			**2026-2031**
Age Group	**2010**	**2020**	**Change**	**2026**	**2031**	**Change**
19 & Under	70	78	**+8**	**74**	**70**	**-4**
20-34	73	55	**-18**	**42**	**33**	**-9**
35-54	66	65	**-1**	**60**	**58**	**-2**
55-64	48	36	**-12**	**34**	**24**	**-10**
65-74	23	31	**+8**	**31**	**36**	**+5**
75-84	15	16	**+1**	**17**	**20**	**+3**
85+	6	6	**+0**	**7**	**7**	**+0**
Totals	**301**	**287**	**-14**	**265**	**248**	**-17**
Median Age	39.8	38.6	**-1.2**	**38.9**	**39.5**	**+0.6**
Newman Grove						
19 & Under	162	153	**-9**	**144**	**135**	**-9**
20-34	80	92	**+12**	**90**	**86**	**-4**
35-54	177	127	**-50**	**109**	**87**	**-22**
55-64	120	104	**-16**	**92**	**82**	**-10**
65-74	63	102	**+39**	**110**	**120**	**+10**
75-84	68	41	**-27**	**36**	**43**	**+7**
85+	51	48	**-3**	**47**	**43**	**-4**
Totals	**721**	**667**	**-54**	**628**	**596**	**-32**
Median Age	50.1	50.1	**+0.0**	**50.3**	**50.9**	**+0.6**
Norfolk						
19 & Under	6,862	6,803	**-59**	**6,939**	**6,891**	**-48**
20-34	5,100	5,261	**+161**	**5,436**	**5,502**	**+66**
35-54	6,089	5,450	**-639**	**5,381**	**5,409**	**+28**
55-64	2,618	3,162	**+544**	**3,817**	**3,919**	**+102**
65-74	1,597	2,273	**+676**	**2,642**	**2,686**	**+44**
75-84	1,288	1,245	**-43**	**1,266**	**1,294**	**+28**
85+	656	761	**+105**	**803**	**850**	**+47**
Totals	**24,210**	**24,955**	**+745**	**26,284**	**26,551**	**+267**
Median Age	35.5	36.2	**+0.7**	**37.4**	**38.1**	**+0.7**

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TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
MADISON COUNTY & COMMUNITIES, NEBRASKA
2010-2031

Tilden			**2010-2020**			**2026-2031**
Age Group	**2010**	**2020**	**Change**	**2026**	**2031**	**Change**
19 & Under	255	322	**+67**	**314**	**301**	**-13**
20-34	188	137	**-51**	**128**	**113**	**-15**
35-54	203	229	**+26**	**244**	**254**	**+10**
55-64	104	107	**+3**	**108**	**124**	**+16**
65-74	76	109	**+33**	**114**	**141**	**+27**
75-84	84	60	**-24**	**53**	**43**	**-10**
85+	43	28	**-15**	**25**	**20**	**-5**
Totals	**953**	**992**	**+39**	**986**	**996**	**+10**
Median Age	38.3	37.2	**-1.1**	**37.0**	**37.1**	**+0.1**
Balance of County						
19 & Under	1,332	1,423	**+91**	**1,116**	**1,093**	**-23**
20-34	671	675	**+4**	**588**	**563**	**-25**
35-54	1,555	1,180	**-375**	**874**	**822**	**-52**
55-64	833	949	**+116**	**701**	**726**	**+25**
65-74	406	666	**+260**	**550**	**579**	**+29**
75-84	213	254	**+41**	**243**	**237**	**-6**
85+	36	60	**+24**	**67**	**84**	**+17**
Totals	**5,046**	**5,207**	**+161**	**4,139**	**4,104**	**-35**
Median Age	41.3	43.1	**+1.8**	**42.4**	**42.5**	**+0.1**

Source: 2010 & 2020 Census.
Hanna:Keelan Associates, 2026.

TABLE 5
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
MADISON COUNTY, NEBRASKA
2020-2031

Income Group	2020*	2023*	2026	2031	% Change 2026-2031
All Households					
Less than $10,000	1,140	887	**772**	**588**	**-23.8%**
$10,000-$19,999	1,384	1,046	**923**	**784**	**-15.1%**
$20,000-$34,999	2,077	1,552	**1,343**	**1,100**	**-18.1%**
$35,000-$49,999	1,249	1,725	**1,816**	**1,944**	**+7.0%**
$50,000-$74,999	2,793	2,996	**3,055**	**3,238**	**+6.0%**
$75,000-$99,999	1,725	1,982	**2,066**	**2,209**	**+6.9%**
$100,000 or More	2,919	3,964	**4,349**	**4,624**	**+6.3%**
Totals	**14,187**	**14,152**	**14,324**	**14,487**	**+1.1%**
Median Income	**$63,015**	**$74,985**	**$78,652**	**$82,004**	**+4.3%**
Households 65+ Yrs.					
Less than $10,000	242	179	**130**	**84**	**-35.4%**
$10,000-$19,999	482	549	**553**	**603**	**+9.0%**
$20,000-$34,999	569	544	**541**	**526**	**-2.8%**
$35,000-$49,999	691	562	**511**	**463**	**-9.4%**
$50,000-$74,999	595	869	**932**	**959**	**+2.9%**
$75,000-$99,999	210	390	**466**	**577**	**+23.8%**
$100,000 or More	533	570	**754**	**897**	**+19.0%**
Totals	**3,322**	**3,663**	**3,887**	**4,109**	**+5.7%**
Median Income	**$42,987**	**$49,932**	**$52,284**	**$59,360**	**+13.5%**
Renter Households					
Less than $10,000	641	475	**408**	**316**	**-22.5%**
$10,000-$19,999	806	679	**570**	**464**	**-18.6%**
$20,000-$34,999	1,063	713	**636**	**539**	**-15.3%**
$35,000-$49,999	770	808	**823**	**877**	**+6.6%**
$50,000-$74,999	784	996	**1,139**	**1,223**	**+7.4%**
$75,000-$99,999	335	596	**675**	**722**	**+7.0%**
$100,000 or More	166	326	**607**	**804**	**+32.5%**
Totals	**4,565**	**4,593**	**4,858**	**4,945**	**+1.8%**
Median Income	**$31,788**	**$42,973**	**$45,514**	**$50,029**	**+9.9%**

* Specified Data Used. 2020 & 2023 Estimates subject to margin of error
Source: 2016-2020 and 2019-2023 American Community Survey.
Hanna:Keelan Associates, 2026.

TABLE 6
PER CAPITA INCOME
TRENDS AND PROJECTIONS
MADISON COUNTY / STATE OF NEBRASKA
2010-2031

	Madison County		State of Nebraska	
Year	**Income**	**% Change**	**Income**	**% Change**
2010	$36,992	--	$41,248	--
2011	$40,010	+8.2%	$45,674	+10.7%
2012	$41,297	+3.2%	$46,670	+2.2%
2013	$41,206	-0.2%	$46,653	-0.0%
2014	$42,457	+3.0%	$48,957	+4.9%
2015	$43,772	+3.1%	$50,556	+3.3%
2016	$43,878	+0.2%	$49,360	-2.4%
2017	$45,625	+4.0%	$50,144	+1.6%
2018	$47,866	+4.9%	$51,916	+3.5%
2019	$50,688	+5.9%	$54,182	+4.4%
2020	$53,229	+5.0%	$57,421	+6.0%
2021	$61,053	+14.7%	$61,205	+6.6%
2022	$63,945	+4.7%	$64,263	+5.0%
2023	$67,240	+5.2%	$71,347	+11.0%
2026	**$71,334**	+6.1%	**$75,901**	**+6.4%**
2010-2026	**$36,992-$71,334**	**+92.8%**	**$41,248-$75,901**	**+84.0%**
2026-2031	**$71,334-$79,025**	**+10.8%**	**$75,901-$84,328**	**+11.1%**

Source: Bureau of Economic Analysis, 2026.
Hanna:Keelan Associates, 2026.

TABLE 7
PERSONS RECEIVING SOCIAL SECURITY INCOME
MADISON COUNTY, NEBRASKA
2022 ESTIMATE

Social Security Income-2022	**Number of Beneficiaries**
Retirement Benefits	
Retired Workers	5,950
Wives & Husbands	145
Children	80
Survivor Benefits	
Widows & Widowers	445
Children	220
Disability Benefits	
Disabled Persons	785
Wives & Husbands	5
Children	125
Total	**7,755**
Aged 65 & Older	
Men	2,820
Women	3,525
Total	**6,345**
Supplemental Security Income-2022	**Number of Beneficiaries**
Aged	60
Blind and Disabled	440
Total	**500**

N/A = Not Available.
Source: Department of Health and Human Services, Social Security Administration, 2026.

TABLE 8A
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
MADISON COUNTY, NEBRASKA
2021 & 2026

Owner	**2021***	**2026**
Inc. Rng.	**# / #*CB-HP***	**# / #*CB-HP***
0-30% AMI	850 / 615	764 / 608
31-50% AMI	640 / 270	608 / 324
51-80% AMI	1,640 / 460	1,628 / 489
81%+ AMI	6,320 / 285	6,422 / 251
Totals	**9,450 / 1,630**	**9,366 / 1,672**

Renter	**2021***	**2026**
Inc. Rng.	**# / #*CB-HP***	**# / #*CB-HP***
0-30% AMI	1,055 / 740	969 / 835
31-50% AMI	645 / 375	562 / 408
51-80% AMI	1,465 / 255	1,722 / 189
81%+ AMI	1,365 / 0	1,649 / 0
Totals	**4,530 / 1,370**	**4,902 / 1,432**

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

Source: 2021 CHAS Tables.
Hanna:Keelan Associates, 2026.

TABLE 8B
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
NORFOLK, NEBRASKA
2021 & 2026

Owner	**2021***	**2026**
Inc. Rng.	**# / #*CB-HP***	**# / #*CB-HP***
0-30% AMI	580 / 370	473 / 336
31-50% AMI	330 / 155	281 / 174
51-80% AMI	1,065 / 290	1,148 / 346
81%+ AMI	4,290 / 185	4,610 / 177
Totals	**6,265 / 1,000**	**6,512 / 1,033**

Renter	**2021***	**2026**
Inc. Rng.	**# / #*CB-HP***	**# / #*CB-HP***
0-30% AMI	945 / 670	852 / 721
31-50% AMI	555 / 335	473 / 371
51-80% AMI	1,360 / 240	1,659 / 202
81%+ AMI	1,035 / 0	1,358 / 0
Totals	**3,895 / 1,245**	**4,342 / 1,294**

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

Source: 2021 CHAS Tables.
Hanna:Keelan Associates, 2026.

TABLE 9
EMPLOYMENT DATA TRENDS AND PROJECTIONS
MADISON COUNTY, NEBRASKA
2015-2031

Year	Number of Employed Persons	Change	Percent Unemployment
2015	18,680	--	2.7%
2016	18,598	-82	2.8%
2017	18,612	+14	2.6%
2018	18,956	+344	2.6%
2019	19,258	+302	2.8%
2020	18,898	-360	3.9%
2021	19,598	+700	2.4%
2022	19,492	-106	2.0%
2023	19,308	-184	2.2%
2024	19,565	+257	1.7%
2025*	18,692	-873	2.6%
2031	**19,141**	**+449**	**2.3%**
2015-2031	**18,680-19,141**	**+461**	**2.7%-2.3%**

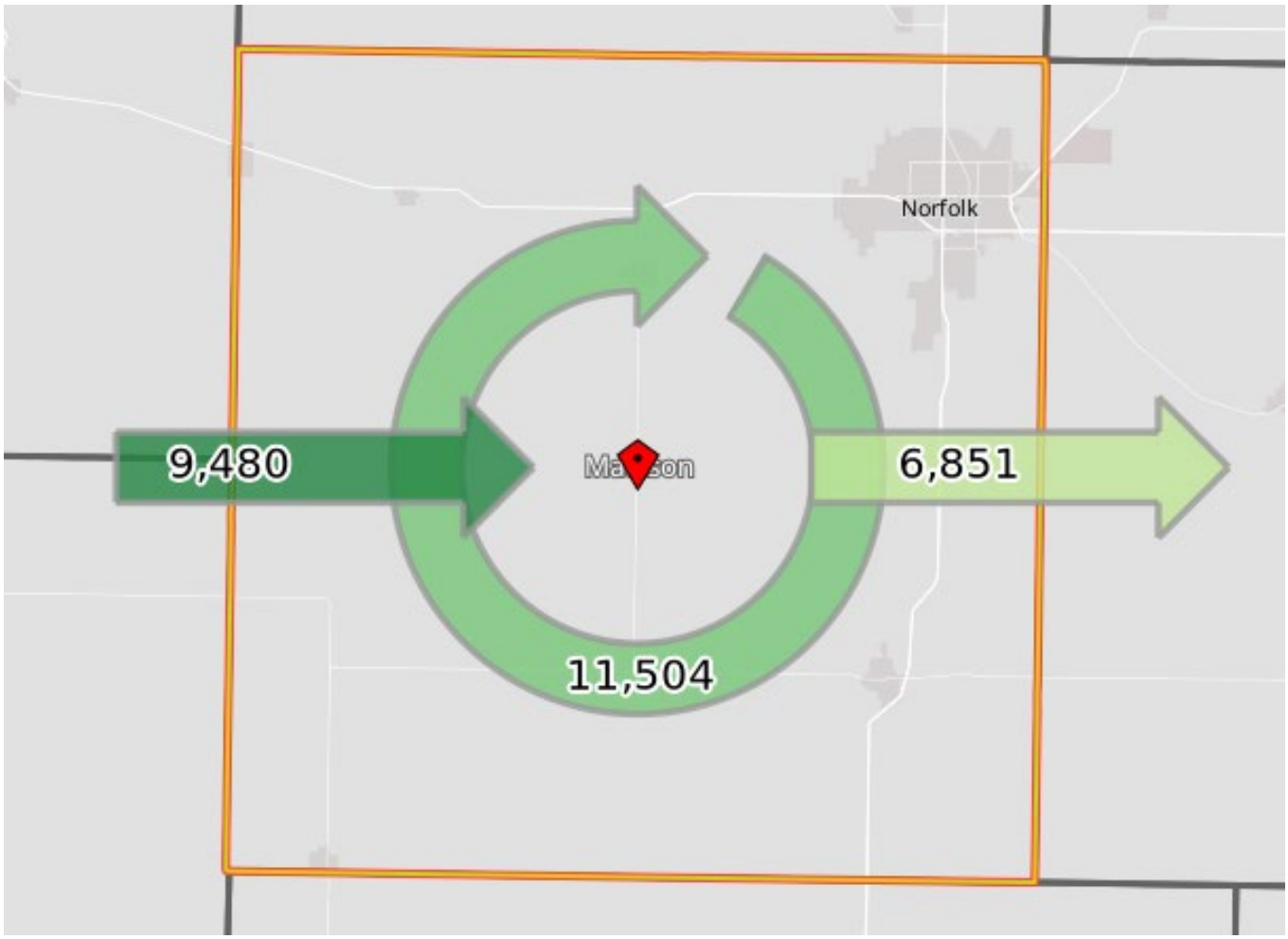
*Estimate as of August, 2025.
Source: Nebraska Department of Labor, Labor Market Information, 2026.
Hanna:Keelan Associates, 2026.

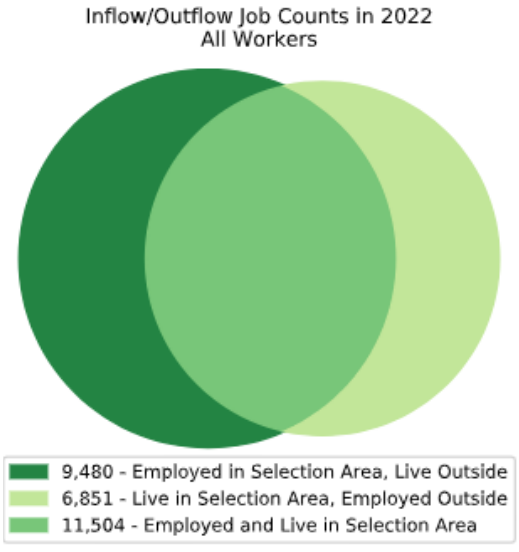
TABLE 10 **WORKFORCE EMPLOYMENT BY TYPE** **MADISON COUNTY, NEBRASKA** **AUGUST, 2026** **Workforce**	
Non-Farm Employment	
(Wage and Salary)	**21,964**
Agriculture Forestry, Fishing & Hunting.	*
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	*
Construction.	1,141
Manufacturing.	3,664
Wholesale Trade.	1,161
Retail Trade.	2,843
Transportation & Warehousing.	*
Information.	219
Finance & Insurance.	862
Real Estate & Rental/Leasing.	169
Professional, Scientific & Technical Services.	*
Management of Companies & Enterprises.	*
Administrative/Support/Waste.	624
Educational Services.	263
Health Care & Social Assistance.	3,747
Arts, Entertainment & Recreation.	234
Accommodation & Food Service.	1,671
Other Services (except Public Administration).	647
Federal Government.	154
State Government.	557
Local Government.	2,545

*Data not available because of disclosure suppression.
Source: Nebraska Department of Labor, Labor Market Information, 2026.

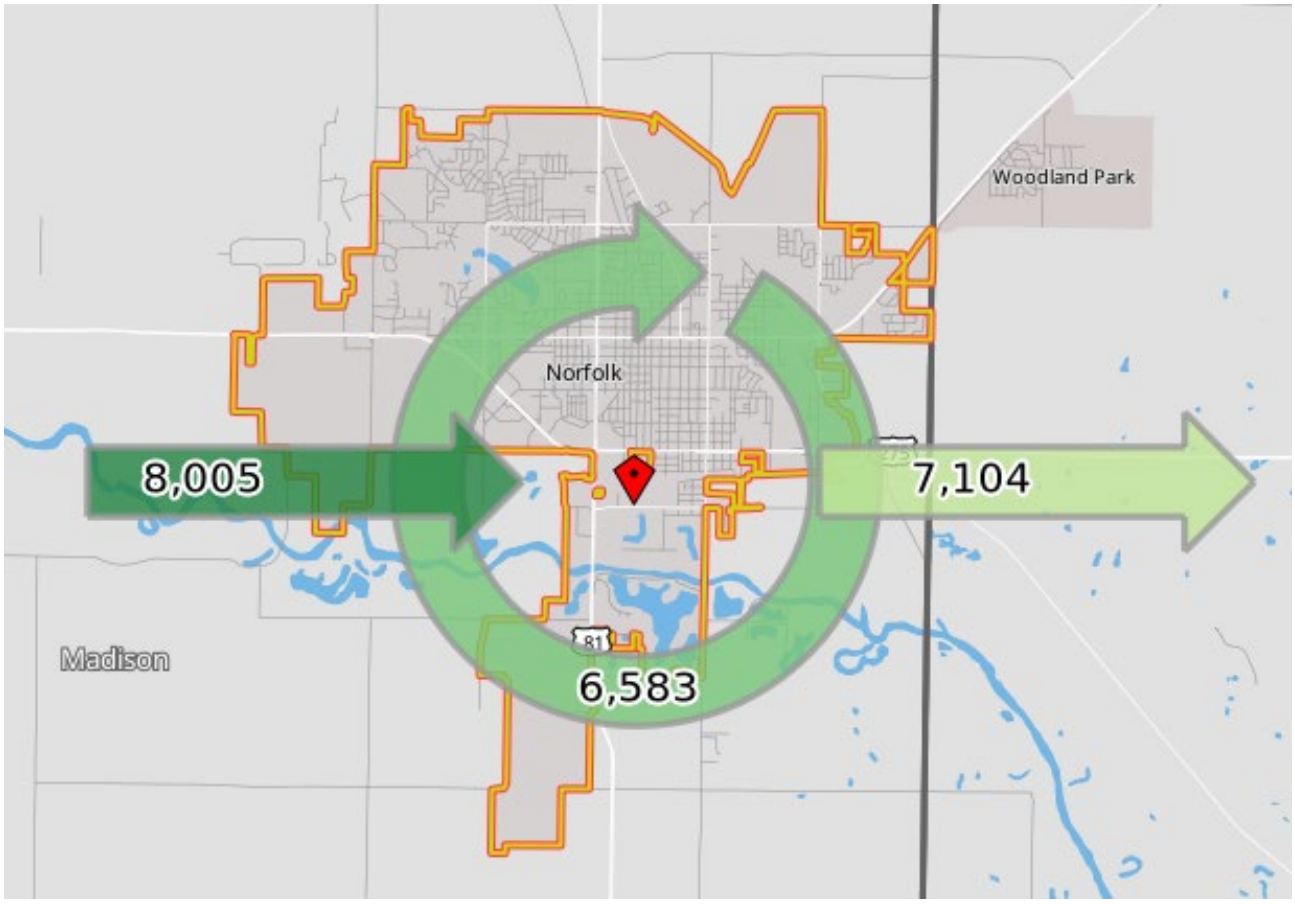
Appendix II:
Madison County Table Profile.

INFLOW/OUTFLOW JOB COUNTS (2022) – MADISON COUNTY, NEBRASKA.





INFLOW/OUTFLOW JOB COUNTS (2022) – NORFOLK, NEBRASKA.



Inflow/Outflow Job Counts in 2022
All Workers

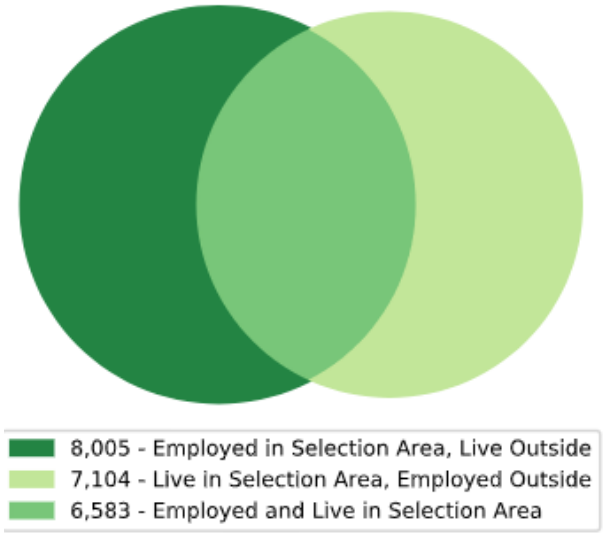


TABLE 11
HOUSING STOCK PROFILE
SUBSTANDARD HOUSING – HUD
MADISON COUNTY COMMUNITIES, NEBRASKA
2023 ESTIMATE*

		Complete Plumbing		Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
Community	**Total**	**Number**	**% of Total**	**Number**	**% of Total**	**Number**	**% of Total**
Battle Creek	499	499	100.0%	0	0.0%	10	2.0%
Madison	675	675	100.0%	0	0.0%	71	10.5%
Meadow Grove	89	89	100.0%	0	0.0%	0	0.0%
Newman Grove	304	304	100.0%	0	0.0%	5	1.6%
Norfolk	10,701	10,651	99.5%	50	0.5%	189	1.8%
Tilden	428	424	99.0%	4	1.0%	36	8.4%

*Specified Data Used. 2023 Estimate subject to margin of error.
Source: 2019-2023 American Community Survey Estimate.

TABLE 12
ESTIMATED HOUSING UNITS
MADISON COUNTY & COMMUNITIES, NEBRASKA
2026

	Housing Units
Madison County	
Housing Units (2020 Census)	15,094
Units Built^ (April, 2020 to Present)	1,053
Units Lost* (April, 2020 to Present)	(70)
TOTAL UNITS	**16,077**
Battle Creek	
Housing Units (2020 Census)	449
Units Built^ (April, 2020 to Present)	10
Units Lost* (April, 2020 to Present)	(2)
TOTAL UNITS	**457**
Madison	
Housing Units (2020 Census)	795
Units Built^ (April, 2020 to Present)	20
Units Lost* (April, 2020 to Present)	(2)
TOTAL UNITS	**813**
Meadow Grove	
Housing Units (2020 Census)	148
Units Built^ (April, 2020 to Present)	0
Units Lost* (April, 2020 to Present)	(0)
TOTAL UNITS	**148**
Newman Grove	
Housing Units (2020 Census)	341
Units Built^ (April, 2020 to Present)	1
Units Lost* (April, 2020 to Present)	(3)
TOTAL UNITS	**339**

CONTINUED:

TABLE 12 (CONTINUED)
ESTIMATED HOUSING UNITS
MADISON COUNTY & COMMUNITIES, NEBRASKA
2026

	Housing Units
Norfolk	
Housing Units (2020 Census)	10,909
Units Built^ (April, 2020 to Present)	950
Units Lost* (April, 2020 to Present)	(61)
TOTAL UNITS	**11,798**
Tilden	
Housing Units (2020 Census)	428
Units Built^ (April, 2020 to Present)	9
Units Lost* (April, 2020 to Present)	(2)
TOTAL UNITS	**435**
Balance of County	
Housing Units (2020 Census)	2,024
Units Built^ (April, 2020 to Present)	63
Units Lost* (April, 2020 to Present)	(N/A)
TOTAL UNITS	**2,087**

^Includes new construction, Community annexation and units moved in.
*Includes units lost due to Community annexation, demolition or removal.

Source: 2020 Census,
Communities of Madison County, Nebraska
Hanna:Keelan Associates, 2026.

TABLE 13
HOUSING STOCK OCCUPANCY/VACANCY STATUS
MADISON COUNTY & COMMUNITIES, NEBRASKA
2026

	MADISON COUNTY	Battle Creek	Madison
a) Housing Stock	**16,077**	**457**	**813**
	(O=10,822; R=5,255)	**(O=389; R=68)**	**(O=579; R=234)**
b) Vacant Housing Stock	**1,753**	**36**	**118**
c) Occupied Housing Stock	**14,324**	**421**	**695**
*Owner Occupied	9,422	359	490
*Renter Occupied	4,902	62	205
d) Housing Vacancy Rate*	**10.9% (1,753)**	**7.9% (36)**	**14.5% (118)**
*Owner Vacancy	12.9% (1,400)	7.7% (30)	15.3% (89)
*Renter Vacancy	6.7% (353)	8.8% (6)	12.4% (29)
e) Adjusted Vacancy Rate**	**3.0% (486)**	**2.2% (10)**	**2.9% (24)**
****Owner Vacancy**	**3.1% (334)**	**2.0% (8)**	**3.4% (20)**
****Renter Vacancy**	**2.9% (152)**	**2.9% (2)**	**1.7% (4)**

	Meadow Grove	Newman Grove	Norfolk
a) Housing Stock	**148**	**339**	**11,798**
	(O=128; R=20)	**(O=254; R=85)**	**(O=7,246; R=4,552)**
b) Vacant Housing Stock	**31**	**65**	**944**
c) Occupied Housing Stock	**117**	**274**	**10,854**
*Owner Occupied	104	205	6,512
*Renter Occupied	13	69	4,342
d) Housing Vacancy Rate*	**20.9% (31)**	**19.7% (65)**	**8.0% (944)**
*Owner Vacancy	18.7% (24)	19.3% (49)	10.1% (734)
*Renter Vacancy	35.0% (7)	18.9% (16)	4.6% (210)
e) Adjusted Vacancy Rate**	**6.0% (9)**	**5.0% (17)**	**2.4% (281)**
****Owner Vacancy**	**5.4% (7)**	**5.1% (13)**	**2.3% (169)**
****Renter Vacancy**	**10.0% (2)**	**4.7% (4)**	**2.2% (102)**

CONTINUED

TABLE 13 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
MADISON COUNTY & COMMUNITIES, NEBRASKA
2026

	Tilden	Balance of County
a) Housing Stock	**435**	**2,087**
	(O=342; R=93)	**(O=1,884; R=203)**
b) Vacant Housing Stock	**54**	**505**
c) Occupied Housing Stock	**381**	**1,582**
*Owner Occupied	301	1,451
*Renter Occupied	80	131
d) Housing Vacancy Rate*	**12.4% (54)**	**24.2% (505)**
*Owner Vacancy	12.0% (41)	23.0% (433)
*Renter Vacancy	14.0% (13)	35.4% (72)
e) Adjusted Vacancy Rate**	**1.8% (8)**	**6.5% (137)**
****Owner Vacancy**	**1.7% (6)**	**5.9% (111)**
****Renter Vacancy**	**2.1% (2)**	**12.8% (26)**

* Includes **all** housing stock, including seasonal and substandard housing.
** Includes only year-round vacant units available for rent or purchase, meeting current housing code and modern amenities. Does not include vacant units either not for sale or rent, seasonal units, or units not meeting current housing code. Also includes a margin of error calculation associated with American Community Survey data.

Source: Madison County & Communities, Nebraska, 2026.
Hanna:Keelan Associates, 2026.

TABLE 14
ESTIMATED MEDIAN GROSS RENT &
MEDIAN OWNER-OCCUPIED HOUSING VALUE
MADISON COUNTY & COMMUNITIES, NEBRASKA
2020-2031

	Year	Median Rent	Median Value Owner Housing
Madison County	**2020***	**$702**	**$155,200**
	2023*	**$851**	**$196,000**
	2026	**$923**	**$219,300**
	2031	**$1,089**	**$273,600**
Battle Creek	**2020***	**$717**	**$145,900**
	2023*	**$1,108**	**$188,100**
	2026	**$1,272**	**$200,400**
	2031	**$1,410**	**$244,900**
Madison	**2020***	**$693**	**$92,200**
	2023*	**$818**	**$116,000**
	2026	**$907**	**$130,800**
	2031	**$1,025**	**$169,200**
Meadow Grove	**2020***	**$1,333**	**$49,700**
	2023*	**N/A**	**$68,200**
	2026	**N/A**	**$75,100**
	2031	**N/A**	**$101,000**
Newman Grove	**2020***	**$589**	**$73,700**
	2023*	**$689**	**$82,500**
	2026	**$756**	**$90,400**
	2031	**$932**	**$112,300**
Norfolk	**2020***	**$708**	**$155,600**
	2023*	**$850**	**$199,100**
	2026	**$931**	**$236,200**
	2031	**$1,166**	**$278,100**
Tilden	**2020***	**$560**	**$75,800**
	2023*	**$633**	**$116,900**
	2026	**$687**	**$136,900**
	2031	**$849**	**$187,700**

*Specified Data Used. 2020 & 2023 Estimates subject to margin of error.
Source: 2016-2020 & 2019-2023 American Community Survey.
Hanna:Keelan Associates, 2026.

Appendix II:
Madison County Table Profile.

TABLE 15A
ESTIMATED HOUSING UNIT "TARGET" DEMAND
MADISON COUNTY & COMMUNITIES, NEBRASKA
2031

	Housing Unit Target Demand		Est. Total Housing Unit	Est. Required Housing Unit Target
	Owner	Rental	"Target" Demand*	Demand Budget (Millions)
Madison County	**461 / *503***	**282 / *316***	**743 / *819***	**$254.9 / *$279.9***
Battle Creek	**12 / *14***	**8 / *10***	**20 / *24***	**$6.6 / *$7.9***
Madison	**18 / *20***	**16 / *18***	**34 / *38***	**$10.9 / *$12.1***
Meadow Grove	**4 / *4***	**4 / *4***	**8 / *8***	**$2.5 / *$2.5***
Newman Grove	**4 / *4***	**4 / *4***	**8 / *8***	**$2.5 / *$2.5***
Norfolk	**363 / *387***	**242 / *270***	**605 / *657***	**$202.5 / *$217.8***
Tilden	**8 / *9***	**8 / *10***	**16 / *19***	**$5.0 / *$5.9***
Balance of County	**52 / *65***	**0 / *0***	**52 / *65***	**$24.9 / *$31.2***

Based upon "CGI" population projection.

***Housing Unit "Target" Demand, based on:**
- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied "Deteriorated to Dilapidated" Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- "Pent Up" Housing Demand.
- Targeted Special Populations.
- Student (Off Campus) Housing.
- Seasonal Housing Demand (Including Vacation and Short-Term Rental Housing/AirBNB).
- **Five-Year Housing Development Capacity.**

NOTE 1: Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 15% to 20% of the Total Housing Demand).

NOTE 2: Estimated Workforce Housing Unit Demand: Madison County: 312 / *343* Total Units (154 / *166* Owner, 158 / *177* Rental).

NOTE 3: Downtown Housing Potential:
Madison: 12 / *14* Total Units (4 / *6* Owner, 8 / *8* Rental).
Norfolk: 26 / *30* Total Units (10 / *12* Owner, 14 / 18 Rental).

Source: Hanna:Keelan Associates, 2026.

TABLE 15B
HOUSING UNIT "TARGET" DEMAND
MADISON, NEBRASKA
2031

	Owner	Rental	Total Housing Unit "Target" Demand*	Est. Required Housing Unit Target Demand Budget (Millions)
Medium (Pop. Proj.):	**18**	**16**	**34**	**$10.9**
CGI (Pop. Proj.):	**20**	**18**	**38**	**$12.1**

***Housing Unit "Target" Demand, based on:**
- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied "Deteriorated to Dilapidated" Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- "Pent Up" Housing Demand.
- Targeted Special Populations.
- Seasonal Housing Demand (Including Vacation and Short-Term Rental Housing/AirBNB).
- **Five-Year Housing Development Capacity.**

NOTE 1: Housing Unit "Target" Demand includes both New Construction and Purchase-Rehab-Resale or Re-Rent (an estimated 10% to 15% of the Total Housing Demand).

NOTE 2: Estimated Workforce Housing Unit Demand:
Medium: 20 Total Units (10 Owner, 10 Rental).
CGI: 23 Total Units (12 Owner, 11 Rental).

Source: Hanna:Keelan Associates, 2026.

TABLE 15C
HOUSING UNIT "TARGET" DEMAND
NORFOLK, NEBRASKA
2031

	Owner	Rental	Total Housing Unit "Target" Demand*	Est. Required Housing Unit Target Demand Budget (Millions)
Medium (Pop. Proj.):	**363**	**242**	**605**	**$202.5**
CGI (Pop. Proj.):	**387**	**270**	**657**	**$217.8**

***Housing Unit "Target" Demand, based on:**
- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied "Deteriorated to Dilapidated" Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- "Pent Up" Housing Demand.
- Targeted Special Populations.
- Seasonal Housing Demand (Including Vacation and Short-Term Rental Housing/AirBNB).
- **Five-Year Housing Development Capacity.**

NOTE 1: Housing Unit "Target" Demand includes both New Construction and Purchase-Rehab-Resale or Re-Rent (an estimated 10% to 15% of the Total Housing Demand).

NOTE 2: Estimated Workforce Housing Unit Demand:
Medium: 250 Total Units (118 Owner, 132 Rental).
CGI: 275 Total Units (127 Owner, 148 Rental).

Source: Hanna:Keelan Associates, 2026.

Appendix II:
Madison County Table Profile.

TABLE 16
AREA HOUSEHOLD INCOME (AMI)
MADISON COUNTY, NEBRASKA
2026

	1PHH	2PHH	3PHH	4PHH	5PHH	6PHH	7PHH	8PHH
30% AMI	$19,950	$22,350	$25,150	$27,900	$30,150	$32,400	$34,600	$36,850
50% AMI	$32,550	$37,200	$41,850	$46,500	$50,250	$53,950	$57,700	$61,400
60% AMI	$39,060	$44,640	$50,220	$55,800	$60,300	$64,740	$69,240	$73,680
80% AMI	$52,100	$59,550	$67,000	$74,400	$80,400	$86,350	$92,300	$98,250
100%AMI	$65,100	$74,400	$83,700	$93,000	$100,500	$107,900	$115,400	$122,800
125%AMI	$81,375	$93,000	$104,625	$116,250	$125,625	$134,875	$144,250	$153,500

Source: U.S. Department of Housing and Urban Development, 2026.

TABLE 17
ESTIMATED HOUSING UNIT "TARGET" DEMAND^ BY INCOME SECTOR
MEDIUM & CGI POPULATION ESTIMATE
CITIES OF MADISON & NORFOLK, NEBRASKA
2031

	Income Range					
	0-30% AMI	**31-60% AMI**	**61-80% AMI**	**81-125% AMI**	**126%+ AMI**	**Totals**
Madison County						
Owner:	0 / 0	24 / 30	32 / 40	115 / 127	290 / 306	**461 / 503**
Rental:	12 / 14	50 / 56	66 / 121	98 / 110	56 / 62	**282 / 316**
Madison						
Owner:	0 / 0	4 / 4	4 / 4	6 / 8	4 / 4	**18 / 20**
Rental:	0 / 0	6 / 6	4 / 4	6 / 8	0 / 0	**16 / 18**
Norfolk						
Owner:	0 / 0	14 / 16	20 / 26	105 / 112	224 / 233	**363 / 387**
Rental:	10 / 12	36 / 40	56 / 64	84 / 92	56 / 62	**242 / 270**

*Includes Seasonal Housing/Short-Term Rental/AirBNB housing.

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.
Source: Hanna:Keelan Associates, 2026.

TABLE 18
INCOME ELIGIBLE RENTER HOUSEHOLDS
(60% AMI OR LESS &
COST BURDENED HOUSEHOLDS)
CITY OF NORFOLK & MADISON COUNTY, NEBRASKA
2031

	Elderly (55+)	Non-Elderly	Total
Norfolk			
Households 60% AMI or Less	845	1,033	1,878
Cost Burdened Households **(Need)**	521	638	1,159
Probable Unit Demand (35%)	78	96	174
Madison County			
Households 60% AMI or Less	947	1,158	2,105
Cost Burdened Households **(Need)**	588	718	1,306
Probable Unit Demand (35%)	**88**	**108**	**196**

Source: Hanna:Keelan Associates, 2026.

TABLE 19
INCOME ELIGIBLE RENTER HOUSEHOLDS
(60% AMI OR LESS &
COST BURDENED HOUSEHOLDS)
CITY OF NORFOLK & MADISON COUNTY, NEBRASKA
2031

	Elderly (55+)	Non-Elderly	Total
Norfolk			
Households 80% AMI or Less	1,343	1,641	2,984
Cost Burdened Households **(Need)**	604	739	1,343
Probable Unit Demand (15%)	91	110	201
Madison County			
Households 80% AMI or Less	1,464	1,789	3,253
Cost Burdened Households **(Need)**	658	806	1,464
Probable Unit Demand (15%)	**99**	**120**	**219**

Source: Hanna:Keelan Associates, 2026.

TABLE 20A
HOUSING UNIT "TARGET" DEMAND – POPULATION SECTORS & RANGE OF PRICE POINTS (PRODUCTS)^
MEDIUM & CGI POPULATION ESTIMATE
MADISON, NEBRASKA
2031

OWNER UNITS	**Total Units**	**Price Points**	**Workforce**	**Price Points**
Elderly (55+)	6 / 6	$205K-$440K	2 / 2	$270K-$420K
Family	10 / 12	$230K-$460K	8 / 10	$310K-$435K
Special Populations[1]	2 / 2	$165K-$225K	0 / 0	N/A
Subtotals	**18 / 20**	**$165K-$460K**	**10 / 12**	**$270K-$435K**
RENTAL UNITS*				
Elderly (55+)	6 / 6	$850-$1,025	0 / 0	N/A
Family	8 / 10	$800-$1,125	10 / 11	$950-$1,035
Special Populations[1]	2 / 2	$655-$845	0 / 0	N/A
Subtotals	**16 / 18**	**$655-$1,125**	**10 / 11**	**$950-$1,035**
Totals	**34 / 38**		**20 / 23**	

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

^Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment (18 Months).

^Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment (18 Months).

* Includes lease- or credit-to-own units.
[1] Any person with a special housing need due to a cognitive and/or mobility disability.
Source: Hanna:Keelan Associates, 2026.

TABLE 20B
HOUSING UNIT "TARGET" DEMAND – POPULATION SECTORS & RANGE OF PRICE POINTS (PRODUCTS)^
MEDIUM & CGI POPULATION ESTIMATE
NORFOLK, NEBRASKA
2031

OWNER UNITS	**Total Units**	**Price Points**	**Workforce**	**Price Points**
Elderly (55+)	127 / 135	$225K-$490K	35 / 38	$290K-$430K
Family	226 / 240	$225K-$520K	79 / 83	$320K-$455K
Special Populations[1]	10 / 12	$170K-$225K	4 / 6	$195K-$225K
Subtotals	**363 / 387**	**$170K-$520K**	**118 / 127**	**$195K-$455K**
RENTAL UNITS*				
Elderly (55+)	88 / 96	$890-$1,140	25 / 28	$1,035-$1,045
Family	142 / 160	$885-$1,250	103 / 114	$970-$1,150
Special Populations[1]	12 / 14	$665-$855	4 / 6	$675-$885
Subtotals	**242 / 270**	**$665-$1,250**	**132 / 148**	**$675-$1,150**
Totals	**605 / 657**		**250 / 275**	

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

^Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment (18 Months).

^Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment (18 Months).

* Includes lease- or credit-to-own units.
[1] Any person with a special housing need due to a cognitive and/or mobility disability.
Source: Hanna:Keelan Associates, 2026.

TABLE 21
HOUSING UNIT "TARGET" DEMAND
ESTIMATED LAND USE REQUIREMENTS (x3)
MEDIUM & CGI POPULATION ESTIMATE
CITIES OF MADISON & NORFOLK, NEBRASKA
2031

	Owner Units/Acres	Rental Units/Acres	Total Units/Acres
Madison	18 / 20 – 21 / 23	16 / 18 – 7 / 7.5	**34 / 38 – 28 / 30.5**
Norfolk	363 / 387 – 414 / 441	242 / 270 – 110 / 124	**605 / 657 – 524 / 565**

Source: Hanna:Keelan Associates, 2026.

TABLE 22
HOUSING CONDITIONS
MADISON COUNTY & COMMUNITIES, NEBRASKA
2026

	Madison County	Battle Creek	Madison	Meadow Grove
Excellent	46	16	8	2
Very Good	383	87	35	11
Good	281	4	64	2
Above Normal	2,852	138	234	43
Normal	7,642	139	241	52
Below Normal	500	2	83	20
Fair	44	0	23	0
Poor	128	6	16	11
Very Poor	48	1	11	6
Observed	11	0	2	1
Totals	**11,935**	**393**	**717**	**151**

	Newman Grove	Norfolk	Tilden	Bal. of Co.
Excellent	7	6	7	0
Very Good	19	175	31	25
Good	7	187	2	15
Above Normal	80	1,809	119	429
Normal	117	5,791	86	1,216
Below Normal	43	186	27	139
Fair	2	11	2	6
Poor	29	14	11	41
Very Poor	9	6	2	13
Observed	1	2	1	4
Totals	**314**	**8,187**	**288**	**1,888**

Source: Madison County Assessor's Office.
Hanna:Keelan Associates, 2026.

TABLE 23
TARGET REHABILITATION &
DEMOLITION DEMAND & ESTIMATED COSTS
MADISON COUNTY AND CITIES OF MADISON & NORFOLK, NEBRASKA
2031

MADISON COUNTY	**# Units / Est. Costs**
- Moderate Rehabilitation*	**150 / $6.75 M**
- Substantial Rehabilitation*	**60 / $3.3 M**
- Demolition/Replacement**	**65 / $27 M**

MADISON	**# Units / Est. Costs**
- Moderate Rehabilitation*	**38 / $1.7 M**
- Substantial Rehabilitation*	**15 / $0.825 M**
- Demolition/Replacement**	**27 / $11.2 M**

NORFOLK	**# Units / Est. Costs**
- Moderate Rehabilitation*	**70 / $3.2 M**
- Substantial Rehabilitation*	**28 / $1.5 M**
- Demolition/Replacement**	**20 / $8.3 M**

*Pending Appraisal Qualification.
**Estimated Cost without Acquisition.

Source: Hanna:Keelan Associates, P.C., 2026.

APPENDIX III

HOUSING DEVELOPMENT & FUNDING PARTNERS.

APPENDIX III
HOUSING DEVELOPMENT & FUNDING PARTNERS.

INTRODUCTION.

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

LOCAL FUNDING OPTIONS.

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

Local Tax Base.

Tax Increment Financing (TIF) can use added property tax revenues, created by growth and development in a specific area, to Finance improvements within the boundaries of a designated Redevelopment Area. Utilizing the Nebraska Community Development Law, each community in Nebraska has the authority to create a Community Redevelopment Authority (CRA) or Community Development Agency (CDA). **The Communities of Madison, Newman Grove, Norfolk and Tilden have designated "Redevelopment Areas" to utilize TIF and maintain a local CDA or CRAs. All Communities would benefit greatly from being actively involved in providing TIF for new housing development projects.**

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

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

Other Local Options.

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

The Communities of Newman Grove, Norfolk and Tilden have active Housing Authorities that manage affordable single family and rental housing programs. The Northern Ponca Housing Authority is also active in Madison County, having acquired 10 acres of land in Norfolk for housing development.

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

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

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

STATE PROGRAMS.

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

Nebraska Department of Economic Development (NDED).

The "**2025 Year One Annual Action Plan,"** part of the **2025-2029 Consolidated Plan,** prepared and administered by NDED, has the following, approximate total allocations of State and Federal funds available for housing activities. This includes annual state allocation, program income and prior year resources. Each of the following programs are described below.

$23.8 Million – Community Development Block Grant
$9.4 Million – HOME Investment Partnership Fund
$877,293 – Housing Opportunities for Persons with AIDS
$984,000 – Emergency Solutions Grant Program
$3.9 Million – Federal Housing Trust Fund
$12.7 Million – Nebraska Affordable Housing Trust Fund
$1.9 Million – Nebraska Homeless Shelter Assistance Trust Funds

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

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

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

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

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

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

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

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

Madison County is served by the Norfolk Area Economic Development Council (NAEDC) and Northeast Nebraska Economic Development Corporation (NENEDD). These two organizations can provide funding opportunities for businesses and various community and economic development activities in the County. NENEDD also provides assistance to members on a variety of issues of regional significance, including transportation planning, strategic planning and needs assessments, grant assistance for economic development and planning efforts for environmental issues.

Rural Workforce Housing Fund (RWHF).

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

Nebraska Historic Tax Credit (NHTC).

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

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

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA).

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

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

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

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

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

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

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

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

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

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

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

NIFA, with the assistance of a **Strategic Housing Council,** is in the process of implementing their recently completed **Nebraska 2022 Strategic Housing Framework.** Strategies, or "Pillars" associated with the Framework include the following **Areas of Concentration:**

Pillar 1: Financial Support and Incentives for Development;
Pillar 2: Education and Policy;
Pillar 3: Safety Net and Special Populations; and
Pillar 4: Workforce and Community Capacity.

NIFA has begun administering the **Communities for Housing (C4H) Program** which offers peer networking and technical assistance to communities and counties throughout the State of Nebraska in promoting pre-development activities for new housing projects, including community and county-wide housing studies. The end result of the three-year C4H Program will be an established, completed housing development project in select communities.

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

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

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

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

Blueprint Nebraska.

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

Nebraska Department of Environment & Energy.

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

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

Revitalize Rural Nebraska Grant Program – This competitive grant program was established in 2023 by the Nebraska Legislature to fund the demolition of dilapidated commercial properties owned by a village or a city of the first or second class. Eligible properties must be owned by the applying municipality, abandoned or vacant for at least six months, and not on or eligible to be listed on the National Register of Historic Places. Recipient communities must also provide a local match. NDEE assessed applications for eligibility and competitive ranking with priority given to applications from villages and second-class cities.

Nebraska Department of Health & Human Services.

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

Nebraska Realtors Association's Homebuyer's Assistance Foundation.

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

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

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

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

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

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

REGIONAL PROGRAMS.

Federal Home Loan Bank.

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

Midwest Housing Equity Group (MHEG).

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

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

Midwest Housing Development Fund (MHDF).

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

FEDERAL PROGRAMS.

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

U.S. Department of Housing & Urban Development

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.

- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.

- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

- **HUD 203(b)** provides mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank or savings and loan association and the mortgage is insured by HUD.

- **Section 203(k) Rehab Mortgage Insurance** enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.

- **Section 811 Supportive Housing for Persons with Disabilities Program** – Through the Section 811 program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.

- **Section 202 Multifamily Health Care Program** – Helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.

- **Single Family Homeownership/Housing Counseling Agencies** – HUD provides free assistance through local housing counseling agencies where consumers can access information and counseling in regards to buying a home, refinancing a mortgage, saving a home from foreclosure and more.

USDA Rural Development (USDA-RD)

a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available**

b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.

c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for **"special populations."**

d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**

e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Federal Emergency Management Agency (FEMA).

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

a) **Response** – Established at a regional **"watch center,"** awareness and analysis and the coordination and implementation of federal responses to major disaster areas is key. Preparation of an Incident Management Assistance Team to plan necessary operations and logistics to a disaster area ensures prompt response to help those in need.

b) **Recovery** – Provides federal assistance to individuals, households and public facilities located within a declared disaster area.

c) **Mitigation** – Reduces property loss due to flooding via outreach provision, including affordable flood insurance and other programs that encourage safe community development and reduction of loss of life and property due to natural disaster.

d) **National Preparedness** – Coordinates and develops tools necessary to prepare for hazards and natural disasters among all levels of government, as well as private non-governmental agencies and Communities.

e) **Mission Support** – Ensures functional efficiency among critical business operations, including functions with key partners and customer service to persons and families affected by natural disaster.

f) **Grants** – Oversees that disaster and non-disaster grants are in compliance with public law.

Other Federal Funding.

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