



MADISON COUNTY & COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY

With Strategies for Affordable Housing – 2024 “SNAPSHOT”.

JULY, 2019



Nebraska Investment Finance Authority – Housing Study Grant Program.

Prepared For:
Greater Norfolk
Economic Development Foundation.

Prepared By:

HANNA:KEELAN ASSOCIATES, P.C.
COMMUNITY PLANNING & RESEARCH

MADISON COUNTY & COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING – 2024 “SNAPSHOT”.

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This County-Wide Housing Study was prepared for the Greater Norfolk Economic Development Foundation and funded by the Nebraska Investment Finance Authority Housing Study Grant Program, with matching funds from the Cities of Madison and Norfolk, Nebraska. The Housing Study was completed by Hanna:Keelan Associate, P.C., with the guidance and direction of the Madison County Housing Steering Committee.

HANNA:KEELAN ASSOCIATES, P.C. **COMMUNITY PLANNING & RESEARCH**

*COMPREHENSIVE PLANS & ZONING * HOUSING STUDIES *
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CONSULTANTS FOR AFFORDABLE HOUSING DEVELOPMENTS**

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INTRODUCTION & RESEARCH APPROACH.

This **County-Wide Housing Study** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for **Madison County, Nebraska**, including each Community, as well as the rural areas of Madison County, identified as the Balance of County. The **Study** describes the past, present and projected demographics, economic and housing conditions in the County, and includes a “**Housing Action Plan**,” identifying recommended future housing projects.

The **Housing Study** was conducted for both public and private/non-profit businesses and development entities within Madison County and the surrounding areas, on behalf of the **Greater Norfolk Economic Development Foundation (GNEDF)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. A **County-Wide Housing Steering Committee**, comprised of City/Village staff, local economic development and Chamber of Commerce staff, housing builders/contractors, bankers and local citizens, provided invaluable information throughout the development of this **Housing Study**. Funding for the **Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from the **Cities of Madison and Norfolk, Nebraska**.

The **Madison County & Communities County-Wide Housing Study** is comprised of information obtained from both public and private sources. All demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2013-2017 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.

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 July, 2019, to July, 2024.

This **Housing Study** included both quantitative and qualitative research activities. The **qualitative activities** included a **comprehensive citizen participation program** consisting of **Surveys, County-Wide Housing “Listening Sessions”** and **meetings with a County-Wide Housing Steering Committee** comprised of business owners, local employees, elected leadership and the general citizenry of Madison County, all in an effort to understand the housing issues and needs of Madison County.

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 the County population and household base, income capacity and housing profile and demand.

MADISON COUNTY CITIZEN HOUSING SURVEY.

The “**Madison County Citizen Housing Survey**” was made available to households in Madison County Communities at select locations and on pertinent Community and County websites. A total of **233 Surveys** were completed and returned, providing valuable public information. **Survey** participants were asked to give their opinion on issues regarding their current housing situation, issues or barriers preventing residents from obtaining quality, affordable housing and the housing types most needed or desired in Madison County. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I of this County-Wide Housing Study**.

233 Total Surveys.

Norfolk = 167.

Madison = 32.

Other/Unidentified = 16.

Rural Madison County = 9.

Battle Creek = 5.

Newman Grove = 2.

Meadow Grove & Tilden = 1 Each.

- **Survey** participants were asked to address some of the **issues** or **barriers** they experience in **obtaining affordable owner or renter housing**. The barriers identified to obtaining affordable **owner housing** included housing prices, a lack of sufficient homes for sale and excessive down payment/closing costs. The identified barriers faced when obtaining affordable **rental housing** included the cost of rent, a lack of available, decent rental housing and excessive application fees and/or rental deposits.
- **A total of 70 participants were not satisfied with their current housing situation**. Reasons included homes too small or in need of substantial updating and/or rehabilitation and high housing costs, including property taxes.

- Top housing needs in Madison County, as identified by **Survey** participants, included housing for low- and middle-income families and elderly persons, housing for existing/new employees, single family housing, general rental housing, housing choices for first-time homebuyers, rehabilitation of owner- and renter-occupied housing and two- and three-bedroom apartments or homes.
- Participants of the **Survey** identified a price range for the maximum their family could afford for a home. The top three responses were: 1) \$100,000-\$175,000 2) Less than \$100,000 and 3) \$176,000-\$250,000.
- Participants also identified the price range for the most their family could afford for monthly rent. The top three responses were: 1) \$601-\$800 2) \$801-\$950 and 3) \$400-\$600.
- 77.8 percent of the **Survey** respondents supported the County using State or Federal grant funds to conduct an owner housing rehabilitation program. 73.1 percent of the **Survey** respondents supported Madison County using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **92.5 percent of the Survey respondents supported Madison County establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.**
- 81.7 percent of the **Survey** respondents supported the County using grant dollars to purchase, rehab and resell vacant housing.
- **83.3 percent of the Survey respondents supported Madison County using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.**
- Elderly (55+ years) participants of the **Survey** identified assisted living housing as the specific housing type most needed for persons 55+ years of age in Madison County, during the next five years.



WORKFORCE HOUSING NEEDS SURVEY.

A collaborative group of public and non-profit entities, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of **177 Surveys** were returned. **Survey** participants were asked to provide information on subjects such 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** of this **Housing Study**.

- **Survey** participants consisted of 125 homeowners and 49 renters. **A total of 34 participants were not satisfied with their current housing situation.** Reasons included their home being too small, in need of substantial updating and being too far from their place of employment.
- The majority of respondents identified the ability to purchase a home priced at or below \$175,000, or afford a monthly rent ranging from \$400-\$800.
- **The Cities of Norfolk and Madison were favored by Survey participants as the Community they would most like to purchase or rent a home.**
- A total of 44 participants identified a desire to purchase a single family home in the next five years.
- The most common barriers identified to obtaining affordable **owner housing** included the cost of real estate taxes, housing prices and a lack of sufficient homes for sale.
- Barriers faced when obtaining affordable **rental housing** included the high cost of rent, a lack of available, decent rental units at an affordable price and attitudes of landlords and neighbors.

177 Total Surveys.

Norfolk = 48.

Other/Unidentified = 44.

Madison = 43.

Battle Creek = 18.

Rural Madison County = 16.

Meadow Grove = 6.

Newman Grove & Tilden = 1 Each.

HOUSING STAKEHOLDER SURVEY.

The Madison County Housing Steering Committee conducted a County-Wide **Housing Stakeholder Survey** to determine the current involvement and opinion of Madison County's Housing Stakeholders in the provision of adequate, safe and affordable housing in the County. A total of **13 Surveys** were returned. Respondents included bankers, builders, realtors, lawyers and local economic development groups. The complete **Survey** results are available in **Appendix I** of this **Housing Study**.

- **Survey** respondents identified the population sectors/groups in most need of housing in Madison County as the local workforce population, families, seniors and single parent households, among others.
- A combination of owner and rental single family, duplex and apartment-style housing was identified as the housing type most needed. For the senior population, assisted living facilities was identified as the most-needed housing type.
- A significant number of aging and substandard structures exist throughout Madison County. There is an opportunity to replace these dilapidated structures with affordable workforce housing.
- Employees desire to move to Madison County Communities, but there is a lack of decent, affordable housing.
- A Land Bank Program is needed so that vacant lots within Madison County Communities can be secured and targeted for infill development.

MADISON COUNTY, NEBRASKA & COMMUNITIES HOUSING STAKEHOLDER SURVEY

The Greater Norfolk Economic Development Foundation (GNEDF) is preparing a Madison County-Wide Housing Study, under the direction of a local Housing Steering Committee and Hanna:Keelan Associates, P.C., a community planning and research consulting firm. A critical component of this Study is to determine the current involvement and opinion of Madison County's Housing Stakeholders in the provision of adequate, safe and affordable housing in Madison County, Nebraska.

Please complete the following "short" Survey, and thank you for your time and interest in Housing the residents of Madison County.

1. Name of Organization. _____

2. What housing service(s) does your Organization provide your clients/Madison County citizenry? Examples: housing referral, housing financing, retail sales, emergency housing placement, affordable housing development, housing planning and administration, housing construction, etc.

3. In your opinion, what is the primary Population Sector group(s) in Madison County, most needing housing? Examples: families, seniors, local workforce, special needs populations, homeless, near-homeless, single parent households, etc.

4. What Housing Type(s) are most needed for the group(s) you identify in #3? Examples: owner and/or rental housing, single family/duplex housing, apartments, transitional housing, emergency housing, etc.

5. Other comments regarding the future of housing development in Madison County?

HOUSING DEVELOPER SURVEY.

The Madison County Housing Steering Committee also conducted a **Housing Developer Survey** to determine the involvement and opinion of both local and regional Housing Developers / Builders in the provision of adequate, safe and affordable housing in Madison County. A total of **three Surveys** were returned. The complete **Survey** results are available in **Appendix I** of this **Housing Study**.

- **Survey** respondents identified **single family homes** as the housing type their Company most commonly builds. Respondents identified the average price points of these homes to be in the ranges of \$225,000-\$275,000 and \$325,000-\$375,000, but up to \$750,000.
- Currently, the average cost per square foot for various housing types was identified by **Survey** respondents as ranging from \$180-\$220 per square foot.
- The **Survey** asked respondents to identify the average square footage per cost for various housing types. Respondents noted this cost can vary dramatically based upon customer needs, lot costs, carrying costs, indirect construction costs and whether the square footage price includes basements. An example identified was a ranch home with a finished basement on a \$45,000 lot with 1,700 square feet on the main level would sell for \$350,000.
- The biggest obstacles in constructing housing in Madison County, as identified by **Survey** participants, includes a lack of lots and acreages, as well as labor, material and construction costs.
- Respondents commented that a lack of trades (plumbers, electricians, HVAC) has inflated housing prices by upwards of 20 percent or more.
- **Survey** respondents identified a need for programs to financially assist in purchasing and developing lots and acreages to meet the demand for housing in and around Madison County Communities.

HOUSING UNIT TARGET DEMAND.

Table A, Page 8, identifies the **estimated housing target demand** for **Madison County** and **each Community**, by **2024**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout Madison County.

The total estimated **housing target demand** in **Madison County**, by **2024**, is **758 housing units, including 462 owner and 296 rental units**, at an estimated development cost of **\$182 Million**. The smaller Communities of the County should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units.

The Community of **Norfolk** has the greatest demand for new construction and housing rehabilitation activities in Madison County. An estimated **596 total units, including 349 owner and 247 rental units** should be built in Norfolk, at an estimated target budget of **\$142 Million**. Of the 596 new housing units, an estimated **34 units** should be targeted for **Downtown Norfolk**, consisting of **10 owner** and **24 rental** housing units.

The City of **Madison** has a total estimated housing unit target demand of **59 units, including 35 owner and 24 rental units**, at an estimated target budget of **\$13 Million**. Of the 59 new housing units, an estimated **17 units** should be targeted for **Downtown Madison**, consisting of **four owner** and **13 rental units**. All Madison County Communities should consider the annexation of existing/ developed residential areas, to assist in meeting their respective target demand.



**5-Year County-Wide
Housing Unit Demand
= 758 Units***

***462 Owner Units
*296 Rental Units**



***459 Units Should
Targeted to the
Workforce Population**

Table A
Estimated Housing Unit Target Demand*
Madison County & Communities, Nebraska
2024

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
Madison County:	462	296	758	\$182.4
Battle Creek:	14	10	24	\$5.2
Madison**:	35	24	59	\$12.8
Meadow Grove:	4	3	7	\$1.5
Newman Grove:	8	6	14	\$3.1
Norfolk**:	349	247	596	\$141.8
Tilden:	10	6	16	\$3.5
Balance of County:	42	0	42	\$14.5

*Based upon new households, housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock (including housing stock experiencing plumbing, overcrowded conditions), absorb housing vacancy deficiency of structurally sound housing units, build for "pent-up" demand and calculation for local housing development capacity.

**Includes Downtown Housing Potential:
 Madison: 17 Units; 4 Owner & 13 Rental.
 Norfolk: 34 Units; 10 Owner & 24 Rental.

NOTE: Housing development activities in each Community should include both new construction and purchase-rehab/resale or re-rent activities.

Source: Hanna:Keelan Associates, P.C., 2019.

HOUSING DEMAND POTENTIAL FOR HOUSEHOLD & UNIT TYPES (BY AMI & PRICE POINTS).

Target populations, or household types, include elderly, family and special needs populations, per **Area Median Income (AMI)**. The housing unit types in Madison County include both owner and rental units of varied bedroom types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the right population sector. The majority of new housing options in Madison County should be directed towards family populations, especially the local workforce.

Table B, Page 10, identifies housing unit target demand in Madison County, for specific population groups by 2024. In Madison County, a minimum of **758 housing units** should be targeted by 2024, consisting of **462 owner** and **296 rental units**. This includes an estimated 254 total units for elderly (55+) populations, 455 total units for families and 49 total units for special populations, or those with a mental or physical disability(ies). **An estimated 459 housing units, consisting of 288 owner and 171 rental units should be targeted for the workforce population in the County, by 2024.**

Table C, Page 11, identifies proposed housing unit types by target price points with the given AMI for Madison County, by 2024. The owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$367,700. Two- and three-bedroom rental units, with an average affordable monthly rent at or above \$1,060, present the greatest demand in Madison County.

Three+-bedroom units at an average purchase price of \$187,200 and an estimated average monthly rent cost of \$765 are the most needed housing types for the workforce population in Madison County.

Table B
Housing Unit Target Demand – Household Type By AMI
Madison County, Nebraska
2024

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	2	12	42	109	165	50
Family	8	28	34	85	120	275	234
Special							
<u>Populations¹</u>	<u>6</u>	<u>6</u>	<u>6</u>	<u>4</u>	<u>0</u>	<u>22</u>	<u>4</u>
Subtotals	14	36	52	131	229	462	288
RENTAL							
UNITS							
Elderly (55+)	7	14	18	34	16	89	14
Family	8	30	28	69	45	180	153
Special							
<u>Populations¹</u>	<u>5</u>	<u>8</u>	<u>9</u>	<u>5</u>	<u>0</u>	<u>27</u>	<u>4</u>
Subtotals	20	52	55	108	61	296	171
Totals	34	88	107	239	290	758	459

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2019.

Table C
Housing Unit Target Demand – Unit Type / Price Point (Product) By AMI
Madison County, Nebraska
2024

PRICE – PURCHASE COST (Area Median Income)							
Owner Units	(0%-30%) \$87,650*	(31%-60%) \$131,500*	(61%-80%) \$205,500*	(81%-125%) \$305,000*	(126%+) \$367,700*+	Totals	Work Force \$187,200*
1 Bedroom ¹	0	0	0	14	16	30	0
2 Bedroom ¹	6	12	18	44	48	128	40
3+ Bedroom	8	24	34	86	152	304	248
Totals	14	36	52	144	216	462	288
PRICE – RENT COST (Area Median Income)							
Rental Units	(0%-30%) \$395**	(31%-60%) \$595**	(61%-80%) \$855**	(81%-125%) \$1,060**	(126%+) \$1,310**+	Totals	Work Force \$765**
1 Bedroom ¹	4	10	10	12	6	42	0
2 Bedroom ¹	8	30	28	50	31	147	66
3+ Bedroom	8	12	17	46	24	107	105
Totals	20	52	55	108	61	296	171

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2019.

Table D, identifies **housing unit target demand** in the City of Madison, **for specific population groups** by 2024. A total of at least **59 housing units** should be targeted for Madison by 2024, consisting of **35 owner** and **24 rental units**. This includes an estimated 19 total units for elderly (55+) populations, 32 total units for families and eight total units for special populations, or those with a mental or physical disability(ies). **An estimated 31 housing units, consisting of 20 owner and 11 rental units should be targeted for the workforce population in Madison.**

Table D

Housing Unit Target Demand – Household Type By AMI
City of Madison, Nebraska
2024

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	6	4	10	2
Family	0	4	6	8	3	21	18
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	0	6	8	14	7	35	20
RENTAL UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	4	2	3	0	9	2
Family	0	4	4	3	0	11	9
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	0	10	8	6	0	24	11
Totals	0	16	16	20	7	59	31

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2019.

Table E identifies **proposed housing unit types by target price points** associated with each **AMI** category for the City of Madison, by 2024. In Madison, the owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households in the 81 to 125 percent AMI range. The average affordable purchase price is projected at \$292,000. Two- and three-bedroom rental units, with an average affordable monthly rent of \$610 present the greatest demand in Madison. **Three+-bedroom units at an average purchase price of \$174,000 and an estimated average monthly rent cost of \$785** are the most needed housing types for the Madison workforce population.

Table E

Housing Unit Target Demand – Unit Type / Price Point (Product) By AMI

City of Madison, Nebraska

2024

PRICE – PURCHASE COST (Area Median Income)							
Owner Units	(0%-30%) \$83,900*	(31%-60%) \$122,400*	(61%-80%) \$197,000*	(81%-125%) \$292,000*	(126%+) \$352,000*+	Totals	Work Force \$174,000*
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	3	3	4	2	12	2
3+ Bedroom	0	3	5	10	5	23	18
Totals	0	6	8	14	7	35	20
PRICE – RENT COST (Area Median Income)							
Rental Units	(0%-30%) \$405**	(31%-60%) \$610**	(61%-80%) \$875**	(81%-125%) \$1,100**	(126%+) \$1,345**+	Totals	Work Force \$785**
1 Bedroom ¹	0	2	2	0	0	4	0
2 Bedroom ¹	0	5	4	3	0	12	5
3+ Bedroom	0	3	2	3	0	8	6
Totals	0	10	8	6	0	24	11

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2019.

Table F identifies **housing unit target demand** in the City of Norfolk, for **specific population groups** by 2024. An estimated **596 housing units** should be targeted for Norfolk by 2024, consisting of **349 owner** and **247 rental units**. This includes an estimated 196 total units for elderly (55+) populations, 370 total units for families and 30 total units for special populations, or those with a mental or physical disability(ies). **An estimated 368 housing units, consisting of 230 owner and 138 rental units should be targeted for the workforce population in Norfolk.**

Table F Housing Unit Target Demand – Household Type By AMI City of Norfolk, Nebraska 2024							
OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	8	22	92	122	42
Family	6	18	26	66	101	217	185
Special							
Populations ¹	<u>4</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>10</u>	<u>3</u>
Subtotals	10	20	36	90	193	349	230
RENTAL UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	6	10	14	28	16	74	10
Family	6	22	20	60	45	153	124
Special							
Populations ¹	<u>4</u>	<u>6</u>	<u>6</u>	<u>4</u>	<u>0</u>	<u>20</u>	<u>4</u>
Subtotals	16	38	40	92	61	247	138
Totals	26	58	76	182	254	596	368
* Includes lease- or credit-to-own units. ¹ Any person with a special housing need due to a cognitive and/or mobility disability. Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent. Source: Hanna:Keelan Associates, P.C., 2019.							

Table G identifies **proposed housing unit types by target price points** associated with each **AMI** category for the City of Norfolk, by 2024. In Norfolk, the owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households at 126 percent+ AMI. The average affordable purchase price is projected at \$383,000. Two- and three-bedroom rental units, with an average affordable monthly rent of \$1,175 present the greatest demand in Norfolk. **Three+-bedroom units at an average purchase price of \$195,000 and an estimated average monthly rent cost of \$850 are the most needed housing types for the Norfolk workforce population.**

Table G

Housing Unit Target Demand – Unit Type / Price Point (Product) By AMI

City of Norfolk, Nebraska

2024

PRICE – PURCHASE COST (Area Median Income)

Owner Units	(0%-30%) \$91,300*	(31%-60%) \$137,000*	(61%-80%) \$214,000*	(81%-125%) \$318,000*	(126%+) \$383,000*+	Totals	Work Force \$195,000*
1 Bedroom ¹	0	0	0	14	16	30	0
2 Bedroom ¹	4	6	12	28	40	90	28
3+ Bedroom	6	14	24	48	137	229	202
Totals	10	20	36	90	193	349	230

PRICE – RENT COST (Area Median Income)

Rental Units	(0%-30%) \$438**	(31%-60%) \$660**	(61%-80%) \$950**	(81%-125%) \$1,175**	(126%+) \$1,460**+	Totals	Work Force \$850**
1 Bedroom ¹	4	8	8	10	6	36	0
2 Bedroom ¹	8	22	20	42	31	123	58
3+ Bedroom	4	8	12	40	24	88	80
Totals	16	38	40	92	61	247	138

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2019.

HOUSING REHABILITATION/DEMOLITION DEMAND.

Table H identifies the **estimated rehabilitation and demolition target demand** for the **Communities of Madison County, by 2024**. Up to **563 units** could be **targeted for rehabilitation in Madison County** at an estimated cost of **\$17.8 Million**. Up to **83 housing units** are considered not cost effective for rehabilitation and should be **demolished**. The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by “bad and unsafe” housing located in Communities should be secured in a single County-Wide “Land Bank,” reserved for future housing development. The **Greater Norfolk Economic Development Foundation**, in partnership with local public, private and non-profit housing groups, will need to take a proactive role in housing development and rehabilitation activities in the County and each Community. Communities seeking to revitalize their respective housing stock will want to consider tools of redevelopment, such as Community Development Block Grants and Tax Increment Financing to assist with such activities.

Table H
Estimated Housing Unit
Rehabilitation / Demolition Target Demand
Madison County Communities, Nebraska
2024

	# Rehabilitated / Est. Cost*	Demolition
Madison County:	563 / \$17.8M	83
Battle Creek:	30 / \$0.9M	7
Madison:	60 / \$1.9M	17
Meadow Grove:	26 / \$0.8M	10
Newman Grove:	32 / \$1.0M	6
Norfolk:	380 / \$12.1M	38
Tilden:	35 / \$1.1M	5

*Based upon Madison County Assessor Information, Field Inspections and Age of Housing.

^Includes both Moderate and Substantial Rehabilitation Activities.

Source: Hanna:Keelan Associates, P.C., 2019.

HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

The following Madison County-Wide **Housing Goals, Action Steps and Planning Initiatives** represent the benchmark of this **Madison County Housing Study**. **Housing Goals** are broad statements for defining and addressing the general housing issues, opportunities and needs of Madison County, with **Action Steps** defining the necessary **Planning Initiatives** needed for the creation of specific housing development/preservation programs, to be described in the **Madison County Five-Year Housing Action Plan**.

The following **Housing Goals, Action Steps and Planning Initiatives** are the product of both **quantitative and qualitative research activities** performed on the Madison County area. Quantitative research activities included the compilation, analysis and projection of pertinent population, economic, income and housing data, all in an effort to understand the recent past, present and future housing needs and target demand for the individuals and families of Madison County.

Housing Goals, Action Steps and Planning Initiatives are directed at the implementation of housing activities in Madison County.

Qualitative research activities included the collection of invaluable housing information from the local housing stakeholders, developers/builders and the general citizenry of Madison County, via a series of meetings with a Housing Steering Committee, public Housing Listening Sessions and the implementation of four Surveys: Citizen Housing Survey, Workforce Housing Needs Survey, Housing Stakeholder Survey and a Developer Survey.

Three primary, important housing categories contain appropriate Madison County-Wide **Housing Goals, Action Steps and Planning Initiatives**:

1. **County-Wide Housing Partnerships & Housing Education.**
2. **County-Wide Housing Development, Rehabilitation & Preservation.**
3. **Impediments/Barriers to Fair Housing.**
4. **Housing Study Implementation & Review.**

Goal 1: County-Wide Housing Partnerships & Housing Education.

Goal 1.1 – Establish a Madison County-Wide Housing Partnership (MC-WHP). The MC-WHP should consist of both local public and private sector entities, to actively assist in meeting the housing needs and demands of all income and family sector types in Madison County. The creation of a MC-WHP would maximize the opportunity to safely house all individuals and families in appropriate, affordable owner and rental housing types throughout the County. The MC-WHP would also take the lead role in encouraging and securing financing for housing development and preservation programs in Madison County.

- **Action Step 1:** Define the **MC-WHP** with a “mission statement” that meets the selected housing cause or purpose, as it relates to the identified housing needs and demands of Madison County.
- **Action Step 2:** Recruit local persons and organizations that meet or match the defined **MC-WHP** “mission statement.”
- **Action Step 3:** Select and prioritize housing programs of both new construction and housing preservation for the **Madison County Five-Year Housing Action Plan**, based upon the selected **MC-WHP** “mission statement.”
- ❖ **Planning Initiative 1:** The **MC-WHP** should first and foremost be comprised of existing area organizations, including, but not limited to the Greater Norfolk Economic Development Foundation, Norfolk Area Chamber of Commerce, local Housing Authorities, NeighborWorks Northeast Nebraska, Norfolk Area Home Builders Association, Northeast Nebraska Community Action Partnership, Northeast Nebraska Economic Development District, local major employers and bankers and Madison County Community Redevelopment Authorities/Community Development Agencies.
- ❖ **Planning Initiative 2:** The **MC-WHP** will assist in implementing housing programs of greatest need in Madison County, as identified in the **Five-Year Housing Action Plan**. This would include meeting the housing needs and demands of the following priority *household sectors/types*:
 - *Housing for the local workforce, for both new and existing employees.*
 - *Both owner and rental housing for households of all income ranges.*
 - *Owner and rental housing rehabilitation activities for existing, substandard/dilapidated housing.*

- *Both temporary and permanent emergency housing for “special needs” populations, including, but not limited to persons and families with mobility and/or cognitive disabilities, homeless and near-homeless, victims of domestic abuse, single parent households, multi-generational households, new American households and Veterans.*
- *General housing redevelopment, rehabilitation and preservation.*

❖ **Planning Initiative 3:** The **MC-WHP** will need to create local housing funding initiatives, such as a **Madison County Housing Trust Fund (HTF)**, to assist in providing “gap” financing for proposed affordable housing development and rehabilitation programs in Madison County. For-profit, non-profit and philanthropic organizations, as well as commitments from major employers and local Foundations should be primary contributors. The Madison County HTF could potentially be utilized to assist in funding the following activities:

- Investment funding for individual owner and rental housing rehabilitation programs.
- A community purchase-rehab-resale and re-rent program. Vacated housing on the real estate market in need of rehabilitation could be purchased by the **MC-WHP**, 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 the **MC-WHP**.
- First or second mortgage assistance for prospective or current homeowners, including reduced rate or deferred payment loans.

❖ **Planning Initiative 4:** Create a local Land Trust/Land Bank Program, potentially to operate as a 501(c)3 organization with a Board of Directors, as a sub-group of the **MC-WHP**. The Land Trust/Land Bank will need to acquire developed or developable properties, via foreclosure or donation, to be repurposed and/or reutilized for new development projects, including housing.

Goal 1.2 – Elevate the “housing intelligence” of Madison County, by providing the appropriate learning systems for educating members of the MC-WHP on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs throughout the County.

- **Action Step 1:** The MC-WHP should have a “housing” educational component in their “mission statement”, to successfully, both advocate for and assist in implementing needed housing programs in Madison County, as identified in the **Five-Year Housing Action Plan**.
- **Action Step 2:** The MC-WHP will need to fully understand the working connection between the **Madison County & Communities County-Wide Housing Study** and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in Madison County Communities.
- ❖ **Planning Initiative 1.** Create a local “**Housing Development Education Program**” for the MC-WHP, complete with certification of pertinent housing development topics including, but limited to housing need recognition, housing advocacy, housing financial planning and housing development.
- ❖ **Planning Initiative 2.** Train MC-WHP members to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact housing programs in Madison County Communities, as identified in the **Five-Year Housing Action Plan**.

Goal 2: Community Housing Development, Rehabilitation & Preservation.

Goal 2.1 – Address the overall housing development needs of both owner- and renter households, of all age and income sectors, of varied price points/products. The overall housing unit target demand for Madison County’s general population/households, by 2024, is an estimated 758 housing units, consisting of 462 owner units and 296 rental units. In the City of Madison, the projected housing unit target demand of 59 total units will require an estimated 17 acres of land area, by 2024. In the City of Norfolk, the projected housing unit target demand of 596 total units will require an estimated 174 acres.

- **Action Step 1:** With the assistance of a newly-developed Madison County Land Trust/Land Bank, purchase and secure developable lots necessary for housing development opportunities.

- **Action Step 2:** Create an Incentive Program for local developers and contractors to utilize in the development of both owner and rental housing of all price points in Madison County. This could include impact and development fee waivers, increased height restrictions and/or floor-area-ratios, reduced lot costs, materials purchase assistance, etc.
- **Action Step 3:** New housing development projects in Madison County Communities should utilize **place-based development components**, whereby development supports each community's quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.
- ❖ **Planning Initiative 1:** A Community or County-Wide Land Trust/Land Bank would need to acquire developable lots in close proximity to major employment centers, for the development of housing that, in addition, could be marketed to prospective employees of that particular employer.
- ❖ **Planning Initiative 2:** Target up to **529 housing units**, including 360 owner and 169 rental units, for persons of middle to upper income at or above 81 percent of the Area Median Income (AMI). Housing in this AMI range will have an average purchase price at or above \$305,000 and an average affordable monthly rent at or above \$1,060. These housing units are generally affordable to people who have the financial means to purchase a lot or tract of land and build a house without additional financial assistance. It is still equally important to the future of housing in Madison County as a means of providing housing "choice" within the Community.
- ❖ **Planning Initiative 3:** A total of **107 housing units**, including 52 owner and 55 rental units, for persons of moderate income, or between 61 and 80 percent AMI, should be targeted for construction in Madison County over the next five years. These housing units should have an average purchase price of approximately \$205,500 and an average monthly rent of \$855. This income bracket represents much of the **"missing middle" housing development product**, considered to be in the highest demand among young professionals and workforce populations, but also in the smallest supply due to a lack of supportive funding availability, land and development costs, etc. The **MC-WHP** is encouraged to work with Madison County Communities in developing new and/or enhancing existing land use plans and codes and ordinances to advance the development of housing in this price range, as well as creating a grassroots-level housing development/rehabilitation program, including purchase-rehab-resale or re-rent activities for existing housing.

- ❖ **Planning Initiative 4:** Target the development of up to **122 housing units**, including 50 owner and 72 rental units, for persons of extremely low, very low and low income, or between 0 and 60 percent AMI. Average purchase prices should range from \$87,650 to \$131,500, while average monthly rents should range from \$395 to \$595. Typically, rental housing units for these income groups are developed with the assistance of Local, State and Federal subsidies, such as Low-Income Housing Tax Credits (LIHTC), HUD Section 8 and State-wide housing trust funds and includes purchase-rehab-resale or re-rent program. An additional activity could include rehabilitating existing low- to moderate income housing for increased marketability and safety of local tenants.
- ❖ **Planning Initiative 5:** In an effort to satisfy an **immediate housing need** in Madison County, consider allowing **non-traditional housing developments** on existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units, accessory dwellings and developing homes specifically designed for lots typically not sized to local and/or national building and development codes.
- ❖ **Planning Initiative 6:** The Cities of Madison and Norfolk, by allocating up to 17 and 174 acres, respectively, for new housing products by 2024, will need to monitor available, buildable land areas, to match the development or build potential for each Community's respective housing unit target demand.

Goal 2.2 – A Workforce Housing Initiative to encourage major employers and/or the MC-WHP comprised of two or more major employers in Madison County to become directly involved with assisting their employees in securing appropriate and affordable housing, with the eventual goal of becoming a homeowner. Overall, Madison County will need to target up to 459 housing units for both existing and future local employees, by 2024.

- **Action Step 1:** Encourage housing developers to pursue securing any and all available tools of financing assistance in the development of new housing projects in the Community. This could include the use of Tax Increment Financing (TIF) to assist in financing the development of workforce housing.
- **Action Step 2:** Implement a housing development plan with local major employers to ensure the provision of safe, decent and affordable owner and rental housing options for the local workforce.

❖ **Planning Initiative 1:** Encourage buy-in from major employers in Madison County Communities to financially contribute to workforce housing development projects in the County, potentially on land owned by the Land Trust/Land Bank.



❖ **Planning Initiative 2:** Major employers in the County should consider becoming active in providing both developmental and financial assistance for existing and new employees that are actively seeking housing in Madison County Communities. Assistance could include, but not be limited to, down payment assistance, developing and providing “transitional” housing for new employees, translation services and locating and negotiating the rent and/or purchase price of a housing unit and providing funding assistance.



❖ **Planning Initiative 3:** Financing the creation of a Limited Liability Partnership (LLP), comprised of two or more major employers (possible mix of both public and private) to become directly involved with the development of a designated “workforce” housing project/subdivision.

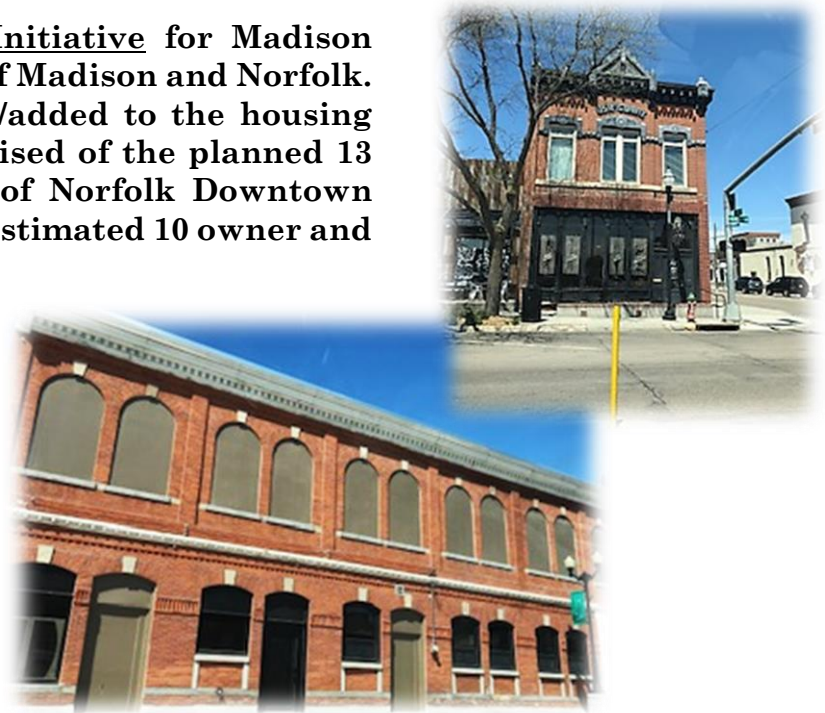
Goal 2.3 – A Senior/Elderly Housing & Continuum of Care Initiative in Madison County directed at persons and families 55+ years of age. By 2024, Madison County Communities will need to target up to 254 additional both owner and rental housing products for the elderly population. This should include an estimated 165 owner and 89 rental housing units.

- **Action Step 1:** Address all facets of elderly housing in Madison County, including additional affordable housing, both owner and rental, for elderly persons. The **MC-WHP**, Madison County Housing Authorities, Norfolk Area Chamber of Commerce, NeighborWorks Northeast Nebraska, Norfolk Area Economic Development Foundation, Faith Regional Health Services, Northeast Nebraska Area Agency on Aging and local contractors and housing developers will be critical in advancing specialized housing for Madison County’s senior population.

- **Action Step 2:** A **partnership** consisting of local elderly housing/service providers, as well as skilled nursing, assisted living and senior independent living housing providers should be created with the mission of increasing need for in-home services, memory care, hospice, maintenance and repair of homes occupied by elderly households in the County.
- **Action Step 3:** Motivate local entities to provide needed supportive services including, but not limited to transportation to local businesses, shopping centers, hospitals and medical clinics, and entertainment venues from existing and new senior/elderly housing facilities.
- **Action Step 4:** Consider the development of an **“Age-Friendly Initiative.”** The American Association of Retired Persons 2011 report entitled *Aging in Place: A State Survey of Livability Policies and Practices* details policies and practices to support an “aging-in-place” population. Policies should include integrating land use, housing and transportation services in the planning process of new elderly (55+) housing developments.
- ❖ **Planning Initiative 1:** Secure developable land, via a potential Land Trust/Land Bank program, especially lots in close proximity to existing senior/elderly housing facilities.
- ❖ **Planning Initiative 2:** Plan and develop an **“intergenerational”** housing project to allow for shared living of elderly persons with younger generations of family members or friends.
- ❖ **Planning Initiative 3:** Educate the public about the benefits of senior living. Develop a messaging platform and communications plan to highlight benefits and resident experiences. Promote programs and services designed to enhance emotional, physical and cognitive well-being, along with the benefits of recreation and leisure opportunities.
- ❖ **Planning Initiative 4:** Educate the senior population about legal, financial, insurance, advocacy and policy procedures in obtaining senior/elderly housing.
- ❖ **Planning Initiative 5:** For senior populations desiring to remain independent in their current home, work with local senior service providers to encourage an “Aging in Place” procedure, including the provision of medical and supportive service needs.

Goal 2.4 – Plan and implement a Downtown Housing Initiative for Madison County Communities, namely, in the larger Communities of Madison and Norfolk. An estimated 17 new housing units should be developed/added to the housing supply in the City of Madison Downtown, by 2024, comprised of the planned 13 rental units and four additional owner units. The City of Norfolk Downtown should develop/add 34 new housing units, consisting of an estimated 10 owner and 24 rental housing units.

- **Action Step 2:** Include Downtown advisory/development groups in the **MC-WHP**, including the Norfolk Area Chamber of Commerce, Community Redevelopment Authorities and additional, Downtown-associated committees and organizations.
- **Action Step 3:** Engage local developers and contractors to develop new and rehabilitate existing properties in Downtown.



- ❖ **Planning Initiative 1:** Continue to identify existing commercial buildings with upper floors for new residential development in Madison County Community Downtowns. **According to the City of Madison Community Redevelopment Authority, an old Downtown bowling alley is planned to be redeveloped into an estimated 13 new rental housing units.**
- ❖ **Planning Initiative 2:** Encourage business owners to rehabilitate, if necessary, and “rent out” upper floors of existing commercial buildings to increase housing availability in Community Downtowns.
- ❖ **Planning Initiative 3:** Encourage the use of grant dollars, such as Community Development Block Grant dollars, for commercial and residential building rehabilitation. Additionally, Tax Increment Financing (TIF) may be used to revitalize buildings in Downtown areas. TIF can be utilized for public infrastructure, residential and commercial purposes.

Goal 2.5 – Implement a Special Needs Supportive Housing Initiative, including but not limited to housing for homeless and near-homeless persons and families, persons with chronic cognitive and/or physical disabilities, chronic illnesses and developmental disabilities and Veterans. An estimated 22 owner and 27 rental housing units should be planned and developed for persons of special needs in Madison County, by 2024. Include emergency shelters, transitional housing and group homes that encourage resident safety and/or handicap accessibility as part of this Goal.

- **Action Step 1: A Housing Partnership** comprised of local groups such as Region 4 Behavioral Health System, local Housing Authorities, Norfolk Area United Way and Northeast Nebraska Community Action Partnership needs to plan and develop solutions to providing housing for Madison County’s most vulnerable population groups.
- **Action Step 2:** Encourage the development of rental housing utilizing the U.S. Department of Housing and Urban Development’s (HUD) Veteran Affairs Supportive Housing (VASH) voucher program. VASH provides housing assistance for homeless and near-homeless Veterans, in conjunction with HUD’s Housing Choice Voucher program, in addition to case management and clerical services via the U.S. Department of Veteran’s Affairs. A partnership with the Madison County Veterans Services, Nebraska Department of Veteran’s Affairs and local Veteran counseling and guidance centers and regional benefits administration offices would be beneficial for providing services, including housing, to local Veterans.
- ❖ **Planning Initiative 1:** Consider applying for grant funding via the Nebraska Homeless Assistance Program, via the Nebraska Department of Health and Human Services to assist in providing a “continuum of care” approach to persons and families experiencing homelessness and near-homelessness.
- ❖ **Planning Initiative 2:** Devise a County-Wide or Community-specific plan(s) to safely house homeless and near-homeless persons and families and victims of domestic violence/abuse.
- ❖ **Planning Initiative 3:** Create and implement a Madison County-Wide **supportive housing services plan** to encourage and support the provision of housing for persons with special needs, including mobility and cognitive disabilities. Owner and rental housing developed for special needs populations should meet all ADA requirements and be accessible for all persons experiencing a disability.

Goal 2.6 – Implement and promote Housing Redevelopment, Rehabilitation and Preservation programs for Madison County, including the demolition and replacement of dilapidated housing units. An estimated 563 housing units, both owner and rental, in Madison County, are in need of moderate- to substantial rehabilitation. An estimated additional 83 housing units are in a condition that would warrant removal and replacement.

- **Action Step 1: Housing Redevelopment, Rehabilitation & Preservation Initiative** to promote the systemic development of new housing units on existing vacant lots and the rehabilitation (both moderate and substantial) of existing housing stock to preserve and protect existing housing units that are of old age or historical significance and are affordable. Reinvestment in distressed neighborhoods will boost Madison County Communities’ property value bases and provide additional housing choices for prospective buyers.
- ❖ **Planning Initiative 1:** Identify housing units that are in need of moderate rehabilitation in Madison County. This includes homes needing “cosmetic” and minor “structural” improvements such as new siding, windows, paint, roof surface, doors, etc.
- ❖ **Planning Initiative 2:** Identify housing units that are in need of substantial rehabilitation in Madison County. This includes homes needing the improvements identified in Planning Initiative 1, 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.
- ❖ **Planning Initiative 3:** Identify housing units that should be demolished and replaced in Madison County, with an emphasis on units that are currently occupied. Housing that is not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.
- ❖ **Planning Initiative 4:** A systematic code inspection of all housing structures, 60+ years of age, combined with a rental housing licensing program would prove beneficial to the overall condition/status of the housing stock in Madison County Communities.



Goal 2.7 – Encourage housing developers to take advantage of “tools of alternative energy implementation,” such as unit specific wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.

- **Action Step 1:** Promote the use of energy conservation methods. Reduce consumption of energy in residential sectors.
- **Action Step 2:** Require compliance with a “Conditional” or “Special Use Permit” for any and all alternative energy projects.
- **Action Step 3:** Promote the development of vocational **education opportunities** at local Public and Private Schools in Madison County to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.
- **Action Step 4:** Promote the expanded use of solar and geothermal exchange energy systems for applications throughout Madison County.
- **Action Step 5:** Promote the **rehabilitation of residential buildings utilizing weatherization methods and energy efficient or “green building” materials**, in conformance with “LEED” certified building techniques.
- ❖ **Planning Initiative 1:** Utilize Madison County and Communities comprehensive plans, zoning ordinances and development and building codes to control the placement and operation of alternative energy systems. Local zoning ordinances 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.
- ❖ **Planning Initiative 2:** Implement a “**pilot**” **alternative energy program** at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- ❖ **Planning Initiative 3:** Expand awareness of available incentives that could assist in replacing old lighting fixtures, or heating and cooling systems with new energy efficient systems that reduce consumption and energy costs.

Goal 3: Impediments/Barriers to Fair Housing

Goal 3.1 – Identify and establish a plan to eliminate all barriers and impediments to fair housing choice. Both the public and private sectors of Madison County should play a role in this process. This would include the involvement of City/Village Government, schools, churches and the local private sector.

- **Action Step 1:** Address the primary impediments to fair housing choice in Madison County. For **owners**, this includes **housing prices, a lack of sufficient homes for sale and excessive down payment/closing costs**. For **renters**, impediments include the **high cost of rent, a lack of available, decent rental housing and excessive application fees and/or rental deposits**.
- ❖ **Planning Initiative 1:** Madison County Communities should prepare and approve, by Ordinance, a **Fair Housing Policy**, to ensure all current and future residents of Madison County do not experience discrimination in housing choice.

Goal 4: Housing Study Implementation & Review

Goal 4.1 – Maintain and regularly review this County-Wide Housing Study, in an effort to continue efficient, sustainable housing development.

- **Action Step 1:** An established **MC-WHP**, along with Madison County Communities, should collaborate for an **annual review process of the Housing Study**. Local elected officials, governmental volunteers, community and economic development groups and local housing stakeholders and funders should be involved in this review.
- ❖ **Planning Initiative 1:** The **Housing Study** review should coincide with an annual review of other important, County-Wide planning documents such as the Comprehensive Plan and/or Zoning and Subdivision Regulations, or other future community planning and economic development initiatives/master plans that are imperative to future development and qualities of life offered in Madison County.
- ❖ **Planning Initiative 2:** Ensure the **Housing Study** is made available, via several media outlets, to allow for public and private sector review and input.