

# BELLEVUE, NEBRASKA

AFFORDABLE HOUSING ACTION PLAN – 2027/2032.

DECEMBER, 2022



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# **BELLEVUE, NEBRASKA**

## **AFFORDABLE HOUSING ACTION PLAN – 2027/2032.**

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The **Bellevue, Nebraska Affordable Housing Action Plan (AHAP)** was prepared in partnership with the **City of Bellevue, Nebraska**, as well as both **public and private entities in Bellevue**. The **Housing Study** was completed with the guidance and direction of the **AHAP Steering Committee** and follows the requirements set forth in **Nebraska Legislative Bill 866**.

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**Bellevue, Nebraska Affordable Housing Action Plan – 2027/2032.**

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# **SECTION 1**

## **RESEARCH APPROACH & PLAN OBJECTIVES.**

### **INTRODUCTION.**

This **Affordable Housing Action Plan (AHAP)** provides statistical data and narrative identifying past, present and projected demographics, economic and housing conditions, local affordable housing needs/demand and specific initiatives for the promotion and development of affordable housing in the City of **Bellevue, Nebraska**, hereinafter referred to as the “**Bellevue AHAP**”. The **Plan** also includes the identification of potential future “**Affordable Housing Programs**” and the identification of local, State and Federal “**Funding Partners**” to assist in the affordable housing development process.

The Bellevue AHAP, adheres to the guidelines presented in *Nebraska Legislative Bill 866*, requiring all **Communities greater than 50,000 population** to prepare “**Affordable Housing Action Plans**” that promote the development of local affordable housing concepts/projects.

The **Bellevue AHAP** was conducted for the **City of Bellevue, Nebraska**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. A **Housing Steering Committee**, comprised of **City staff, local elected officials, realtors, builders, banking institutions and local citizens**, provided invaluable information throughout the development of the **Bellevue AHAP**.





## **RESEARCH APPROACH.**

The **Bellevue AHAP** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the Community were derived from the U.S. Census and the 2016-2020 American Community Survey. 2020 Census “Redistricting Data” is also documented. The projection of demographic, economic and housing data was completed by the Consultant with the use of these and secondary data sources. **Both, a five-year and 10-year projection of affordable “target” housing demand is included in this Plan.**

**To facilitate effective planning and implementation activities, housing demand projections were developed for five and 10 year periods. The implementation period for this AHAP will be December, 2022, to December, 2032.**

This **Bellevue AHAP** included both quantitative and qualitative research activities. The **qualitative activities** included a **comprehensive citizen participation program** consisting of Surveys, meetings with an “**AHAP Housing Steering Committee**” and hosting a series of “**Listening Sessions**” with specific housing stakeholders, major employers and the general public, all in an effort to understand the issues and needs of Bellevue residents. **Quantitative research activities** included the gathering of multiple sets of statistical and field data for the Community. The collection and analysis of this data allowed for the projection of the Community population and household base, income capacity and housing profile and demand.

## **PLAN OBJECTIVES.**

*“The purpose of the Bellevue AHAP is to establish a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for the City of Bellevue, Nebraska. 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 **Bellevue AHAP** include:

- (1) **analyze past and present housing trends** in Bellevue, with emphasis on determining the five- and 10-year demand for affordable housing for specific population groups, income sectors and price points (products);
- (2) identify future **land use needs/projections** associated with affordable housing needs, as well as demands for affordable housing in Bellevue;
- (3) determine the effectiveness of local Zoning Regulations, including recommended amendments/revisions that support the advancement of affordable housing in Bellevue;
- (4) **provide a process for educating and energizing the leadership** of Bellevue to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;
- (5) identify program-specific 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 programs** that are a “fit” for Bellevue residents, to address both **immediate and long-term housing needs, with Place-Based Development Components; and**
- (6) identify **local, State and Federal funding sources** with the potential to support affordable housing development in Bellevue, Nebraska.

## Section 1: Research Approach & Plan Objectives.

This **Bellevue AHAP** 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.**
- ❖ **Bellevue Community Profile.**
- ❖ **Housing Unit Target Demand & Land Use Analysis.**
- ❖ **Housing Development & Preservation Initiatives.**
- ❖ **Affordable Housing Programs.**

This **Bellevue AHAP** should be utilized by City staff and elected leadership, Bellevue Housing Agency, Housing Foundation for Sarpy County, Bellevue Chamber of Commerce, Bellevue Public Schools, Grow Sarpy, Lift Up Sarpy County, housing development corporations and other important for-profit and non-profit groups and organizations in Bellevue and Sarpy County. This **Plan** will also make the use of housing funds more effective and encourage investors to make better informed decisions that target the Community's needs and desires for new housing types. All of this will result in stability and growth for the City of Bellevue, Nebraska.



## **SECTION 2** **CITIZEN PARTICIPATION PROGRAM.**

### **INTRODUCTION.**

The **Bellevue AHAP** 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 Bellevue citizenry and housing providers, builders and stakeholders, as well as local major employers regarding local housing issues and needs.

*Planning for the Community’s future, as it relates to affordable housing, is most effective when it includes opinions from as many citizens as possible.* The methods used to gather information from the citizens of Bellevue included **meetings with the Bellevue AHAP Steering Committee**, two important Surveys; a “**Community Housing Survey**” and a “**Workforce Housing Needs Survey**” and a series of “**Housing Listening Sessions**” with major employers, housing stakeholders/builders and the general public.

### **BELLEVUE AHAP STEERING COMMITTEE.**

Preparation of the **Bellevue AHAP** included the input of a locally-based **Steering Committee**, comprised of City staff, elected officials, representatives of major employers and non-profit organizations and local citizenry representing the Community. The collaboration with this **Steering Committee** provided the Consultant with a foundation of knowledge to create **housing development and preservation initiatives** and a plan to implement recommended **Housing Development Programs** that addressed the housing interests of Bellevue. The following housing issues were identified by Steering Committee members and will need to be addressed during the next five and 10 years.

## Section 2: Citizen Participation Program.

### HOUSING ASSISTANCE.

- Rent and mortgage assistance offered to those affected by Covid-19 equaled \$1.8 Million, but there were a higher number of cost-burdened households post-Covid.
- Another program that offers assistance is Lift-Up Sarpy, whom served five to six families per week due to homelessness. In February, a Point-In-Time count revealed 74 individuals had been in contact with Lift-Up Sarpy regarding some level of need for housing.
- Developers have not been participating in local voucher programs for prospective tenants. The Bellevue Housing Agency estimates nearly 600 persons are on a wait list for affordable housing in Bellevue.



### HOUSING NEED.

- There are issues for younger airmen and families looking for housing including needing to wait for months before appropriate housing is found as well as a lack of homeowner education among younger airmen. The majority of these younger airmen want housing as soon as possible and become cost-burdened. Military families have expressed interest in owning or renting duplex and townhome units.
- Duplex, triplex and four-plex housing units are being bought and rented as investment properties for renters. Another popular option has been maintenance-free living in rowhomes and attached single family homes.



## Section 2: Citizen Participation Program.

- The most sought-after price range for housing is between \$150,000 and \$350,000. There is a demand for single family housing and a seller's market still exists. There are nearly 600 persons on the wait list for housing through the Housing Agency. This is due to an absence of housing combined with developers not participating in the Voucher programs.
- The 2019 flood also severely affected homelessness in Bellevue due to a lack of a system for emergency housing. Many families affected by the flooding were of lower incomes and have moved to other communities for housing.

### ZONING.

- Land prices are extremely high, but Zoning codes are appropriate for density and could allow for lot costs to be reduced. PUDs are a detriment to proper development. Construction costs are also high in Bellevue.
- City staff identified a need to define Accessory Dwelling Units.

### STUDENT HOUSING.

- There are no issues with the capacity of student housing, however developers have approached Bellevue University and price products have been too high for students. Some student housing is used to house very low-income families as part of an existing housing project that was purchased by the University.



## Section 2: Citizen Participation Program.

### COMMUNITY HOUSING SURVEY.

A Community-Wide “**Housing Survey**” was made available to households in in Bellevue on pertinent Community websites and social media outlets. A total of **526 Surveys** were completed and returned, providing valuable public information. **Survey** participants were asked to provide their opinion about barriers to obtaining affordable owner or rental housing, as well as specific housing types greatly needed throughout the Community. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I of this Plan**.

#### DEMOGRAPHICS.

- Gender: (525 total respondents)
  - 70.1 percent or 368 respondents identified as female.
  - 26.8 percent or 141 respondents identified as male.
  - 3.1 percent or 16 respondents preferred not to answer.
- Age: (527 total respondents)
  - 133 respondents (25.2%) were 35-44 years old.
  - 114 respondents (21.6%) were 55-64 years old.
  - 109 respondents (20.7%) were 45-54 years old.

#### RESIDENCY.

- Place of Residence: (528 total respondents)
  - Inside City of Bellevue Corporate Limits (84% or 444 respondents).
  - Other (7.6% or 40 respondents).
  - Rural/Unincorporated Sarpy County (4.4% or 23 respondents).
  - One mile or less from Bellevue (4% or 21 respondents).
- The majority (54.9%) of respondents that live outside the Corporate Limits of Bellevue want to move to the Community.

## Section 2: Citizen Participation Program.

- The majority (37.1%) of respondents live in two-person households.
- Housing Type: (526 total respondents)
  - 384 respondents (73%) own a single-family house.
  - 56 respondents (10.6%) rent an apartment.
- The majority (66.2%) of respondents are satisfied with their current housing situation.
- The majority (67.9%) of respondents are planning to change their housing situation in the next five years.
  - Of those 311 respondents, the majority (23.2%) need larger housing, followed by (18.3%) a need for local affordable housing.

## INCOME.

- Household Income: (510 respondents)
  - \$50K to \$74K (21.8% or 111 respondents).
  - Less than \$50K (21.4% or 109 respondents).
  - \$100K to \$149K (20% or 102 respondents).
- When asked what percent of their net family income was spent, annually, on housing (including rent/utilities, principle and interest payments, taxes, insurance), participants selected the following options: (514 total respondents)
  - 16%-30% with 166 respondents (32.3%).
  - 31%-40% with 115 respondents (22.4%).
  - ***An estimated 51 percent of respondents to this question identified paying more than 30 percent of their monthly income on housing costs, thus, being housing “cost-burdened.”***
- Monthly rent: (126 total respondents)
  - The majority (17.5%) of respondents paid \$801 to \$950.
  - The majority (20%) of respondents selected \$801 to \$950 as the maximum rent that they are able to afford.
  - 52 respondents (41.3%) pay more rent than they can afford.
  - An additional 50 respondents (39.7%) pay the maximum rent that they can afford.

## Section 2: Citizen Participation Program.

- Monthly mortgage: (366 total respondents)
  - The majority (21.2%) of respondents paid between \$1,501 and \$2,000 followed by (20.9%) of respondents having paid in full.
- When asked whether they had experienced a loss of employment income/and or housing due to the Covid-19 pandemic, 121 respondents (23.1%) selected yes.

### BARRIERS TO HOUSING.

- In the past 18 months, 55 respondents (10.6%) experienced homelessness or near homelessness.
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **renters** selected the following: (123 total respondents)
  - Cost of rent (94.3% or 116 respondents).
  - Lack of availability of decent rental units (78% or 96 respondents).
  - Excessive application fees and/or rental deposits (50.4% or 62 respondents).
  - Condition of housing (48.8% or 60 respondents).
  - Attitude of landlords/neighbors (39.8% or 49 respondents).
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **owners** selected the following: (260 total respondents)
  - Housing purchase price (58.1% or 151 respondents).
  - Cost of utilities (38.1% or 99 respondents).
  - Lack of sufficient homes for sale/housing choice (35.4% or 92 respondents).
  - Excessive down payments/closing costs (33.5% or 87 respondents).
  - Cost of homeowners insurance (33.5% or 87 respondents).
- When asked which housing types were most greatly needed in Bellevue, respondents selected the following: (1=not needed, 5=greatly needed).
  - Housing Choice for First Time Homebuyers with an average score of 4.1.
  - Single Family Housing with an average score of 3.8.
  - Rehabilitation of Renter-occupied housing with an average score of 3.5.

## Section 2: Citizen Participation Program.

### FUNDING/FINANCING PROGRAMS.

- When asked whether they would support using Local, State and Federal Grant Funds for various programs, participants supported the following:
  - Purchase, rehabilitate and resell vacant housing (80% Support).
  - Conduct an owner housing rehabilitation program (76.7% Support).
  - Establish a program to purchase and remove dilapidated houses to make affordable lots available for development (76.2% Support).
  - Provide down payment assistance to first-time homebuyers (72.2% Support).
  - Conduct a renter housing rehabilitation program (69.4% Support).

### SERVICES FOR SENIORS.

- When asked to rate support services for Seniors in their Community, participants selected the following:
  - Highest Quality:
    - Law Enforcement with an average score of 3.06.
    - Volunteer Opportunities with an average score of 2.70.
    - Emergency Transportation with an average score of 2.59.
  - Lowest Quality:
    - Home repair/rehabilitation services with an average score of 2.02.
    - Case management/legal aid with an average score of 2.15.
    - Finance assistance/management with an average score of 2.15.
    - Aides for disabilities with an average score of 2.17.
- If you plan to change your housing situation in the next five years, which housing type would you be interested in? (133 total respondents: 55+ years old)
  - Single Family Home (59.4% or 79 respondents).
  - Purchase Townhome (27.8% or 37 respondents).
  - Rent Two-bedroom Apartment (15.8% or 21 respondents).

## Section 2: Citizen Participation Program.

### **WORKFORCE HOUSING NEEDS SURVEY.**

The City of Bellevue, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the Area's workforce. A total of **208 Surveys** were returned.

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

#### **EMPLOYMENT.**

- Place of Employment: (180 total respondents)
  - Bellevue University (15% or 27 respondents).
  - Bellevue Public Schools (8.3% or 15 respondents).
  - Retired (6.7% or 12 respondents).
- Commute time: (191 total respondents)
  - Less than 10 minutes (28.3% or 54 respondents).
  - 10-20 minutes (25.7% or 49 respondents).
  - No commute/work from home (19.9% or 38 respondents).

#### **INCOME.**

- Household Income: (199 total respondents)
  - \$50K to \$74K (22.1% or 44 respondents).
  - Less than \$50K (20.1% or 40 respondents).
- Monthly Rent: (44 total respondents)
  - The majority (20.5%) of respondents paid between \$1,101 to \$1,250.
- Monthly Mortgage: (161 total respondents)
  - The majority (24.2%) of respondents have paid in full for their home followed by (18.6%) respondents paying between \$1,251 and \$1,500.



## Section 2: Citizen Participation Program.

### RESIDENCY/BARRIERS TO AFFORDABLE HOUSING.

- Place of Residence: (207 total respondents)
  - Inside City of Bellevue Corporate Limits (81.6% or 169 respondents).
  - Other (11.6% or 24 respondents).
  - Rural/Unincorporated Sarpy County (3.9% or eight respondents).
  - One mile or less from Bellevue (2.9% or six respondents).
- The majority (60.7%) of respondents are satisfied with their current housing situation.
- Future housing.
  - 60 respondents (41.4%) would like to purchase a home within the City of Bellevue Corporate Limits.
  - 117 respondents (77%) would like to purchase a single family home.
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **renters** selected the following: (42 total respondents)
  - Cost of rent (97.6% or 41 respondents).
  - Lack of availability of decent rental units (73.8% or 31 respondents).
  - Cost of utilities (54.8% or 23 respondents).
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **owners** selected the following: (123 total respondents)
  - Housing purchase price (59.3% or 73 respondents).
  - Lack sufficient homes for sale/housing choice (39.8% or 49 respondents).
  - Excessive down payments/closing costs (35% or 43 respondents).
  - Cost of utilities (34.1% or 42 respondents).
- When asked what amenities would make Bellevue a more attractive place to live or relocate, participants selected the following: (170 total respondents)
  - Leisure and Recreation activities (70% or 119 respondents).
  - Housing Choices (60.6% or 103 respondents).
  - Retail/Shopping (60% or 102 respondents).

## Section 2: Citizen Participation Program.

### **HOUSING LISTENING SESSIONS.**

The citizen participation program included **Housing “Listening Sessions”** with local housing developers/funders and non-profit organizations, local major employers and general citizenry. City staff and elected leadership were also in attendance. A total of three sessions were conducted at the Muller Administration Building on the Bellevue University campus. The following “consensus statements” highlight commentary from those in attendance at each of the three sessions.

- Employees working in Bellevue, specifically those with a \$15-\$20/hour wage, have a difficult time finding affordable housing. The development of housing, both owner and rental, with modern amenities and aimed at attracting persons and families of upper income has drastically increased the sale prices and monthly rents of existing housing units.
- There is a critical need for housing for independent living seniors in Bellevue. Much of the new housing stock created in Bellevue involves single family homes, generally sold at or above \$300,000. A development of small duplex, triplex and four-plex housing would prove very beneficial for Bellevue’s senior residents.
- A lack of developers interested in building in Bellevue creates issues with maintaining a healthy rate of housing development. Many cited flood and water issues, as well as high land costs as reasons why Bellevue is not an attractive location to build new housing.
- Existing special needs housing, especially older and dated units, is expensive to maintain and rehabilitate, resulting in many special needs populations finding appropriate housing in other nearby communities.
- Infill development of housing on existing vacant lots was identified as a priority for Bellevue. This initiative has had a high amount of support among the Bellevue City Council.
- Bellevue’s target demographic for housing should be among young professionals age 22 to 35 years, including military personnel stationed at Offutt Air Force Base. There is the potential for the United States Department of Defense to no longer provide on-base housing, which would leave many of Offutt’s young airmen without a home.
- Bellevue should invest in existing home repair and financial assistance programs.

# **SECTION 3**

## **BELLEVUE COMMUNITY PROFILE.**

### **INTRODUCTION.**

This **Section** of the **Bellevue AHAP** provides a population, income, economic and housing profile of the Community. Presented are both trend and projection analysis. Emphasis is placed on five- and 10-year projections of change from **December, 2022, to December, 2032**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

Population, income, economic and housing projections are critical in the determination of both housing demand and need in Bellevue and are the foundation of all major planning decisions. A variety of data sources, including 2000 and 2010 U.S. Census data, 2020 Census “Redistricting Data,” the 2016-2020 American Community Survey, Nebraska Department of Labor and the Bureaus of Economic Analysis & Labor Statistics were documented. On-site field work and analysis of Community development and preservation activities also provided insight to quality of life and living conditions in Bellevue. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing the Community with a future housing stock capable of meeting the needs of its citizens.

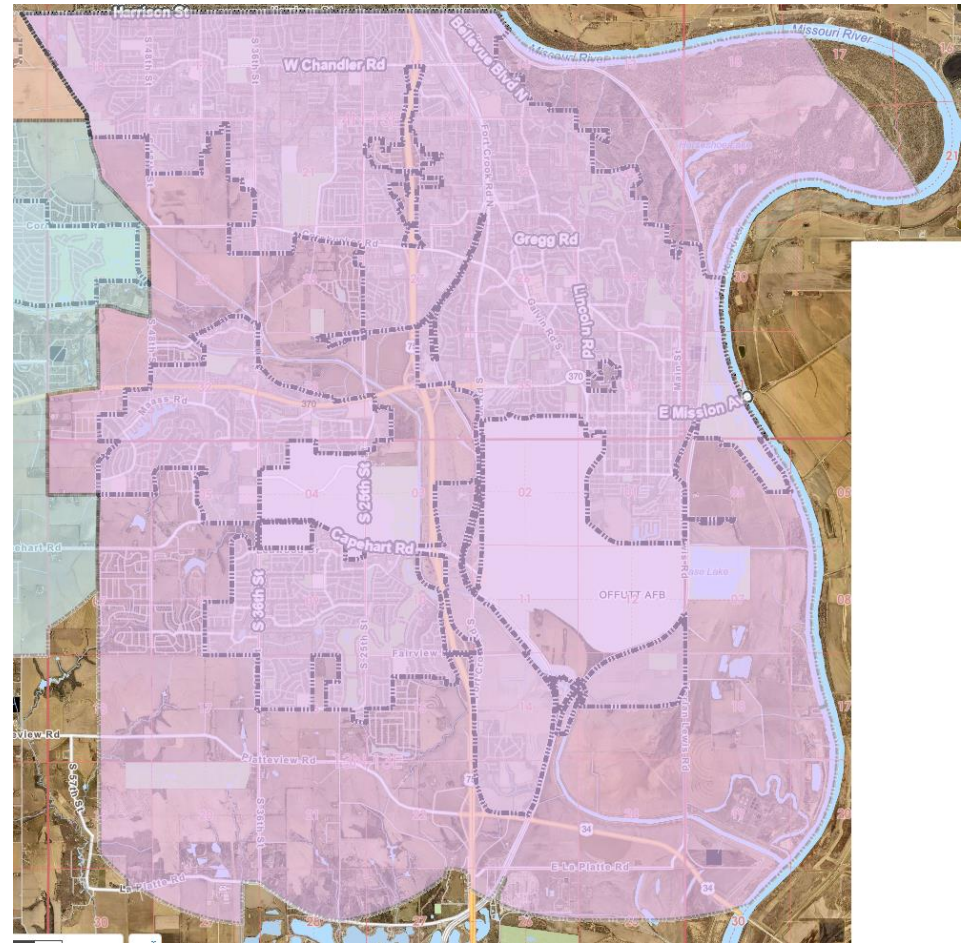
**All statistical Tables are included in “Appendix II” of this Plan.**



## **HOUSING MARKET AREA.**

The **Housing Market Area** for the City of Bellevue includes the entirety of the incorporated Community, as well as its respective “Extra-Territorial Jurisdiction”. The Housing Market Area also benefits from its location within the Omaha/Council Bluffs Metropolitan Statistical Area, which includes Sarpy County.

A strong **Housing Market Area** provides beneficial support to the City of Bellevue, including increased economic and community development opportunities and strong connections to other communities within the Metropolitan Area. In order for Bellevue to continue to attract residents, the Community will need to provide a variety of housing types, owner and renter, at various price ranges, for all income levels and age groups with an emphasis on housing that is affordable for established income ranges.



## **POPULATION PROFILE.**

The analysis and projection of local demographics are at the center of all planning decisions. This process assists in the understanding of important changes which have and will occur from 2022 to 2032. Estimating population is critical to a community planning process, especially as it relates to the provision of housing. Further, projecting population growth and/or decline of a community is extremely complex. Projections are based upon various assumptions about the future and must be carefully analyzed and continually reevaluated, due to the changing economic and social structure of the community.

### ***Population Trends and Projections.***

The City of Bellevue is the largest Community in Sarpy County and is home to some of the County's and, ultimately, the Omaha/Council Bluffs MSA's largest employers. This includes, but is not limited to Offutt Air Force Base, Bellevue Public Schools, Bellevue University, City of Bellevue Government and Nebraska Medicine's Bellevue Campus. These major employers, combined with aggressive housing development projects and leadership determined to maintain a high quality of life in Bellevue, contribute significantly to the desirability to live within, or in close proximity to the Community.

The population from the 2000 and 2010 Decennial Censuses recorded an increase in population for Bellevue, increasing from 44,382, in 2000, to 50,137, in 2010, or by 12.9 percent. The rate of population growth in Bellevue more than doubled by the 2020 Census, which documented a population of 64,176, or an increase of 28 percent from the 2010 Census. Local leadership attributes this increase to the large number of residential subdivisions that were annexed by the City of Bellevue between 2010 and 2020. A significant amount of annexation involved single family homes, generally owned by persons of moderate to upper incomes. **The current (2022) estimated population for Bellevue is 66,918, representing an increase of 4.3 percent since 2020.**

**Currently, the Bellevue Extra-Territorial Jurisdiction maintains an estimated population of 6,580. Continued population growth in Bellevue, as well as surrounding Communities, will contribute to additional population increases in the Jurisdiction through 2027 and 2032.**

**Section 3: Bellevue Community Profile.**

The five- and 10-year population projections identify continued population growth in Bellevue. Three scenarios that take into account both total jobs created and employment secured via in-migration are presented and defined, below:

- **Low:** minimal engagement from City leadership, housing stakeholders and major employers; ultimately, letting the “free market” dictate community growth and development.
- **Medium:** continued regular activity from City leadership, housing stakeholders and major employers, including standard annexation procedures. This projection closely represents the current trend of development and growth in Bellevue and is utilized in the projections documented in this **Affordable Housing Action Plan**.
- **High:** increased activity from City leadership and housing stakeholders, including standard annexation procedures, the creation of new jobs and an increase in the amount of in-migration securing employment. This also includes collaboration with local, state and federal funding sources and existing major employers in implementing community, economic and housing development activities.

**TABLE 3.1  
POPULATION TRENDS AND PROJECTIONS  
CITY OF BELLEVUE, NEBRASKA  
2000-2027/2032**

	<u>Year</u>	<u>Population</u>	<u>Change</u>	<u>Total</u> <u>Percent</u>
	2000	44,382	--	--
	2010	50,137	+5,755	+12.9%
	<b>2020</b>	<b>64,176</b>	<b>+14,039</b>	<b>+28.0%</b>
	<b>2022</b>	<b>66,918</b>	<b>+2,742</b>	<b>+4.3%</b>
<b>Low</b>	<b>2027</b>	<b>71,610</b>	<b>+4,692</b>	<b>+7.0%</b>
<b>Medium</b>	<b>2027</b>	<b>73,275</b>	<b>+6,357</b>	<b>+9.5%</b>
<b>High</b>	<b>2027</b>	<b>74,613</b>	<b>+7,695</b>	<b>+11.5%</b>
<b>Low</b>	<b>2032</b>	<b>74,948</b>	<b>+8,030</b>	<b>+12.0%</b>
<b>Medium</b>	<b>2032</b>	<b>78,963</b>	<b>+12,045</b>	<b>+18.0%</b>
<b>High</b>	<b>2032</b>	<b>81,640</b>	<b>+14,722</b>	<b>+22.0%</b>

By 2027, the population of the City of Bellevue is projected to increase between 7 and 11.5 percent, or ranging from 71,610 to 74,613. A “medium” population projection of 73,275 was utilized for this Plan. The 2032 population projections highlight a continuing trend of population increase in Bellevue, ranging between 74,948 and 81,640. This Plan utilizes a “medium” 2032 population projection of 78,963. An estimated 43 percent of the 2027 and 2032 medium population projections will be the result of continued, anticipated annexations by the City of Bellevue.

Section 3: Bellevue Community Profile.

**TABLE 3.2  
POPULATION AGE DISTRIBUTION  
TRENDS AND PROJECTIONS  
CITY OF BELLEVUE, NEBRASKA  
2000-2027/2032**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u>2032</u>	<u>2022-2027 Change</u>
19 and Under	13,382	14,572	17,288	17,497	18,976	20,170	+1,479
20-34	9,836	10,615	14,870	15,142	16,467	17,615	+1,325
35-54	12,905	13,762	15,435	16,342	18,175	19,809	+1,833
55-64	4,011	5,419	7,829	8,610	9,208	9,825	+598
65-74	2,683	3,428	4,874	5,096	5,602	6,112	+506
75-84	1,254	1,841	2,631	2,872	3,251	3,589	+379
85+	311	500	1,249	1,359	1,596	1,843	+237
<b>Totals</b>	44,382	50,137	64,176	66,918	73,275	78,963	+6,357
Median Age	33.5	34.8	34.9	35.2	35.6	36.2	+0.4

**Age.**

In 2022, the City of Bellevue is experiencing an estimated median age of 35.2 years, an increase from the 2020 median age of 34.8 years. **Median age is projected to continue to increase to 35.6 years by 2027 and 36.2 by 2032.**

The “19 and Under” and “35 to 54” age cohorts were the largest population cohorts in Bellevue, as per the 2000 and 2010 Censuses as well as the 2020 Estimate and remains the largest in the Community, today. Since 2000, the “19 and Under” and “55 to 64” age cohorts have maintained status as the two largest age cohorts in the Community. This trend is projected to continue through 2027 and 2032.

**The Bellevue 55+ population is projected to increase by 2027, with the “55-64” age group projected to experience the largest population increase.** It is important that a range of elderly services, amenities and appropriate housing be made available in Bellevue to **encourage senior/elderly populations to remain in their respective housing situations and, ultimately, remaining a resident of the City of Bellevue.**

**Persons Per Household.**

Persons per household remained stable in Bellevue, from 2000 to 2010, at 2.61. From 2010 to 2020, persons per household declined, slightly, to 2.57. Currently, an average of 2.55 persons exist as a single household in Bellevue. This number is projected to continue to decrease, slightly, by 2027 and 2032, to an estimated 2.53 and 2.49, respectively. An estimated 14,671 households in Bellevue consist of one or two persons.

## INCOME PROFILE.

Information presented in the **Income Profile** of this **Bellevue AHAP** assists in determining the number of households within Bellevue (and Sarpy County) having the financial capacity to afford housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in the Community, in the future. Low cost and government subsidized housing are subject to Federal regulations, such as size and type, whereas upper income housing has few limitations.

### *Per Capita Income.*

**Per capita income** is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. In 2022, per capita income in Sarpy County is an estimated \$60,465, an increase of approximately 46.5 percent from the 2010 per capita income of \$41,260. **By 2027, per capita income in Bellevue will increase an estimated 9.3 percent, to \$66,144.** By comparison, the State of Nebraska maintains a current estimated per capita income of \$59,960, with a projected 2027 per capita income of \$64,274.

The **median income** for all households in Bellevue, in **2022**, is estimated to be **\$78,393**. **By 2027, median income in Bellevue will increase an estimated 7.3 percent, to \$84,129.** The majority of Community residents are projected to have incomes at or above \$75,000. **For renter households, the median income in 2022 is estimated to be \$49,575 and, by 2027, increase to \$54,028, or 9 percent.** Median incomes for all households and, specifically, renter households, are projected to continue increasing by 2032.

<u>Income Group</u>	<u>2022</u>	<u>2027</u>	<u>2032</u>	<u>% Change 2022-2027</u>
<b><u>All Households</u></b>				
Less than \$10,000	1,012	1,063	1,063	+5.0%
\$10,000-\$19,999	1,469	1,501	1,501	+2.2%
\$20,000-\$34,999	2,975	2,990	2,990	+0.5%
\$35,000-\$49,999	3,036	3,050	3,166	+0.5%
\$50,000-\$74,999	4,538	4,711	4,896	+3.8%
\$75,000-\$99,999	4,366	4,782	5,128	+9.5%
\$100,000-\$149,999	5,437	5,823	6,726	+7.1%
<u>\$150,000 or More</u>	<u>3,202</u>	<u>4,804</u>	<u>5,966</u>	<u>+50.0%</u>
<b>Totals</b>	<b>26,035</b>	<b>28,724</b>	<b>31,436</b>	<b>+10.3%</b>
<b>Median Income</b>	<b>\$78,393</b>	<b>\$84,129</b>	<b>\$86,596</b>	<b>+7.3%</b>
<b><u>Renter Households</u></b>				
Less than \$10,000	330	290	290	-12.1%
\$10,000-\$19,999	616	578	578	-6.2%
\$20,000-\$34,999	1,492	1,456	1,456	-2.4%
\$35,000-\$49,999	1,508	1,522	1,638	+0.9%
\$50,000-\$74,999	1,926	2,124	2,257	+10.3%
\$75,000-\$99,999	1,339	1,692	1,930	+26.4%
<u>\$100,000 or More</u>	<u>1,172</u>	<u>1,473</u>	<u>1,722</u>	<u>+25.7%</u>
<b>Totals</b>	<b>8,383</b>	<b>9,135</b>	<b>9,871</b>	<b>+9.0%</b>
<b>Median Income</b>	<b>\$49,575</b>	<b>\$54,028</b>	<b>\$55,993</b>	<b>+9.0%</b>



### Section 3: Bellevue Community Profile.

#### *Cost Burdened/Housing Problems.*

A number of households throughout the City of Bellevue are considered to be “**Cost Burdened**” and/or have various “**Housing Problems**”, as defined by the Department of Housing and Urban Development. A cost burdened household is one paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

**In 2022, an estimated 2,292 owner households in Bellevue, or 13 percent of all owner households, are cost burdened or have housing problems. By 2027, this number is expected to decrease to 2,094 households and to 1,886 owner households by 2032. Currently, an estimated 3,266 renter households in the Community of Bellevue, or 38.9 percent of all renter households, are cost burdened or have housing problems. By 2027 and 2032, an estimated 3,498 and 3,723 renter households, respectively, will be of cost-burden status.**

The increase in cost burdened renter households may be attributed to a lack of affordable rental housing, especially for those of low- to moderate incomes, being constructed in the Community, combined with an absence of existing affordable rental housing, a lack of developer participation in local voucher programs for their prospective tenants and housing that is available for purchase or rent being either severely deteriorating or dilapidated and in extreme cases, experiencing health and safety issues such as mold, inadequate utilities, and deferred maintenance. The Bellevue Housing Agency maintains a wait list of nearly 600 prospective tenants in search of affordable housing in the Community.

### Section 3: Bellevue Community Profile.

## **ECONOMIC PROFILE.**

The following provides a general **Economic Profile** of the City of Bellevue. Included is a review of relevant labor force data, annual employment trends and the identification of major employers.

The City of Bellevue enjoys many economic development benefits that are provided by the local (County) Economic Development Corporation, known as **Grow Sarpy**, and the Nebraska Department of Economic Development. Bellevue implements the provisions set forth in the Local Option Municipal Economic Development Act, also known as LB840, to utilize local tax dollars for economic development purposes. The Community is also recognized as an “Economic Development Certified Community” which means, as per the Nebraska Department of Economic Development, have “*demonstrated preparedness for business growth and are ready to meet the needs of companies seeking new business and industrial locations.*” The following provides a general **Economic Profile** of Bellevue.

### ***Employment Trends.***

Between 2010 and 2022, the **unemployment rate** in the City of Bellevue ranged from a high of 4.8 percent to a low of 2.4 percent. During this period, the total number of **employed persons** increased by 1,780. By 2027, an estimated 27,459 persons will be employed in Bellevue, with an unemployment rate maintaining 2.4 percent.

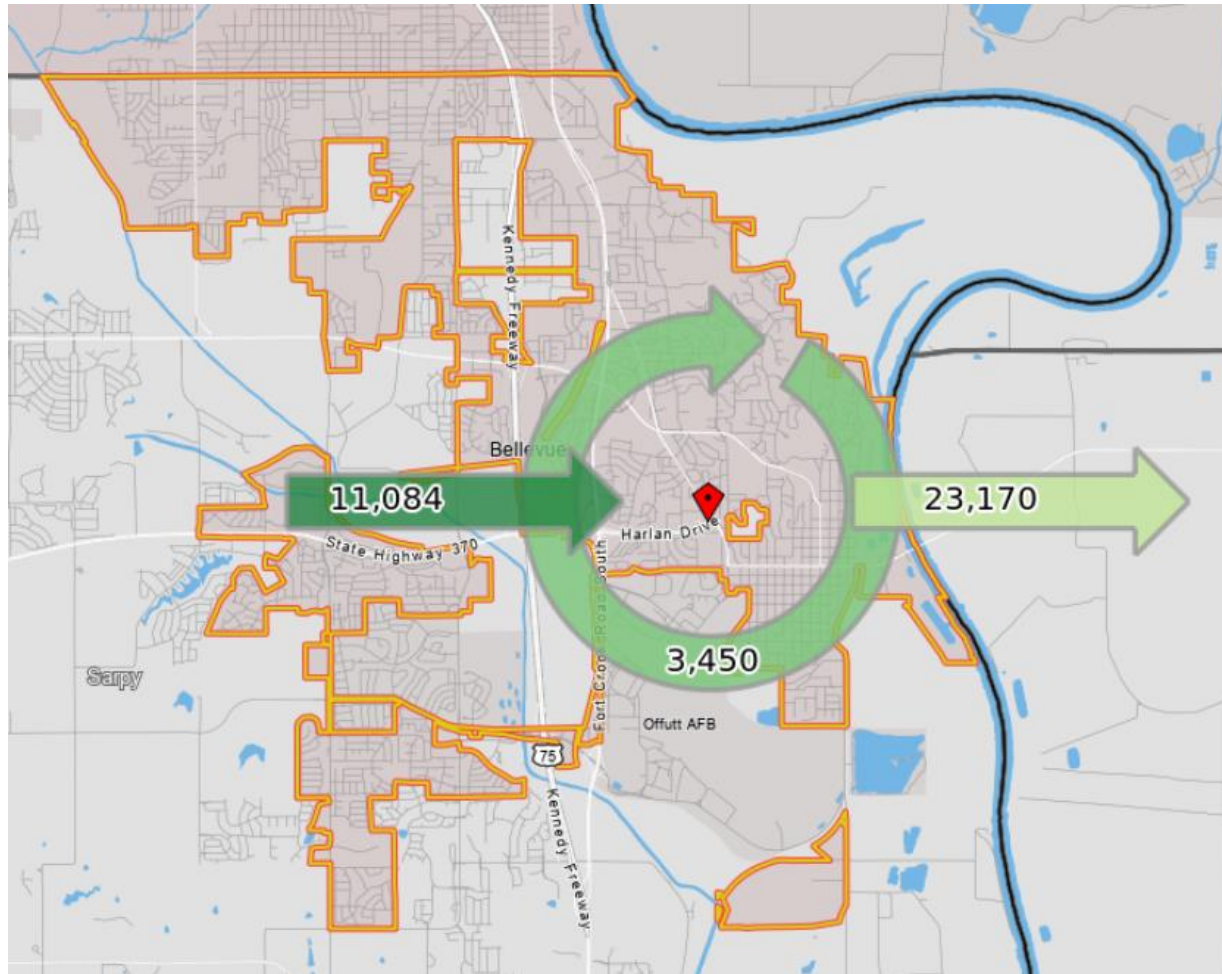
### ***Employment By Type.***

In 2022, an estimated 77,947 persons work in Sarpy County in a non-farm place of employment. The largest concentration of workers are employed in the Retail Trade, Transportation & Warehousing and Construction sectors, with an estimated 34.8 percent 27,168 total employees maintaining employment in these three sectors.



### Section 3: Bellevue Community Profile.

The Center of Economic Studies, through the U.S. Census, estimates that 14,534 persons were employed in Bellevue in 2019. An estimated 11,084 persons travelled from outside the county for employment. Additionally, 23,170 persons reside in Bellevue, but are employed elsewhere.



## HOUSING PROFILE.

### *Households.*

Currently, an estimated 26,035 households reside in Bellevue, consisting of an estimated 17,652 owner and 8,383 renter households. By 2027, owner households will account for an estimated 68.2 percent of all households in the Community. Bellevue has experienced steady increase in the percentage of owner households in the Community since the 2000 Census.

Group quarters include both “institutionalized housing” such as skilled nursing centers and correctional facilities, as well as “non-institutionalized housing” including military barracks and college dormitories. Currently, the City of Bellevue maintains a group quarters population of 529, a slight increase from the 2020 estimated of 511 persons. The population in group quarters is projected to increase to 603 by 2027, which takes into account the completion of a new skilled nursing wing at the Eastern Nebraska Veterans Home (currently under construction).

**TABLE 3.4**  
**SPECIFIC HOUSEHOLD CHARACTERISTICS**  
**CITY OF BELLEVUE, NEBRASKA**  
**2000-2027/2032**

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	44,382	223	44,159	16,937	2.61
2010	50,137	74	50,063	19,142	2.61
<b>2020</b>	<b>64,176</b>	<b>511</b>	<b>63,665</b>	<b>24,765</b>	<b>2.57</b>
<b>2022</b>	<b>66,918</b>	<b>529</b>	<b>66,389</b>	<b>26,035</b>	<b>2.55</b>
<b>2027</b>	<b>73,275</b>	<b>603*</b>	<b>72,672</b>	<b>28,724</b>	<b>2.53</b>
<b>2032</b>	<b>78,963</b>	<b>686</b>	<b>78,277</b>	<b>31,436</b>	<b>2.49</b>

**TABLE 3.5**  
**TENURE BY HOUSEHOLD**  
**CITY OF BELLEVUE, NEBRASKA**  
**2000-2027/2032**

<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
2000	16,937	11,192	66.1%	5,745	33.9%
2010	19,142	12,779	66.7%	6,363	33.3%
<b>2020</b>	<b>24,765</b>	<b>16,716</b>	<b>67.5%</b>	<b>8,049</b>	<b>32.5%</b>
<b>2022</b>	<b>26,035</b>	<b>17,652</b>	<b>67.8%</b>	<b>8,383</b>	<b>32.2%</b>
<b>2027</b>	<b>28,724</b>	<b>19,589</b>	<b>68.2%</b>	<b>9,135</b>	<b>31.8%</b>
<b>2032</b>	<b>31,436</b>	<b>21,565</b>	<b>68.6%</b>	<b>9,871</b>	<b>31.4%</b>

**Housing Units/Vacancy & Occupancy.**

In 2022, the City of Bellevue contains an estimated 26,976 housing units, consisting of approximately 18,234 owner and 8,742 rental units. Of these 26,976 units, approximately 941 are vacant, resulting in an overall, estimated housing vacancy rate of 3.5 percent. The overall housing vacancy rate accounts for all vacant housing units in the Community, including units for sale, for rent, rented/sold but not currently occupied, seasonal/vacation housing, temporary housing for construction workers, and housing vacant due to other situations (used as storage, vacant and not actively being sold, owner temporarily residing in a group quarter housing program, etc.). The 941 vacant housing units consist of an estimated 582 owner and 359 rental units, equaling an owner housing vacancy rate of 3.2 percent and a rental housing vacancy rate of 4.1 percent.

<b>a) Housing Stock</b>	<b>26,976</b> <b>(O=18,234; R=8,742)</b>
<b>b) Vacant Housing Stock</b>	<b>941</b>
<b>c) Occupied Housing Stock</b>	<b>26,035</b>
Owner Occupied	17,652
Renter Occupied	8,383
<b>d) Housing Vacancy Rate</b>	<b>3.5% (941)</b>
Owner Vacancy	3.2% (582)
Renter Vacancy	4.1% (359)
<b>e) Adjusted Vacancy Rate*</b>	<b>0.7% (188)</b>
<b>Adjusted Owner Vacancy*</b>	<b>0.6% (116)</b>
<b>Adjusted Renter Vacancy*</b>	<b>0.8% (72)</b>

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

The **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. A vacancy rate of 6 percent is the minimum rate recommended for Bellevue, to have sufficient housing available for new and existing residents. **The overall, estimated AHVR for Bellevue is 0.7 percent, which includes an AHVR for owner housing of 0.6 percent and 0.8 percent for rental housing. This concludes that the Community of Bellevue has a deficiency of appropriate owner and rental housing.**

The City of Bellevue should take a position to upgrade the housing stock during the next five and 10 years. This can be accomplished by, both, building new homes and rehabilitating (economically feasible) existing housing units. Housing units that are severely deteriorated or dilapidated should be targeted for substantial rehabilitation or, in extreme cases, demolition and replacement.

### Section 3: Bellevue Community Profile.

#### *Housing Values & Gross Rent.*

The cost of housing in any community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. Bellevue is challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources. A continued effort to upgrade wages, at both existing and new employment settings, should be a top priority.

The City of Bellevue maintains a current estimated median owner-occupied housing value of **\$169,200 in 2022**, representing an increase of 2 percent from the 2020 estimated median value of \$165,900 and a 22.7 percent increase from the 2010 estimated median value of \$137,800. Median housing values are projected to increase by an estimated 15.7 percent **by 2027 to \$184,100, or by 8.8 percent.**

In 2022, the estimated **median gross rent for Bellevue is \$1,045.** This represents an increase of 3.4 percent from the 2020 estimated median rent of \$1,010 and a 38 percent increase from the 2010 estimated median rent of \$757. **The estimated median gross rent in Bellevue is expected to increase by 8.6 percent, by 2027, to \$1,135.**

# **SECTION 4**

## **HOUSING UNIT “TARGET” DEMAND & LAND USE ANALYSIS.**

### **INTRODUCTION.**

This **Section** of the **Bellevue AHAP** provides a **Housing Unit Target Demand and Land Use Needs Analysis**. The analysis includes the identification of **housing demand** for both **new housing development** and **housing rehabilitation activities**.

### **HOUSING DEMAND POTENTIAL.**

Community leadership and local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing in the City of Bellevue. **To effectively determine housing unit demand for Bellevue, 10 separate components were reviewed. These included;**

- (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 Community of Bellevue,**
- (5) development of affordable housing to secure current commuter workforce population,**
- (6) affordable housing demand for students living off-campus from Bellevue University,**
- (7) Off-Base affordable housing demand for military airmen/personnel employed at Offutt Air Force Base,**

#### Section 4: Housing Unit “Target” Demand & Land Use Analysis.

- (8) determination of the local “pent-up” housing demand for existing residents,
- (9) determination of the seasonal/vacation and short-term housing demand for temporary populations and
- (10) determination of local housing development capacity in the City of Bellevue, during the next five and 10 years.

A determination of **housing unit rehabilitation and demolition demand for Bellevue**, during the next five years, including moderate and substantial housing rehabilitation and demolition and replacement, was also included in the determination of housing unit target demand. Statistical tables regarding **Housing Unit “Target” Demand** are included in “**Appendix II**” of this **Plan**.

#### *New Households.*

New households, the replacement of substandard housing and the assistance that can be provided to maintain affordable housing, for both its present and future households, are important considerations in the determination of a housing demand potential for any particular community.

The population for Bellevue is projected to increase during the next five and 10 years, due to the Community being a large center of commerce and population for Sarpy County, the Community’s association with the Omaha/Council Bluffs Metropolitan Statistical Area, recent housing development activity, expanding employment opportunities in close proximity to the Community and primary transportation corridors.

**Currently (2022), the estimated population for the Community of Bellevue is 66,918 and is projected to increase to 73,275 by 2027 and 78,963 by 2032.**

**Overall, total households in Bellevue are projected to increase by an estimated 2,689 households by 2027 and an estimated 5,401 households by 2032. Household increases are projected for both owner and renter households.**



## Section 4: Housing Unit “Target” Demand & Land Use Analysis.

### *Cost Burdened Households.*

According to HUD standards, a housing unit is considered to have problems if overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

**In 2022**, an estimated **2,292 owner households** in the City of Bellevue, or 13 percent of all owner households, **are cost burdened or have housing problems. By 2027, this number is expected to decrease to 2,094 households and to 1,886 owner households by 2032.** Currently, an estimated **3,266 renter households** in Bellevue, or 38.9 percent of all renter households, **are cost burdened or have housing problems. By 2027 and 2032, an estimated 3,498 and 3,723 renter households, respectively, will be of cost-burden status.**

### *Substandard Units/Overcrowded Conditions.*

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. The 2010 Census and Sarpy County Assessor produced data identifying substandard housing units and housing units having overcrowded conditions.

- Housing structural conditions, provided by the County Assessor identified **1,357 housing units in either “Fair+” or “Fair” condition and 20 units in either “Poor+” or “Poor” condition.** During the next five and 10 years, these structures should be targeted for moderate to substantial rehabilitation or demolition. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- As per the 2016-2020 American Community Survey, 606 housing units in Bellevue had overcrowded conditions and 51 units lacked complete plumbing.

### *Housing Vacancy Deficiency (Demand).*

**Housing vacancy deficiency** is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, year-round and code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 6 percent is the minimum rate recommended for Bellevue, to have sufficient housing available for new and existing residents.

#### Section 4: Housing Unit “Target” Demand & Land Use Analysis.

An **adjusted housing vacancy rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities. Currently, the adjusted vacancy rate for Bellevue is 0.7 percent, including a 0.6 percent adjusted vacancy rate for owner housing units and 0.8 percent adjusted vacancy rate for rental housing units. **The City of Bellevue is experiencing a housing vacancy deficiency of both owner and rental housing.**

##### *Current Commuter Workforce Population.*

A large concentration of employees working in Bellevue commute from other nearby communities. A variety of available housing options, both for purchase and for rent, would provide the Community the ability to capture a portion of commuting employees, especially those currently working in Bellevue.

##### *Off-Campus Housing for Students.*

Currently, housing for students attending Bellevue University is entirely located off-campus. While University staff stated they are not currently experiencing issues with housing capacity, future housing planning activities will be necessary as enrollment continues to increase.

##### *Off-Base Housing Demand for Military Airmen/Personnel*

A desire exists among younger airmen to find both temporary and permanent housing away from Offutt Air Force Base. Many military personnel are waiting long periods of time before appropriate housing is available and are limited to on-base housing during that time. While “base housing” is routinely inspected and approved for occupation, most singles and young families with military backgrounds are desiring to live elsewhere in the Community of Bellevue.

## Section 4: Housing Unit “Target” Demand & Land Use Analysis.

### *“Pent-Up” Housing Demand.*

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

### *Seasonal/Vacation and Short-Term Rental Housing.*

Temporary housing situations are becoming increasingly popular in large communities similar to Bellevue. Communities supporting housing that allow for short-term living for temporary populations would allow for additional development of a variety of housing types. This could also include short-term housing for homeless and near-homeless populations in Bellevue.

### *Housing Development Capacity.*

After the careful determination of housing need for each of the housing targets identified above, a local housing development capacity is calculated for the City of Bellevue during the next five and 10 years. The calculation is based on the Community’s ability to organize for housing development, land availability, accessibility to general contractors and other building trades and building supply/materials.

## **HOUSING UNIT TARGET DEMAND.**

Table 4.1 on Page 4.7 identifies the estimated **Housing Unit Target Demand**, for **Bellevue** by 2027 and 2032.

The total estimated **housing unit “target” demand** for Bellevue, from 2022 to 2027, includes **1,912 housing units, including 1,098 owner and 814 rental units**, at an estimated development cost of **\$529.6, Million**. From 2022 to 2032, a total of **3,248 housing units, including 1,800 owner and 1,448 rental units**, at an estimated development cost of **\$986.1 Million** should be constructed in Bellevue.

An estimated **15 to 20 percent** of the total housing unit target demand, for both 2027 and 2032, should focus on **purchase-rehab-resale and/or re-rent housing activities**. This involves local 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. Aggressive housing rehabilitation efforts in Bellevue could create housing opportunities at a more affordable cost, with minimal risk to both developers and prospective property owners. Target demand for housing rehabilitation and demolition/replacement is identified in this Section.

Of the 2027 housing demand of 1,912 total housing units, an estimated **82 units (32 owner, 50 rental)** should be targeted in **Downtown Bellevue** to support the creation of housing in close proximity to the Bellevue Central Business District and community services. By 2032, an estimated **58 owner and 92 rental housing units** should be developed in the **Downtown**, a total of **150 housing units**. Downtown housing development could also support the City’s desire to increase infill development opportunities on vacated lots in the Downtown.

A total of **1,195 housing units (636 owner, 559 rental)** should be part of a local workforce housing initiative in Bellevue by **2027**. By **2032**, the workforce housing unit demand includes **2,054 housing units (1,044 owner, 1,010 rental)**.

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

**TABLE 4.1  
HOUSING UNIT “TARGET” DEMAND  
(MEDIUM POPULATION PROJECTIONS)  
CITY OF BELLEVUE & **EXTRA-TERRITORIAL JURISDICTION**, NEBRASKA  
2027/2032**

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit “Target” Demand*</u>	<u>Est. Required Housing Unit “Target” Demand Budget (Millions)</u>
<b>2027:</b>	1,098 / <b>630</b>	814 / -	1,912 / <b>630</b>	\$529.6 / <b>\$248.8</b>
<b>2032:</b>	1,800 / <b>1,068</b>	1,448 / -	3,248 / <b>1,068</b>	\$986.1 / <b>\$443.2</b>

**\*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.
- Off-Campus Student Housing Demand.
- Off-Base Housing Demand.
- “Pent Up” Housing Demand.
- Seasonal/Vacation Housing Demand.
- **Five- & 10-Year Housing Development Capacity.**

**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).**

**\*\*Estimated Bellevue Downtown Housing Unit Demand (2027/2032):  
82 / 150 Total Units (32 / 58 Owner, 50 / 92 Rental).**

**\*\*Estimated Bellevue Workforce Housing Unit Demand (2027/2032):  
1,195 / 2,054 Total Units (636 / 1,044 Owner, 559 / 1,010 Rental).**

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

Table 4.2 identifies housing unit “target” demand, in relation to affordable housing needs (persons and families with an area median income of 80 percent or less) in the City of Bellevue, for 2027 and 2032. By 2027, an estimated 1,912 housing units should be constructed in Bellevue, of which 440 housing units (148 owner, 292 rental) should be designated as “affordable” housing units. This includes 118 owner and 248 rental units of new construction and 30 owner and 44 rental housing units involved as part of a purchase-rehab-resale/re-rent program.

By 2032, an estimated 3,248 housing units should be targeted in the Community of Bellevue, of which 744 housing units (272 owner, 472 rental) should be designated as “affordable” housing units. This includes 217 owner and 401 rental units of new construction and 55 owner and 71 rental housing units involved in a purchase-rehab-resale/re-rent program.

A population sector breakdown of the Affordable Housing Unit “Target” Demand highlights a need for 153 total elderly housing units, 247 total family housing units and 40 total units for persons with special needs by 2027 and a need for 245 total elderly housing units, 419 total family housing units and 80 total units for persons with special needs by 2032.

**TABLE 4.2**  
**AFFORDABLE\* HOUSING UNIT “TARGET” DEMAND**  
**(MEDIUM POPULATION PROJECTION)**  
**BELLEVUE, NEBRASKA**  
**2027/2032**

	2027		2032	
	<u>Owner</u>	<u>Rental</u>	<u>Owner</u>	<u>Rental</u>
<b>TOTAL UNITS:</b>	148	292	272	472
<b>New Construction:</b>	118	248	217	401
<b>Purchase-Rehab-Resale/Rent:</b>	30	44	55	71
<b>SECTOR:</b>				
<b>Elderly (55+):</b>	49	104	80	165
<b>Family:</b>	87	160	162	257
<b>Special Populations:</b>	12	28	30	50

\*Affordable Housing Units = < 80% Household AMI.

## HOUSING DEMAND BY INCOME SECTOR.

**Table 4.3** identifies the current **Area Median Income (AMI)** for varied levels of AMI percentages, for households in the Omaha/Council Bluffs Metropolitan Statistical Area (including the City of Bellevue), up to eight person households (PHH), as per HUD. AMI is determined by finding the “100 percent” median income of households in a given geographic area, ranging in household size from one- to eight persons. That “median” amount of income is considered to be “100 percent” for a geographic area for each household size category. For example, in the Table below, a four-person family in the Omaha/Council Bluffs MSA, with an annual family income of \$95,100 is considered to be making “100 percent of the local AMI”. This information allows for the eventual determination of “**affordability**” and associated **housing price points/products** for households of varied sizes.

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
<b>30% AMI</b>	\$20,000	\$22,850	\$25,700	\$28,550	\$30,850	\$33,150	\$35,450	\$37,700
<b>50% AMI</b>	\$33,300	\$38,050	\$42,800	\$47,550	\$51,400	\$55,200	\$59,000	\$62,800
<b>60% AMI</b>	\$39,960	\$45,660	\$51,360	\$57,060	\$61,680	\$66,240	\$70,800	\$75,360
<b>80% AMI</b>	\$53,300	\$60,900	\$68,500	\$76,100	\$82,200	\$88,300	\$94,400	\$100,500
<b>100%AMI</b>	\$66,600	\$76,100	\$85,600	\$95,100	\$102,800	\$110,400	\$118,000	\$125,600
<b>125%AMI</b>	\$83,250	\$95,125	\$107,000	\$118,875	\$128,500	\$138,000	\$147,500	\$157,000

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

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

Table 4.4 identifies the housing unit “target” demand by income sector for Bellevue by 2027 and 2032. Up to **210 housing units (74 owner, 136 rental) by 2027 and 334 units (130 owner, 204 rental) by 2032** should be built for persons of very low and low income, or **between 0 and 60 percent AMI**. 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.

A total of **937 housing units (469 owner, 468 rental) by 2027 and 1,562 units (754 owner, 808 rental) by 2032** should be constructed for persons of low to moderate income, or **between 61 and 125 percent AMI** should be targeted for construction throughout the Community. 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.

For the 126%+ AMI category, a total of **555 owner and 210 rental housing units** should be built by **2027** and **916 owner and 436 rental** units should be built by **2032**. This category represents moderate to upper income housing; generally, persons and families with the financial capacity to purchase a lot and build a house on their own. It is important to document the affordability of housing for upper income households, as it allows the City of Bellevue to compare housing demand across all income categories.

**TABLE 4.4  
HOUSING UNIT “TARGET” DEMAND BY  
AMI (MEDIUM POPULATION PROJECTION)  
BELLEVUE, NEBRASKA  
2027/2032**

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
<u>2027</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>Totals</u>
<b>Owner:</b>	<b>22</b>	<b>52</b>	<b>74</b>	<b>395</b>	<b>555</b>	<b>1,098</b>
<b>Rental:</b>	<b>48</b>	<b>88</b>	<b>156</b>	<b>312</b>	<b>210</b>	<b>814</b>
<u>2032</u>						
<b>Owner:</b>	<b>42</b>	<b>88</b>	<b>142</b>	<b>612</b>	<b>916</b>	<b>1,800</b>
<b>Rental:</b>	<b>76</b>	<b>128</b>	<b>268</b>	<b>540</b>	<b>436</b>	<b>1,448</b>

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.



## **HOUSING DEMAND POTENTIAL FOR TARGET POPULATIONS & PRICE POINTS/HOUSING TYPES.**

Target populations include elderly, family and special needs populations, per **Area Median Income (AMI)**. The housing products in the City of Bellevue include both owner and rental units of varied 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 Bellevue should be directed towards family populations, especially the local workforce.

**Tables 4.5A and 4.5B, Pages 4.12 and 4.13, identify housing target demand in the City of Bellevue, for specific population groups by 2027 and 2032. An estimated total of 382 owner and 270 rental units should be constructed by 2027 and 614 owner and 464 rental housing units by 2032 for local elderly (55+) populations. This could include, but is not limited to single family housing, duplexes/triplexes and townhomes for purchase/rent, assisted living facilities, senior independent living communities and maintenance-free living situations.**

By **2027**, a total of **698 owner and 504 rental housing units** should be developed for **families**. By **2032**, family housing development should consist of **1,146 owner and 909 rental housing units**. Family housing includes a wide range of housing development concepts and generally includes all family types.

A total of **18 owner and 40 rental units by 2027 and 40 owner and 75 rental units by 2032** should be built to cater to local **special needs populations** or those with a cognitive and/or physical disability(ies). Unit development could potentially include skilled nursing facilities and group home housing for special needs populations striving to maintain a level of independence.

A portion of the housing development totals for each of the above-mentioned population sectors should focus on housing that meets the needs of the local workforce in the City of Bellevue. This includes 1,195 of the total 1,912 housing unit demand by 2027 and 3,054 of the 3,248 housing unit demand by 2032. A majority of workforce housing units should be designated towards family households.

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

**TABLE 4.5A  
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI  
(MEDIUM POPULATION PROJECTION)  
BELLEVUE, NEBRASKA  
2027**

<b>OWNER UNITS</b>	<b><u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u></b>					<b><u>Totals</u></b>	<b>Workforce <u>Sector</u></b>
	<b><u>0%-30%</u></b>	<b><u>31%-60%</u></b>	<b><u>61%-80%</u></b>	<b><u>81%-125%</u></b>	<b><u>126%+</u></b>		
<b>Elderly (55+)</b>	8	14	27	114	219	<b>382</b>	<b>103</b>
<b>Family</b>	10	34	43	267	344	<b>698</b>	<b>524</b>
<b>Special Populations<sup>1</sup></b>	<u>4</u>	<u>4</u>	<u>4</u>	<u>6</u>	<u>0</u>	<b>18</b>	<b>9</b>
<b><u>Subtotals</u></b>	<b>22</b>	<b>52</b>	<b>74</b>	<b>387</b>	<b>563</b>	<b>1,098</b>	<b>636</b>
<b>RENTAL</b>							
<b><u>UNITS*</u></b>							
<b>Elderly (55+)</b>	20	30	54	98	68	<b>270</b>	<b>56</b>
<b>Family</b>	20	48	92	202	142	<b>504</b>	<b>493</b>
<b>Special Populations<sup>1</sup></b>	<u>8</u>	<u>10</u>	<u>10</u>	<u>12</u>	<u>0</u>	<b>40</b>	<b>10</b>
<b><u>Subtotals</u></b>	<b>48</b>	<b>88</b>	<b>156</b>	<b>312</b>	<b>210</b>	<b>814</b>	<b>559</b>
<b>Totals</b>	<b>70</b>	<b>140</b>	<b>230</b>	<b>699</b>	<b>773</b>	<b>1,912</b>	<b>1,195</b>

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

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

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

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

**TABLE 4.5B  
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI  
(MEDIUM POPULATION PROJECTION)  
BELLEVUE, NEBRASKA  
2032**

<b>OWNER UNITS</b>	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>					<b>Totals</b>	<b>Workforce Sector</b>
	<b>0%-30%</b>	<b>31%-60%</b>	<b>61%-80%</b>	<b>81%-125%</b>	<b>126%+</b>		
<b>Elderly (55+)</b>	10	22	48	180	354	<b>614</b>	<b>155</b>
<b>Family</b>	22	58	82	410	574	<b>1,146</b>	<b>869</b>
<b>Special Populations<sup>1</sup></b>	<u>10</u>	<u>8</u>	<u>12</u>	<u>10</u>	<u>0</u>	<b>40</b>	<b>20</b>
<b>Subtotals</b>	<b>42</b>	<b>88</b>	<b>142</b>	<b>600</b>	<b>928</b>	<b>1,800</b>	<b>1,044</b>
<b>RENTAL UNITS*</b>							
<b>Elderly (55+)</b>	36	47	82	168	131	<b>464</b>	<b>100</b>
<b>Family</b>	27	62	168	351	301	<b>909</b>	<b>889</b>
<b>Special Populations<sup>1</sup></b>	<u>13</u>	<u>19</u>	<u>18</u>	<u>21</u>	<u>4</u>	<b>75</b>	<b>21</b>
<b>Subtotals</b>	<b>76</b>	<b>128</b>	<b>268</b>	<b>540</b>	<b>436</b>	<b>1,448</b>	<b>1,010</b>
<b>Totals</b>	<b>118</b>	<b>216</b>	<b>410</b>	<b>1,140</b>	<b>1,364</b>	<b>3,248</b>	<b>3,054</b>

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

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

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

#### Section 4: Housing Unit “Target” Demand & Land Use Analysis.

**Tables 4.6A and 4.6B, Pages 4.15 and 4.16** highlight proposed **housing types by price product** for the given AMI for Bellevue, by 2027 and 2032.

By 2027, the owner housing type in highest demand in the Community of Bellevue is projected to be units with three+ bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price at or above \$403,700, a total of 445 owner housing units. Three+-bedroom rental units (158 total) with an average affordable monthly rent between \$952 and \$1,470, present the greatest demand in the City. **Three+-bedroom units at an average purchase price at or above \$210,600 and an estimated average monthly rent cost at or above \$650 are the most needed housing types for the workforce population in Bellevue.**

This trend holds true for the City of Bellevue through 2032, where the owner housing type in highest demand is projected to continue to be units with three or more bedrooms, for persons or households at or above 126 percent AMI. An average affordable purchase price is projected at or above \$516,700 and includes 744 owner housing units. Three+-bedroom rental units, with an average affordable monthly rent between \$1,190 and \$1,835, present the greatest demand in Bellevue. **Three+-bedroom units at an average purchase price at or above \$274,100 and an estimated average monthly rent cost at or above \$855 are the most needed housing types for the workforce population in Bellevue by 2032.**

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

**TABLE 4.6A  
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES  
BY PRICE POINT (PRODUCT) RANGE BY AMI (MEDIUM POPULATION PROJECTION)  
BELLEVUE, NEBRASKA  
2027**

**PRICE – PURCHASE COST RANGE (Area Median Income)**

<b>OWNER UNITS*</b>	<b>(0%-30%) \$0 to <u>\$114,100*</u></b>	<b>(31%-60%) \$117,800 to <u>\$193,200*</u></b>	<b>(61%-80%) \$197,145 to <u>\$281,700*</u></b>	<b>(81%-125%) \$300,100 to <u>\$398,800</u></b>	<b>(126%+) <u>\$403,700*+</u></b>	<b><u>Totals</u></b>	<b>Workforce <u>\$210,600*+</u></b>
1 Bedroom	0	0	15	35	8	<b>58</b>	<b>12</b>
2 Bedroom	8	14	24	88	110	<b>244</b>	<b>73</b>
3+ Bedroom	<u>14</u>	<u>38</u>	<u>35</u>	<u>264</u>	<u>445</u>	<b>796</b>	<b>551</b>
<b>Totals</b>	<b>22</b>	<b>52</b>	<b>74</b>	<b>387</b>	<b>563</b>	<b>1,098</b>	<b>636</b>

**PRICE – RENT COST RANGE (Area Median Income)**

<b>RENTAL UNITS**</b>	<b>(0%-30%) \$0 to <u>\$468**</u></b>	<b>(31%-60%) \$475 to <u>\$870**</u></b>	<b>(61%-80%) \$890 to <u>\$940**</u></b>	<b>(81%-125%) \$952 to <u>\$1,470**</u></b>	<b>(126%+) <u>\$1,480**+</u></b>	<b><u>Totals</u></b>	<b>Workforce <u>\$650+**</u></b>
1 Bedroom	10	16	28	54	38	<b>146</b>	<b>45</b>
2 Bedroom	20	35	54	100	70	<b>279</b>	<b>177</b>
3+ Bedroom	<u>18</u>	<u>37</u>	<u>74</u>	<u>158</u>	<u>102</u>	<b>389</b>	<b>337</b>
<b>Totals</b>	<b>48</b>	<b>88</b>	<b>156</b>	<b>312</b>	<b>210</b>	<b>814</b>	<b>559</b>

Note: 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.

\*\*Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

**TABLE 4.6B  
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES  
BY PRICE POINT (PRODUCT) RANGE BY AMI (MEDIUM POPULATION PROJECTION)  
BELLEVUE, NEBRASKA  
2032**

**PRICE – PURCHASE COST RANGE (Area Median Income)**

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Workforce
<b>OWNER UNITS*</b>	<b>\$0 to \$146,000*</b>	<b>\$150,800 to \$247,300*</b>	<b>\$252,350 to \$360,600*</b>	<b>\$384,200 to \$510,500</b>	<b>\$516,700*+</b>		<b>\$274,100*+</b>
1 Bedroom	0	0	22	52	12	86	21
2 Bedroom	16	25	44	126	172	383	120
<u>3+ Bedroom</u>	<u>26</u>	<u>63</u>	<u>76</u>	<u>422</u>	<u>744</u>	<u>1,331</u>	<u>903</u>
<b>Totals</b>	<b>42</b>	<b>88</b>	<b>142</b>	<b>600</b>	<b>928</b>	<b>1,800</b>	<b>1,044</b>

**PRICE – RENT COST RANGE (Area Median Income)**

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Workforce
<b>RENTAL UNITS**</b>	<b>\$0 to \$600**</b>	<b>\$610 to \$1,075**</b>	<b>\$1,110 to \$1,175**</b>	<b>\$1,190 to \$1,835**</b>	<b>\$1,845**+</b>		<b>\$855+**</b>
1 Bedroom	16	22	44	90	80	252	74
2 Bedroom	32	50	90	171	142	485	320
<u>3+ Bedroom</u>	<u>28</u>	<u>56</u>	<u>134</u>	<u>279</u>	<u>214</u>	<u>711</u>	<u>616</u>
<b>Totals</b>	<b>76</b>	<b>128</b>	<b>268</b>	<b>540</b>	<b>436</b>	<b>1,448</b>	<b>1,010</b>

Note: 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.

\*\*Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

**HOUSING REHABILITATION/DEMOLITION DEMAND.**

Table 4.7 identifies target rehabilitation and demolition needs in the City of Bellevue for 2027 and 2032. Up to 285 units by 2027 and 470 units by 2032 could be targeted for moderate rehabilitation in Bellevue at an estimated cost of \$9.1 Million and \$18.1 Million, respectively. Moderate rehabilitation generally includes cosmetic improvements to a housing unit, including but not limited to paint, doors, windows, landscaping, etc.

Up to 77 units by 2027 and 126 units by 2032 could be targeted for substantial rehabilitation in Bellevue at an estimated cost of \$3.1 Million and \$6.1 Million, respectively. Substantial rehabilitation focuses on the same elements of moderate rehabilitation, but also includes structural elements to a home that are in need of replacement, including bowing and/or sagging walls and roof lines and foundation issues.

Up to 33 housing units by 2027 and 54 occupied housing units by 2032 should be demolished and replaced due to dilapidated conditions and the structure not being cost effective to rehabilitate. The estimated cost of this housing development process will range between \$8.9 Million by 2027 to \$17.5 Million by 2032.

<b>TABLE 4.7                      TARGET REHABILITATION &amp;                      DEMOLITION DEMAND &amp; ESTIMATED COSTS                      BELLEVUE, NEBRASKA                      2027 / 2032</b>	
	<u># Units / Est. Costs</u>
- Moderate Rehabilitation*	285 / 470 \$9,120,000 / \$18,100,000
- Substantial Rehabilitation*	77 / 126 \$3,100,000 / \$6,100,000
- Demolition (Occupied/Acquisition/Replacement)	33 / 54 \$8,910,000 / \$17,500,000

\*Pending Appraisal Qualification.

## **HOUSING LAND USE NEEDS.**

It is imperative for any community to designate the appropriate amount of land to support new housing development projects, both within and adjacent, but outside a community’s corporate limits. Residential development projects generally encompass three types: (1) infill development in older, existing residential neighborhoods, (2) acquisition and development of large tracts of vacant land inside a community’s corporate limits for “large scale” development, and (3) acquisition and development of land as part of a designated future residential “growth area”

**Infill housing development projects** have the advantage of utilizing existing infrastructure and utilities, but may be challenged by the lot dimensions and setback requirements of local development code. Concepts including “narrow housing” and “stacked housing” may be the most appropriate housing type for infill development projects.

**“Large scale” development projects** involve the acquisition of tracts of undeveloped land and can be utilized for multiple residential related projects, including single family residential subdivisions, apartment complexes and senior housing “continuum of care” campuses. The appropriate zoning classification and future land use designation must be in place for these projects to occur. Additionally, these types of projects could have a more significant impact on a community’s tax base and have a greater ability to encourage the development of both traditional and unique housing concepts and prototypes, potentially satisfying multiple community housing needs at once.

**Residential “Growth Areas”** identifies land outside, but adjacent a community’s corporate limits, and being specifically designated for residential development. Land areas in this location may be the most affordable to purchase, but may not have appropriate utilities and infrastructure in place. Residential developments in growth areas typically include large lot subdivisions and acreages. **“Build-through” subdivisions** are encouraged, so as to be in conformance with local development code in the event of annexation.



#### Section 4: Housing Unit “Target” Demand & Land Use Analysis.

The following provides a list of environmental criteria that should be avoided in selecting a site for housing development.

- Floodplain/wetland locations, which require lengthy public review process and consideration of alternative sites in the area.
- Sites in or adjacent to historic districts, buildings or archeological sites, which may result in expensive building modifications to conform to historic preservation requirements and a longer review process.
- Sites near airports, railroads or high volume traffic arteries, which may subject residents to high noise levels, air pollution and risks from possible accidents.
- Sites near tanks that store chemicals or petrochemicals of an explosive or flammable nature.
- Sites near toxic dumps or storage areas.
- Sites with steep slopes or other undesirable access conditions which may make them undesirable for use.

In addition to the previously mentioned criteria, the U.S. Department of Housing and Urban Development (HUD) provides guidelines for analyzing proposed housing sites. In Chapter 1 and Chapter 4 of the HUD 4571.1 Rev.-2, HUD addresses the importance and requirements of proposed site locations:

**“Site location is of the utmost importance in the success of any housing development. Remote or isolated locations are to be avoided. Projects which, by their location or architectural design, discourage continuing relationships with others in the community will not be approved (are not acceptable). A primary concern is that the project not be dominated by an institutional environment.”**

#### Section 4: Housing Unit “Target” Demand & Land Use Analysis.

**Table 4.8A and 4.8B, Pages 4.21 and 4.22, identifies the estimated land use projections and housing types per age sector for the City of Bellevue, Nebraska, by 2027 and 2032. Popular housing types in Bellevue will include single family units, patio home (single-level) units, town homes, duplexes/triplexes and apartment units. To meet the “new” construction housing unit demand, by 2027 and 2032, the City will need to designate up to 843 acres and 1,425 acres, respectively. Bellevue City staff report a current supply of an estimated 850 acres of residential land available for development**

By **2027**, for persons age 18 to 54 years, a total of **716 owner** and **544 rental housing units** should be targeted to accommodate young professionals and workforce families, special needs populations, existing/new employees and persons of low-, moderate- and upper-income. An estimated **236 acres** will be needed for new and/or improved housing developments. By **2032**, an estimated **401 acres** of land will be needed to support the development of **1,186 owner** and **984 rental housing units** for persons of this age group.

An estimated **382 owner** and **270 rental housing units** should be designated for retirees, seniors and elderly populations by **2027**, comprising an estimated **115 acres**. By **2032**, an estimated **614 owner** and **464 rental housing units** should be designated senior populations, comprising an estimated **193 acres**.

**By 2027, a total of 351 acres should be designated for residential development projects for all housing types and age groups and, by 2032, 594 acres in Bellevue.** Land use requirements for new construction, workforce units and affordable housing units and the associated land use plan designation for each housing type are also highlighted in these tables.

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

<b>TABLE 4.8A                      HOUSING UNIT “TARGET” DEMAND –                      HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR                      BELLEVUE, NEBRASKA                      2027</b>			
<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
<b>18 to 54 Years**</b>	Single Family Unit	554 / 58*	160
	Town Home Unit	110 / 86	32
	Duplex/Triplex Unit	40 / 120	20
	Apartment - 4+ Units***	12 / 280	24
<b>Totals</b>		<b>716 / 544</b>	<b>236^</b>
<b>55+ Years</b>	Single Family Unit	210 / 16	59
	Patio Home Unit	38 / 10	10
	Town Home Unit	86 / 32	19
	Duplex/Triplex Unit	28 / 104	16
	Apartment - 4+ Units***	20 / 108	11
<b>Totals</b>		<b>382 / 270</b>	<b>115^</b>
<b>TOTAL UNITS / ACRES</b>		<b>1,098 / 814</b>	<b>351^</b>
<b>TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.</b>		<b>768 / 692</b>	<b>281^ / 843^ ^^</b>
<b>TOTAL WORKFORCE UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.</b>		<b>508 / 425</b>	<b>195^ / 585^ ^^</b>
<b>TOTAL AFFORDABLE^^^ UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.</b>		<b>118 / 248</b>	<b>53^ / 159 ^ ^^</b>
*Includes Credit-To-Own Units. **Includes Housing for Families, Students and Persons with a Disability. ***Includes Housing in Downtown. ^Includes Public Right-of-Way. ^^Residential Land Use Plan Designation for New Construction, 3.0x Total Acres. ^^^Affordable Housing Units = <80% Household AMI.			

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

<b>TABLE 4.8B                      HOUSING UNIT “TARGET” DEMAND –                      HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR                      BELLEVUE, NEBRASKA                      2032</b>			
<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
<b>18 to 54 Years**</b>	Single Family Unit	920 / 94*	264
	Town Home Unit	188 / 155	58
	Duplex/Triplex Unit	60 / 221	35
	Apartment - 4+ Units***	18 / 514	44
<b>Totals</b>		<b>1,186 / 984</b>	<b>401^</b>
<b>55+ Years</b>	Single Family Unit	338 / 24	95
	Patio Home Unit	62 / 18	18
	Town Home Unit	142 / 54	33
	Duplex/Triplex Unit	40 / 178	28
	Apartment - 4+ Units***	32 / 190	19
<b>Totals</b>		<b>614 / 464</b>	<b>193^</b>
<b>TOTAL UNITS / ACRES</b>		<b>1,800 / 1,448</b>	<b>594^</b>
<b>TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.</b>		<b>1,520 / 1,228</b>	<b>475^ / 1,425^ ^^</b>
<b>TOTAL WORKFORCE UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.</b>		<b>1,005 / 754</b>	<b>304^ / 912^ ^^</b>
<b>TOTAL AFFORDABLE^^^ UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.</b>		<b>217 / 401</b>	<b>106^ / 318 ^ ^^</b>
*Includes Credit-To-Own Units. **Includes Housing for Families, Students and Persons with a Disability. ***Includes Housing in Downtown. ^Includes Public Right-of-Way. ^^Residential Land Use Plan Designation for New Construction, 3.0x Total Acres. ^^^Affordable Housing Units = <80% Household AMI.			

## **HOUSING DEVELOPMENT & REHABILITATION AREAS.**

Housing rehabilitation or preservation activities are important for the City of Bellevue. Overall, the housing stock throughout Bellevue is in “Average” “Fair” or “Poor” condition as per the Sarpy County Assessor, suggesting that a large number of homes are in need of one or more forms of moderate rehabilitation including, but not limited to: siding, window and door replacement, paint, plumbing repairs, landscaping, porch repairs and landscaping.

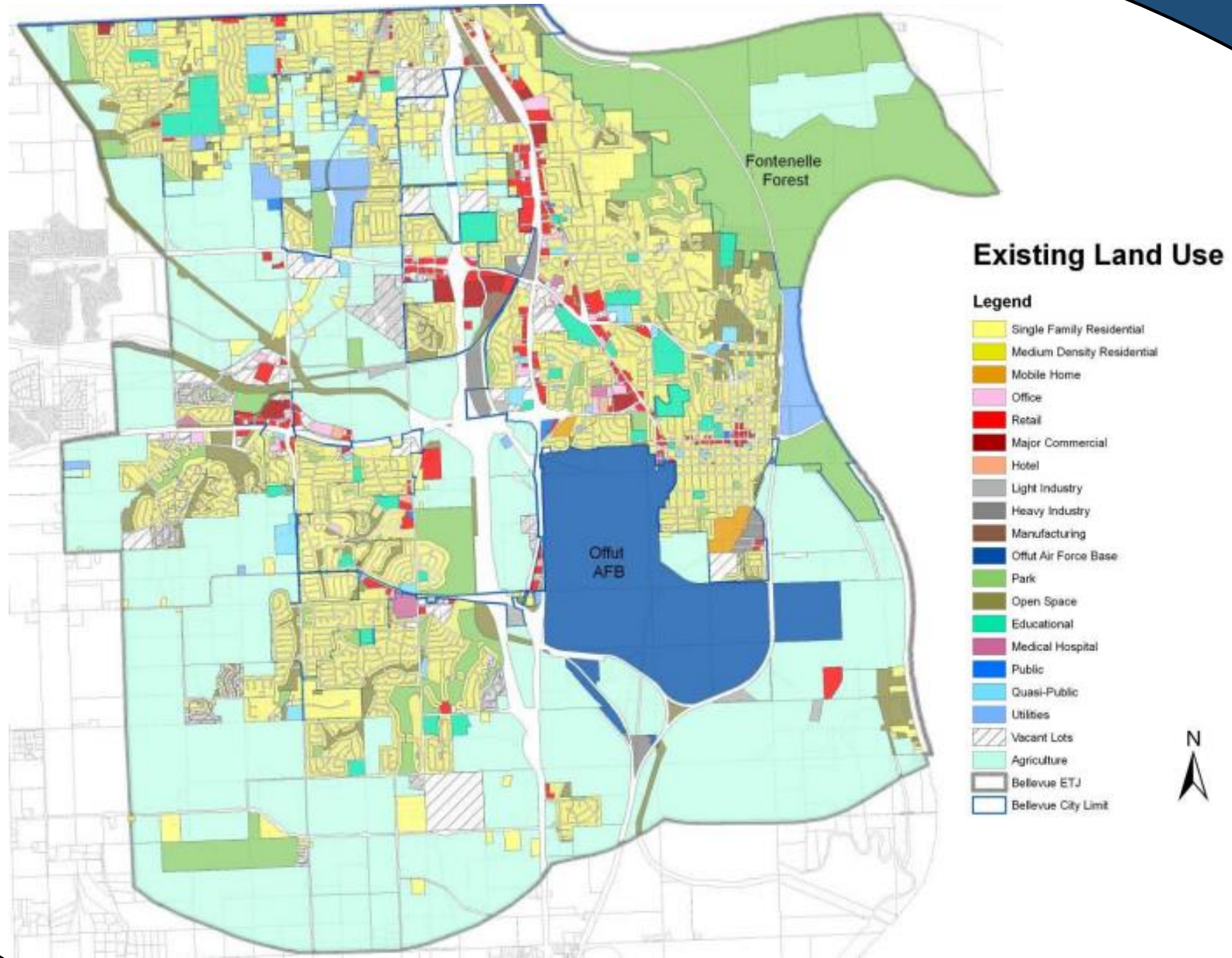
**As per the 2021 Bellevue, Nebraska Comprehensive Plan, an estimated 295 acres within the Bellevue Corporate Limits consist of vacant lots and an additional 1,053.9 vacant lots exist within the Bellevue Extra-Territorial Planning Jurisdiction. Portions of these land areas would be suitable for both infill housing development and new residential subdivisions. The following illustrations highlight existing and future land uses, including residential, in the City of Bellevue and the Extra-Territorial Jurisdiction.**

“Pockets” of areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, exists in the Community. Generally, these pockets are located near the Downtown “core” and/or the oldest neighborhoods north and south of Downtown Bellevue. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development. **Other community development activities should complement housing redevelopment and rehabilitation activities. This includes street paving, street lighting and sidewalk installation, implementing nuisance abatement and community cleanup activities and other local incentives that enhance vehicular and pedestrian safety.**

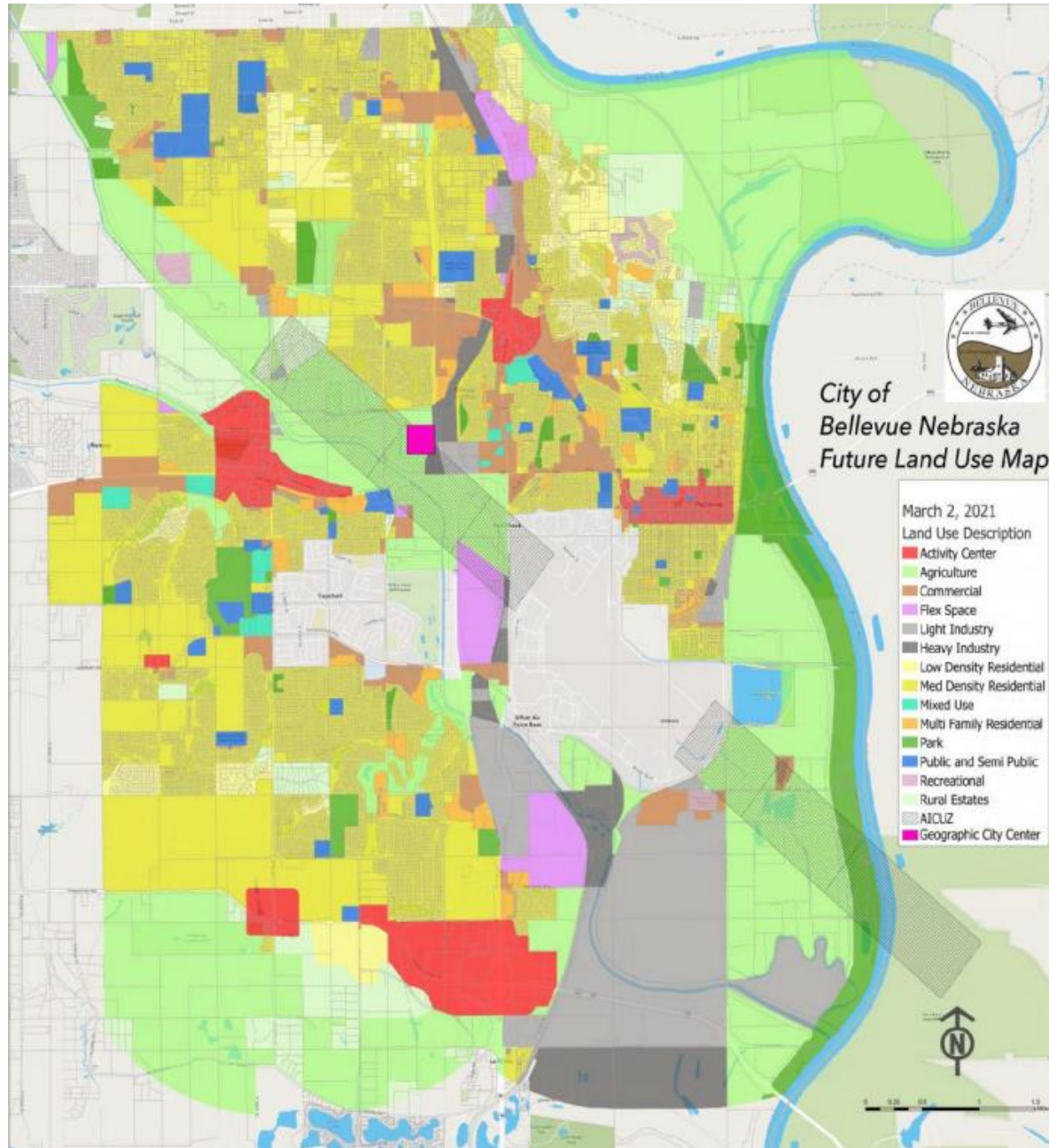
Utilize designated “**Redevelopment Areas**” in Bellevue where Tax Increment Financing (TIF) could be used as a tool of “**Community Enhancement**” for blighted and substandard properties. TIF can be used for public infrastructure and utility improvements associated with both new residential development and housing preservation/rehabilitation activities.

The City of Bellevue should address and identify vacant land suitable for new housing development. These areas should generally be free from of natural and man-made constraints to growth such as floodplains, steep topography and areas in close proximity to current developing areas and Community amenities. **Existing and Future Land Use Maps for the City of Bellevue and the Extra-Territorial Jurisdiction, as highlighted in the *Bellevue, Nebraska Comprehensive Plan*, completed in 2021, are presented on Pages 4.24 and 4.25, respectively.**

Section 4: Housing Unit “Target” Demand & Land Use Analysis.



Section 4: Housing Unit “Target” Demand & Land Use Analysis.



# **SECTION 5**

## **HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.**

### **INTRODUCTION.**

The following **Affordable Housing Development Initiatives**, for the City of Bellevue, Nebraska, address the housing issues, opportunities and needs of the Community and define the necessary housing activities for the successful implementation of selected 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 **Affordable Housing Development Initiatives**. A citizen participation and public input process included meetings with a local **Housing Steering Committee**, comprised of elected leadership, major employers and pertinent, local housing stakeholders, both public and private, and the implementation of a **Community “Housing Survey”** for the general population and a **“Workforce Housing Needs Survey”** for employees of major employers. A series of local **“Listening Sessions”** were also conducted with major employers, housing stakeholders/ providers/builders and the general public with the intent to understand multiple perspectives of the Bellevue housing stock and market.

**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 Bellevue.

The combined qualitative and quantitative research efforts allowed both the Consultant and the Steering Committee to prepare an **Affordable Housing Action Plan** that both identifies housing development projects that are a “fit” for the local market and adheres to the requirements set forth in *Nebraska Legislative Bill 866*.



## **Section 5: Housing Development & Preservation Initiatives.**

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 Bellevue. Much of this new housing was driven by new and expanded economic development activities, annexation of developed residential subdivisions and the implementation of existing housing development programs. 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 the Community.

**Affordable Housing Development Initiatives address the important components of housing program implementation. The following identifies three primary categories in addressing housing issues in Bellevue.**

- 1. Housing Development Partnerships & Education.**
  - **Housing Development Partnerships.**
  - **Housing Education.**
  
- 2. Housing Development, Rehabilitation & Preservation.**
  - **Housing Unit Target Demand & Budget.**
  - **Demand for Housing Types, Households & Income Sectors.**
  - **Residential Land Requirements.**
  - **Workforce Housing Demand.**
  - **Housing Rehabilitation & Preservation.**
  - **Elderly/Senior Affordable Housing.**
  - **Downtown Housing.**
  - **Special Needs Housing, including Homeless & Near-Homeless Needs.**
  - **Off-Campus Student Housing.**
  - **Off-Base Military Personnel Housing.**
  - **Zoning Regulations for the Development of Innovative/Alternative Housing Types.**
  - **Emergency Housing & Natural Disaster Preparedness.**
  - **Housing & Alternative Energy.**
  - **Impediments to Fair Housing Choice.**
  
- 3. Housing Study Implementation & Review.**
  - **Financing Activities for Housing Development in Bellevue.**
  - **Affordable Housing Action Plan Maintenance.**

## **AFFORDABLE HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.**

### **1. HOUSING DEVELOPMENT PARTNERSHIPS & HOUSING EDUCATION.**

#### ***Housing Development Partnerships.***

The creation and organization of both public and private **Housing Development & Preservation Partnerships (HDPPs)** is 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 with **Grow Sarpy (GS), Lift Up Sarpy County (LUSC), Bellevue Housing Agency (BHA), Bellevue Chamber of Commerce (BCOC), Housing Foundation for Sarpy County (HFSC), Metropolitan Area Planning Agency (MAPA), Eastern Nebraska Community Action Partnership (ENCAP), Eastern Nebraska Office on Aging (ENOA)** and other local housing-related organizations and stakeholders will expand the capacity and ability to create housing in Bellevue. 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 Community.

**The creation of HDPPs should include bringing both housing developers and general contractors to the team to accelerate affordable housing developments.**

**The following are important Steps in producing an effective HDPPs program and process in the Community.**

- Create a **“mission statement”** that meets the overall housing cause or purpose, as it relates to the identified housing of needs and demands of the Community. Recruit local persons and organizations (both public and private) that match the **“mission statement”**.
- Based upon selected **HDPPs** and associated **“mission statements”**, each **HDPPs** will select and prioritize housing programs for both new construction and housing preservation (rehabilitation), with an accompanying timeline for implementation and identify “most appropriate” funding tools for the completion of each selected housing.

*Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services. Housing for special populations should also be targeted to support populations with mental or physical disabilities.*

## Section 5: Housing Development & Preservation Initiatives.

- Train selected **HDPPs** to serve as local “**affordable housing advocates**” in meeting the local housing needs and, specially, serve as caseworkers for individuals and families unable to have either the income and/or knowledge to help themselves in securing safe, affordable housing.
- Consider the development of a locally-based **land bank program** to create an inventory of vacant, developable land for future residential development, with an emphasis on supporting infill lot developments. **City of Bellevue leadership identified a strong desire to focus on the development of vacant and underutilized lots in the Community’s older and established neighborhoods.**

### *Housing Education.*

Elevating the “**housing intelligence**” of local **HDPPs** will be beneficial to the success of any housing program. Housing intelligence will be supplemented by providing the appropriate learning systems for educating HDPPs and their members on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs in Bellevue. The following Steps for providing “housing intelligence” are recommended.

- Create a local “**Housing Development Education Program**” for **HDPPs**, complete with certification of pertinent housing development topics, including, but limited to housing need recognition, housing advocacy, housing financial planning and housing development.
- Train **HDPPs** to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact both existing and future housing programs in the Community.
- **HDPPs** will need to fully understand the working connection between this **Affordable Housing Action Plan** 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 the Community. These other planning initiatives typically include the Comprehensive Plans and Zoning Regulations, Capital Improvement Plans, Public Facility/Utility Plans, Downtown Revitalization Studies, Hazard Mitigation Plans, etc. associated with the Community.

## 2. HOUSING DEVELOPMENT, REHABILITATION & PRESERVATION.

Future affordable housing development in the Community of Bellevue 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, veterans, homeless and near-homeless, 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 Bellevue 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 Community.

### *Housing Unit Target Demand & Budget.*

- **The Affordable Housing Action Plan identifies an estimated Housing Unit “Target” Demand of 1,912 new units consisting of 1,098 owner and 814 rental housing units in Bellevue by 2027. The 2032 Housing Unit “Target” Demand will require an estimated 3,248 housing units, including 1,800 owner and 1,448 rental housing units.**
- In addition to the housing demand projections for the City of Bellevue, an estimated **630 owner housing units** should be constructed by 2027 and **1,068 owner housing units** by 2032 in the **Extra-Territorial Jurisdiction** of Bellevue. Housing built in the Extra-Territorial Jurisdiction should be considered for future annexation by the City of Bellevue.



**An estimated 80 to 85 percent of the Housing Demand for Bellevue should be new construction, with the remaining housing need accomplished via a planned purchase-rehab-resale/re-rent of existing housing program.**

## Section 5: Housing Development & Preservation Initiatives.

### *Demand for Housing Types, Households & Income Sectors.*

- By 2027, the Community of Bellevue should target the development of up to 1,912 housing units. This includes the development of **up to 440 affordable housing units in Bellevue (148 owner, 292 rental)** for persons of low income, or **between 0 and 80 percent AMI**. 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. **The Bellevue Housing Agency reports an estimated 600 persons are on a wait list for affordable rental housing.** This can be attributed to the absence of available housing units, combined with developers not participating in local Section 8 voucher program.

**By 2027, an affordable price product for this AMI range would be a purchase price less than \$281,700 and an affordable monthly rent less than \$940.**

- A total of **707 housing units (395 owner, 312 rental)** for persons/families of low to moderate income, or **between 81 and 125 percent AMI** should be targeted for construction throughout the Community by 2027. This income bracket represents much of the “middle income” 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. **By 2027, an affordable price product for this AMI range would be an approximate purchase price range between \$300,100 and \$398,800. An affordable monthly rent, by 2027, should range from \$952 to \$1,470.**
- In an effort to satisfy an **immediate housing need** in Bellevue, 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 (for the purpose of housing availability for new major employers or temporary housing in the event of a natural disaster), accessory dwellings and developing homes specifically designed for lots typically not sized to local and/or national building and development codes. This could include the development of housing concepts and prototypes that include mixed use residential/commercial developments and single structure housing projects to increase housing density. Consider infill housing and accessory housing development programs including in-law suites, granny flats, conversion housing, single room occupancy housing and tiny homes as a means of creating more density in developed and older neighborhoods.

## Section 5: Housing Development & Preservation Initiatives.

### *Residential Land Requirements.*

- The **City of Bellevue** will need to both identify up to **843 acres by 2027** for the future development of “new” housing units. This includes up to 159 acres for affordable housing units and 585 acres for workforce-related housing. By **2032, 1,425 acres** should be identified for future development. This land use demand will require the City to revisit, review and, if necessary, modify the **Comprehensive Plan** and **Zoning Regulations** to identify future residential land use needs. Include exploring the need to modify Regulations to address the “**missing middle**” housing issue in the Community.

### *Workforce Housing Demand.*

- **Bellevue should develop an estimated 636 owner and 559 rental housing units for the local workforce, by 2027. By 2032, a total of 1,044 owner and 1,010 rental units should be built for the Bellevue local workforce.** The successful implementation of workforce housing will depend on the creation of specific **HDPPs** to address specific work sectors. The involvement of major employees as a participant in HDPPs will be crucial in the successful implementation of various workforce housing programs.
- **Bellevue should target an owner workforce housing price product of \$210,600+ and a monthly rent of \$650+ by 2027. By 2032, a workforce housing price product of \$274,100+ for owner housing units and \$855+ monthly rent should be targeted for Bellevue.**
- The City of Bellevue should consider the development of a “**Work/Live Residential Campus,**” consisting of workforce housing located in close proximity to one or several major employers.



## Section 5: Housing Development & Preservation Initiatives.

### *Housing Rehabilitation & Preservation.*

- Plan and implement a comprehensive, community-wide program(s) of and promote housing rehabilitation and preservation in Bellevue, by 2027, including the demolition and replacement of dilapidated housing units. By 2027, an estimated **362 housing units**, both owner and rental, in Bellevue, are in need of **moderate- to substantial rehabilitation**. An additional **33 housing units** are in a condition that would **warrant removal and replacement**. **A total of 596 housing units will need moderate or substantial rehabilitation and 54 units will need to be demolished by 2032.**
- Create and develop partnerships with local non-profit housing providers, including Habitat for Humanity of Sarpy County that could be instrumental in providing new housing development projects that replace existing dilapidated housing or could satisfy a need for “infill” housing.
- Develop new housing stock on vacant lots, both existing and created via demolition. **Reinvestment in distressed neighborhoods**, including neighborhood cleanup activities, will boost the Community’s property value base, while providing additional affordable housing choices for prospective buyers and renters.
- Identify housing units 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** in Bellevue. 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.
- Identify **occupied housing units** that should be **demolished and replaced** in Bellevue. Housing not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.
- Establish and implement a **systematic code inspection program** for all housing structures, 60+ years of age, combined with a **rental housing licensing program** in Bellevue. Such a Program would prove beneficial to the overall condition/status of the housing stock in Bellevue.



## Section 5: Housing Development & Preservation Initiatives.

### *Elderly/Senior Affordable Housing.*

- A **Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age will need to be implemented in the Community 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 nursing homes, assisted living and senior independent living facilities, Bellevue Chamber of Commerce, Bellevue Community Redevelopment Authority, Bellevue Housing Agency, as well as local homebuilders and home remodelers, realtors and financial institutions.

*Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.*



- The Community of Bellevue should target up to **652 elderly housing units** by 2027. This would include up to **49 owner and 104 rental units affordable to persons and families of 0 to 80 percent AMI.**
- Local elderly housing providers should collaborate to address all facets of elderly housing and supportive service needs in Bellevue, including the increasing need for in-home services, memory care, maintenance and repair of homes occupied by elderly households in the Community and additional affordable housing, both owner and rental, for elderly persons with and without supportive service needs.
- Secure developable land, via a **Land Trust/Land Bank Program**, for future elderly housing and supportive services projects and associated activities.



## Section 5: Housing Development & Preservation Initiatives.

- Plan and develop an “**intergenerational**” elderly housing product to allow for shared living of elderly persons with younger generations of family members or friends.
- Utilize programs and services through the **Eastern Nebraska Office on Aging** to **educate the public** regarding the benefits of safe and affordable senior housing. 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.
- **Continue to support the development of “Senior Residential Communities” in Bellevue. Development programs should be similar in size and scope to Bellwood Courts Apartments, or the recently completed “Freedom Village” garden home and apartment-style housing program.**

### *Downtown Housing.*

- A **Downtown Housing Initiative**, with a detailed schedule of design and implementation is needed in the Community of Bellevue to ensure continued housing opportunities in the Downtown. Priority should be given to projects that utilize upper-level spaces of existing commercial buildings. The potential exists to **create additional Downtown housing, primarily units above the first floor of existing commercial buildings.** The majority of these units would be rental, developed as a result of a building conversion, re-use/repurpose program.



- In addition to new housing, Bellevue should continue to utilize **programs of redevelopment implementation**, including strategies for building structural rehabilitation and beautification, with additional recommendations for downtown housing development, infrastructure improvements and business recruitment and retention initiatives.

## Section 5: Housing Development & Preservation Initiatives.

- **Infill development** on vacant/undeveloped parcels, both within and in close proximity to Downtown, should be a priority. Currently, two projects are being developed in or near Downtown Bellevue, including The Bridge Flats (a 53 unit luxury apartment development as part of the City’s recently established “Frontier District” downtown development project) and a townhome development at east 20<sup>th</sup> and Franklin Streets, near Washington Park and north of Downtown Bellevue.

### *Special Needs Housing, including Homeless & Near-Homeless Needs.*

- Implement a **Comprehensive Special Needs Supportive Housing Program**, including but not limited to housing for homeless and near-homeless persons and families, persons with a disability, requiring special accommodations. An estimated **18 owner** and **40 rental housing units** should be planned and developed for **persons of special needs** in Bellevue, by 2027 and **40 owner** and **75 rental housing units** for special needs populations by 2032. Successful programs involve emergency shelters, transitional housing and group homes that encourage resident safety and/or handicap accessibility.
- A collaboration of local groups such as the Salvation Army, United Way of the Midlands and Sheltering Tree needs to plan and develop solutions to providing housing for Bellevue’s most vulnerable population groups.
- 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 collaborated effort by local Veteran counseling and guidance centers and regional benefits administration offices would be beneficial for providing services, including housing, to local Veterans. **The Eastern Nebraska Veterans Home provides group home housing options for persons with a disability.**
- **Housing for local homeless and near-homeless populations** is a critical need in Bellevue. **Lift Up Sarpy County (LUSC)** is a local “**community response collaboration**” that creates opportunities for housing for local homeless and near-homeless populations, as well as creating strategies to eliminate food insecurity and provide education access in the Sarpy County area, including Bellevue. LUSC estimates five to six families per week are served due to homelessness. A February, 2022 point-in-time count documented 74 individuals contacting LUSC for services including the need for housing.

## Section 5: Housing Development & Preservation Initiatives.

**Continued collaboration with local, County and Regional partners, including but not limited to Bellevue Housing Agency, Housing Foundation for Sarpy County, Heartland Hope Mission, Methodist Hospital Foundation, Legal Aid of Nebraska and Nebraska Affordable Housing Fund can all play a continued role in alleviating homelessness in Bellevue.**

### *Off-Campus Student Housing.*

- Currently, housing for students attending Bellevue University is entirely located off-campus. Bruin Village provides apartment and loft-style housing units south of the main campus. Additionally, Bellevue University has also partnered with Betz Road Apartments, Lloyd Street Apartments and Pinehill Park Apartments to offer housing to students. While University staff stated they are not currently experiencing issues with housing capacity, future housing planning activities will be necessary as enrollment continues to increase. This will need to include **future site identification, land acquisition and partnerships with local builders/developers** willing to construct housing at a price product that meets the financial capabilities of the student population.



### *Off-Base Military Personnel Housing.*

- **Offutt Air Force Base** representatives serving on the Bellevue AHAP Steering Committee identified a desire among younger airmen to find both temporary and permanent housing off-base. Many military personnel are waiting long periods of time before appropriate housing is available and are limited to on-base housing during that time. While “base housing” is routinely inspected and approved for occupation, most singles and young families with military backgrounds are desiring to live elsewhere in the Community. The immediate need for off-base housing for military personnel is high, with AHAP Steering Committee members identifying a need to ensure those personnel members do not cost-burden themselves.

**City of Bellevue leadership and HDPPs should establish a “military housing occupation program” that primarily assists airmen stationed at Offutt who desire to find off-base housing in the City of Bellevue. This could include property acquisition and maintenance, down payment assistance for military households and the acquisition of rental properties to be reserved for military personnel and families.**

## Section 5: Housing Development & Preservation Initiatives.

### *Emergency Housing & Natural Disaster Preparedness.*

- Prepare an emergency housing “plan of action” in an effort to assist the City of Bellevue in providing temporary, short-term shelter to those affected by natural disaster, including post-disaster housing repair, reconstruction and/or household relocation plans. Utilize recommendations set forth in the *Nebraska Housing Impact Analysis*.
- Local, State, Federal “disaster housing partners” will play a critical role in ensuring the provision of housing for persons and families affected by catastrophic natural disaster. Partners should include local governments, the office of the Sarpy County Emergency Manager, 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.
- Create and monitor a list of residential properties in Bellevue requiring housing repair/rehabilitation or replacement, due to the 2019 flooding incident and assist in securing needed funding, above and beyond insurance assistance to aid families.
- Develop a City of Bellevue “**Emergency Operations Plan**” that includes initiatives for providing temporary housing for persons and families affected by natural disaster.
- Encourage local landlords to allow persons and families displaced by natural disaster to temporarily reside in vacant, non-occupied housing units.
- 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.

## Section 5: Housing Development & Preservation Initiatives.

### *Zoning Regulations for the Development of Innovative/Alternative Housing Types.*

- **Existing Community Zoning Regulations** should be reviewed/updated to ensure that any “new” innovative Zoning concepts exist to maximize affordable housing development opportunities. This would include the review/evaluation of density standards, lot sizes, set-backs, street widths, etc. to allow for the development of innovative/alternative housing unit types, as identified below. Currently, Bellevue maintains 12 residential and mixed use development zoning districts that exclusively allow for the development of housing in a variety of capacities as a permitted use.
  - ✓ **Accessory Dwelling Units**, also known as “ADUs,” “In-Law Suites” or “Granny Flats,” provide additional affordable housing opportunities in communities. Accessory Housing structures are typically constructed on established built residential lots, typically of 600 sq. ft. or less. These units must meet all local Building/Housing Code requirements. **Currently, the City of Bellevue does not have a definition regarding ADUs;**
  - ✓ **Tiny Houses**, a residential development concept currently being considered in many communities, today, is an inexpensive affordable housing option. Tiny Houses, constructed as small as 200 sq. ft., are being built in both open, vacant lots and planned subdivisions, equipped with all amenities necessary to meet local Building/Housing Code requirements;
  - ✓ **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 housing transitional; **and**
  - ✓ **“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.

## Section 5: Housing Development & Preservation Initiatives.

### *Housing & Alternative Energy.*

- Encourage housing developers throughout the Community 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.
- Promote the use of **modern energy conservation methods** to reduce the consumption of energy in residential sectors.
- **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 both **Public and Private School Systems** to educate the future workforce in alternative energy design, fabrication of equipment and maintenance.
- Promote the **expanded use of solar and geothermal exchange energy systems** for applications throughout the Community’s **Extra-Territorial Jurisdiction.**
- Consider implementing a **“pilot” alternative energy program** at a developing residential subdivision in the Community. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- Promote the **rehabilitation of residential buildings throughout the Community** 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.

## Section 5: Housing Development & Preservation Initiatives.

### *Impediments to Fair Housing Choice.*

- The Community of Bellevue should continue efforts to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of the Community should play a role in this process, including local government, schools, churches and the private sector.
- Create and support the efforts of a **Community-Wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. Local Housing Authorities, with the assistance of the Bellevue Housing Agency and Housing Foundation for Sarpy County should take the lead role in this important housing activity. **Activities of the Advisory Group could include the following:**
  - ✓ Create an **“Action Plan”** to identify strategies to further affordable housing opportunities.
  - ✓ Host a **“Housing Fair”** for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
  - ✓ Promote **“Equal Housing Opportunities”** on flyers, brochures and local newspapers.
- Address the **primary impediments to fair housing choice** throughout the Community. Respondents to both the **Housing Survey** and **Workforce Housing Needs Survey** identified impediments to fair housing for **homeowners** as housing prices and a lack of sufficient homes for sale. For **renter households**, impediments included the high cost of monthly rent and a lack of decent rental units at an affordable price range.
- The Community of Bellevue should utilize existing **Fair Housing Policies** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.



## Section 5: Housing Development & Preservation Initiatives.

- Address the **housing needs of persons with a disability(ies)**, by planning and implementing fully accessible housing, both for rent and for sale. 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.
- **Support bilingual and impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.





### 3: HOUSING STUDY IMPLEMENTATION & REVIEW.

This **Plan** contains a variety of qualitative and quantitative information from local, State and Federal data sources and Survey implementation. 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 Community.

#### *Financing Activities for Housing Development.*

- Housing developers doing business in Bellevue 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 **Bellevue** 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 a community purchase-rehab-resale and re-rent program. 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 Bellevue. 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.

## Section 5: Housing Development & Preservation Initiatives.

- Continue utilizing **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase, preparation and public facility/utility requirements.
- In 2020, the “**Middle Income Workforce Housing Investment Act**” (*Legislative Bill 866*) was adopted to supply matching grants to non-profit development entities with a background in housing development. This funding opportunity is only available to communities in Douglas, Lancaster and Sarpy Counties and must take place in a qualified Census Tract. Construction of new owner-occupied housing after-construction appraised value, or a housing rehabilitation project that exceeds 50 percent of a unit’s before-construction assessed value, must range from \$125,000 to \$275,000. The housing project must not benefit from low-income housing tax credit or state or federal subsidy programs.

### *Affordable Housing Action Plan Maintenance.*

- This **Bellevue AHAP** should be reviewed annually by local housing providers and partnerships, including the City of Bellevue, Bellevue Chamber of Commerce, Bellevue Housing Agency, Housing Foundation for Sarpy County, 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 the Community’s needs and desires for new and improved housing types. All of this will result in stability and growth for the Community.
- Maintain a current and modern Comprehensive Plan for the Community, as well as Zoning and Subdivision Regulation documents, in an effort to continue efficient, sustainable housing development. These documents are critical to any community as it strives to maintain a strong quality of life and enhance local community sustainability and resiliency. A proactive City Council and Planning Commission will have the ability to effectively govern and direct housing development/redevelopment activities with current documents.
- Establish an **annual review process of local Comprehensive Planning** and associated **Zoning and Subdivision Regulation documents**. The Bellevue Planning Commission, City Council and local governmental volunteers and community and economic development groups should all be involved in this review. This will ensure a consistent vision for community and economic growth and development.

# **SECTION 6**

## **FIVE-YEAR AFFORDABLE HOUSING ACTION PLAN.**

### **INTRODUCTION.**

The greatest challenge for Bellevue, during the next **five years, or by 2027**, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. **The Programs listed have a specific focus on persons/families with incomes at or below 80 percent of Area Median Income.** The successful implementation of the “**Five-Year Affordable Housing Action Plan**” will involve a **five-step implementation process** including the following:

- 1) Coordination of Bellevue/Sarpy County Housing Stakeholders, to create appropriate **Housing Development Partnerships**, per specific affordable housing activities;
- 2) Secure a professional “**Affordable Housing Development Specialist**” to plan and implement affordable housing projects in Bellevue;
- 3) Secure affordable **housing developers and contractors to work as a team** with Housing Development Partnerships and the Housing Development Specialist in selecting, prioritizing and producing appropriate affordable housing projects in Bellevue;
- 4) Secure both public and **private donations for funding affordable housing projects**; and
- 5) Implementation of **affordable housing activities** via property acquisition, infrastructure installation and project construction.

**The planning and implementation of affordable housing programs for persons/families of 0 to 80 percent AMI could be combined with other both owner and rental housing demand, in the City of Bellevue, at 81 percent+ AMI, as identified in this Plan, in an effort to create mixed use income housing programs while maintaining development cost efficiency.**

## **PLACE-BASED DEVELOPMENT COMPONENTS.**

Each **Affordable Housing Program** identified in this **Bellevue Five-Year Housing Action Plan** should incorporate “**Place-Based**” **Development Components**, as identified by the Nebraska Investment Finance Authority, 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.

### **ACCESS AND LINKAGES:**

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

### **COMFORT AND IMAGE:**

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

### **USES AND ACTIVITIES:**

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

### **SOCIABILITY:**

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

## ORGANIZATIONAL/OPERATIONAL PROGRAMS.

### 1. Land Bank Program.

**Purpose:**

**The City of Bellevue**, in partnership with **local Housing Stakeholders**, create a non-governmental, non-profit (501c) organization, or utilize an existing area Foundation to establish a **Land Bank Program** for the purpose of securing land and distressed properties for both future affordable housing development and redevelopment activities throughout **Bellevue**.

**Estimated Cost (annual operational):** \$750,000.

### 2. Maintain Local Housing Investment Funding Programs.

**Purpose:**

**The City of Bellevue**, with assistance from the **Housing Foundation for Sarpy County, Bellevue Community Foundation** and other **local housing and economic development stakeholders in the Community**, create a “pool” or “bank” of funds to invest in needed gap financing for local affordable housing development and rehabilitation activities. This is coupled with encouraging the involvement of **major employers and local/regional housing developers** with assisting employees in obtaining affordable housing through first-time homebuyer and down payment assistance programs as well as financial support to local developers constructing workforce housing.

**Estimated Cost (annual fund drive):** \$1,200,000.

### 3. Establish an Area-Wide Housing Disaster/Pandemic Recovery Program.

**Purpose:**

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

**Estimated Cost (annual):** \$450,000.

## AFFORDABLE HOUSING REHABILITATION/PRESERVATION PROGRAMS.

### 4. Owner/Rental Housing Rehabilitation/Preservation Program.

**Purpose:**

The City of Bellevue, with the assistance of **Local Housing Contractors** and **Housing Stakeholders**, as well as personal investment among housing property owners/developers, should set a 2027 goal of **125 to 140 housing units** to receive moderate rehabilitation and **75 to 90 housing units** to receive substantial rehabilitation. Identify Community block areas with excessive deterioration and dilapidation of housing units, especially areas where Tax Increment Financing can supplement a project. This could also include utilizing a Purchase-Rehab-Resale and/or Re-Rent Program providing housing for low- to moderate-income family households (0% to 80% AMI).

**Estimated Moderate Rehabilitation Cost:** \$29,000 to \$42,000 per unit.  
**Estimated Substantial Rehabilitation Cost:** \$47,000 to \$55,000 per unit.  
**Estimated Cost Subsidy:** 40% to 80% per unit.

### 5. Owner/Rental Housing Demolition/Replacement Program.

**Purpose:**

The City of Bellevue and **Local Housing Stakeholders**, with the assistance of **Local Housing Contractors** and personal investment among housing property owners/developers, should set a 2027 goal of **30 housing units**, to be purchased/donated, demolished and replaced with new, innovative affordable housing types, for families/elderly.

**Estimated Purchase/Demolition/Construction Cost:** \$265,000-\$332,000 per unit.  
**Estimated Cost Subsidy:** 45% to 60% per unit.

## AFFORDABLE HOUSING FOR ELDERLY/SENIOR POPULATIONS.

### 6. Affordable Elderly (55+ Years) Rental Housing Program.

**Purpose:**

Develop **one- or two-bedroom independent living senior duplex/triplex, townhome, “garden home” or apartment units, standard amenities and the potential for maintenance-free living options**, to meet the affordable rental housing needs of low- to moderate income elderly households (0% to 80% AMI). This **Program** would include **up to 104 units** and should feature a variety of living options and on-site amenities. The Program could involve assistance from the **Bellevue Housing Agency, Housing Foundation for Sarpy County, local specialized senior housing providers and housing developers**.

**Total Estimated Cost: \$17,500,000.**

**Estimated Cost Subsidy: 60% or \$10,500,000.**

### 7. Elderly (55+ Years) Owner Housing Program.

**Purpose:**

Develop up to **50 two+bedroom owner units**, scattered site or in a designated residential subdivision/retirement community, with standard amenities, to meet the housing needs of low- to moderate income elderly households (31% to 80% AMI). This could be coupled with a Purchase-Rehab-Resale or Re-Rent Housing Program and/or an Infill Housing Development Program. The **Program** could involve assistance from the **Bellevue Housing Agency, Housing Foundation for Sarpy County and local contractors/builders**.

**Total Estimated Cost: \$15,950,000.**

**Estimated Cost Subsidy: 40% or \$6,380,000.**

## AFFORDABLE HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

### 8. General Affordable & Workforce Rental Housing Program.

**Purpose:**

Develop up to **160 one-, two- or three-bedroom affordable housing units, including single-room-occupancy rental units, duplex/triplex, townhome or general rental apartment units**, Community-wide, with standard amenities, to meet the rental housing needs of families and individuals (0% to 80% AMI). **Program** should be combined with a **Workforce Employer Housing Assistance Program**. **Partnerships with local major employers, Bellevue Housing Agency, Housing Foundation for Sarpy County and local housing developers/contractors are recommended. Potential tenants could also include off-campus housing for students of Bellevue University and off-base housing for military personnel of Offutt Air Force Base.**

**Estimated Cost:** \$29,600,000.

**Estimated Cost Subsidy:** 60% or \$17,760,000.

### 9. Affordable Homeownership Program.

**Purpose:**

Develop up to **80 two+-bedroom owner affordable housing units**, Community-wide on scattered sites or in a residential subdivision, with standard amenities, to meet the housing needs of low- to moderate income family households (0% to 80% AMI). **Program** should be combined with a **Workforce Employer Housing Assistance Program**, a **Purchase-Rehab-Resale or Re-Rent Housing Program** and/or an **Infill Housing Development Program**. **Partnerships with Bellevue Housing Agency, Housing Foundation for Sarpy County and local housing developers/contractors are recommended.**

**Estimated Cost:** \$25,800,000.

**Estimated Cost Subsidy:** 40% or \$10,320,000.



### 10. Special Needs Population Affordable Housing Program.

**Purpose:**

Plan and implement an **Affordable Housing Program** of up to **40 units** of owner and rental housing for **Bellevue** residents with special needs and with very-low to low-income households (0% to 80% AMI). This includes handicap accessible housing, both new construction and existing housing rehabilitation, and appropriate group home housing for persons with a cognitive and/or physical disability. **Partnerships with the Bellevue Housing Agency, Housing Foundation for Sarpy County, Lift Up Sarpy County, United Way of the Midlands, local non-profit organizations and local contractors/builders are recommended.**

**Estimated Cost:** \$10,200,000.

**Estimated Cost Subsidy:** 70% or \$7,140,000.

### 11. Homeless and Near-Homeless Housing Program.

**Purpose:**

Plan and implement a **Program** of up to **24 units** of rental housing for **Bellevue** residents experiencing homelessness and near-homelessness, including transitional and/or overnight/temporary emergency shelter and group home housing for very-low income and impoverished households. **Partnerships with the Bellevue Housing Agency, Housing Foundation for Sarpy County, Lift Up Sarpy County, United Way of the Midlands, local non-profit organizations and local contractors/builders are recommended.**

**Estimated Cost:** \$3,900,000.

**Estimated Cost Subsidy:** 90% or \$3,510,000.

## Bellevue Housing Survey

Survey Submits 530

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

Answer Choice	Response Count	Response Percentage
Inside the City of Bellevue Corporate Limits	445	84%
One Mile or Less from Bellevue	21	3%
Rural/Unincorporated Sarpy County	23	4%
Other	40	7%
Total Responses	529	

Gender

Answer Choice	Response Count	Response Percentage
Male	141	26%
Female	369	70%
Prefer not to answer	16	3%
Total Responses	526	

What is your current age?

Answer Choice	Response Count	Response Percentage
18-24	9	1%
25-34	75	14%
35-44	133	25%
45-54	110	20%
55-64	114	21%
65-74	64	12%
75-84	21	3%
85+	2	0%
Total Responses	528	

**Appendix I: Bellevue Survey Results.**

Number of persons in your household?

Answer Choice	Response Count	Response Percentage
1	65	12%
2	196	37%
3	90	17%
4	90	17%
5+	85	16%
Total Responses	526	

Please indicate your household income range.

Answer Choice	Response Count	Response Percentage
Less Than \$50K	110	21%
\$50K-\$74K	111	21%
\$75K-\$99K	92	18%
\$100K-\$149K	102	19%
\$150K-\$199K	52	10%
\$200K-\$249K	20	3%
\$250K-\$299K	10	1%
\$300K or More	14	2%
Total Responses	511	

If you do not live in Bellevue, are you interested in moving to the Community?

Answer Choice	Response Count	Response Percentage
Yes	63	39%
No	97	60%
Total Responses	160	

Which type of housing do you currently live in?

Answer Choice	Response Count	Response Percentage
Single Family House (Own)	384	72%
Single Family House (Rent)	49	9%

**Appendix I: Bellevue Survey Results.**

Duplex/Triplex (Own)	2	0%
Duplex/Triplex (Rent)	5	0%
Townhome (Own)	5	0%
Townhome (Rent)	8	1%
Manufactured/Mobile Home (Own)	1	0%
Manufactured/Mobile Home Rent)	2	0%
Rental Apartment	57	10%
Condominium	0	0%
Acreage	3	0%
Other	11	2%
Total Responses	527	

How many bedrooms do you have in your current home?

Answer Choice	Response Count	Response Percentage
One	23	4%
Two	70	13%
Three	256	48%
Four+	177	33%
Total Responses	526	

Are you satisfied with your current housing situation?

Answer Choice	Response Count	Response Percentage
Yes	347	66%
No	178	33%
Total Responses	525	

If No, please explain.

TOP RESPONSES: Housing unit is too small. Housing unit needs extensive repair/rehabilitation.

I can not afford to live where I do now. I desire to live in another Community.

Total Responses	168
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## Appendix I: Bellevue Survey Results.

What (estimated) percentage of your net family income do you spend, annually, on housing (includes rent/utilities, principal & interest payment, taxes, insurance)?

Answer Choice	Response Count	Response Percentage
0%-15%	82	15%
16%-30%	167	32%
31%-40%	115	22%
41%-50%	83	16%
50% or More	68	13%
Total Responses	515	

In the last 18 months, have you or your family been homeless and/or near-homeless?

Answer Choice	Response Count	Response Percentage
Yes	56	10%
No	466	89%
Total Responses	522	

Are you, or has anyone in your household, experienced a loss of employment income and/or housing due to the COVID-19 Pandemic?

Answer Choice	Response Count	Response Percentage
Yes	122	23%
No	402	76%
Total Responses	524	

If Yes, have you received pay for the time you were not working?

Answer Choice	Response Count	Response Percentage
Yes, I used paid leave	20	11%
Yes, I received full pay but do not have to take leave	11	6%
Yes, I received partial pay	20	11%
No, I received no pay	125	71%
Total Responses	176	

**Appendix I: Bellevue Survey Results.**

Also, over the past three months, have you paid your monthly rent or mortgage on time?

Answer Choice	Response Count	Response Percentage
Yes	447	89%
No	55	10%
Total Responses	502	

How confident are you that your household will be able to pay your next rent or mortgage payment on time?

Answer Choice	Response Count	Response Percentage
No confidence	22	4%
Slight Confidence	30	5%
Moderate Confidence	93	18%
High Confidence	356	70%
Payment is/will be deferred	3	0%
Total Responses	504	

Which of the following housing issues have you experienced as a result of the COVID-19 Pandemic? Check all that apply.

Answer Choice	Response Count	Response Percentage
Deferred rent/mortgage payment	46	26%
Delayed housing construction	34	19%
Delayed relocation	37	21%
Difficulty obtaining a mortgage loan or other financial assistance	51	29%
Other	51	29%
Total Responses	175	

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	Response Count	Response Percentage
Lack of handicap accessible housing	19	12%
Lack of adequate public transportation	32	21%

## Appendix I: Bellevue Survey Results.

Lack of knowledge of fair housing rights	21	14%
Cost of rent	129	86%
Restrictive zoning/building codes	5	3%
Job status	28	18%
Attitudes of landlords & neighbors	57	38%
Lack of availability of decent rental units in your price range	106	71%
Use of background checks	12	8%
Excessive application fees and/or rental deposits	67	44%
Cost of utilities	51	34%
Lack of educational resources about tenant responsibilities	9	6%
Age of existing rental housing	38	25%
Condition of existing rental housing	67	44%
Other	12	8%
Total Responses	149	

### How much are you currently paying for your monthly rent?

Answer Choice	Response Count	Response Percentage
No Rent Payment	66	32%
Less Than \$400	5	2%
\$400-\$600	7	3%
\$601-\$800	19	9%
\$801-\$950	22	10%
\$951-\$1,100	16	7%
\$1,101-\$1,250	23	11%
\$1,251-\$1,500	18	8%
\$1,501-\$1,750	16	7%
\$1,751-\$1,999	3	1%
\$2,000+	6	2%
Total Responses	201	

## Appendix I: Bellevue Survey Results.

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

Answer Choice	Response Count	Response Percentage
No Rent Payment	44	22%
Less Than \$400	8	4%
\$400-\$600	19	9%
\$601-\$800	25	12%
\$801-\$950	25	12%
\$951-\$1,100	19	9%
\$1,101-\$1,250	20	10%
\$1,251-\$1,500	20	10%
\$1,501-\$1,750	10	5%
\$1,751-\$1,999	4	2%
\$2,000+	5	2%
Total Responses	199	

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	Response Count	Response Percentage
Lack of handicap accessible housing	32	11%
Lack of adequate public transportation	51	19%
Lack of knowledge of fair housing rights	22	8%
Housing purchase prices/cost to own	160	59%
Restrictive zoning/building codes	26	9%
Job status	23	8%
Attitudes of immediate neighbors	40	14%
Mortgage lending application requirements	29	10%
Excessive down payment/closing costs	94	35%
Cost of utilities	103	38%
Lack of educational resources about homeowner responsibilities	21	7%
Cost of homeowners insurance	89	33%



**Appendix I: Bellevue Survey Results.**

Lack of sufficient homes for sale/housing choice	96	35%
Age of existing housing	60	22%
Condition of existing housing	83	30%
Inability to get a loan	15	5%
Other	32	11%
Total Responses	268	

**What is your monthly mortgage payment?**

Answer Choice	Response Count	Response Percentage
Paid in Full	78	21%
Less Than \$400	4	1%
\$400-\$600	8	2%
\$601-\$800	24	6%
\$801-\$1,000	28	7%
\$1,001-\$1,250	51	13%
\$1,251-\$1,500	63	17%
\$1,501-\$2,000	78	21%
\$2,001-\$2,500	20	5%
\$2,501-\$2,999	10	2%
\$3,000+	6	1%
Total Responses	370	

**Appendix I: Bellevue Survey Results.**

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

Answer Choice	Response Count	Response Percentage
Less Than \$100K	26	7%
\$100K-\$175K	88	24%
\$176K-\$250K	99	27%
\$251K-\$300K	60	16%
\$301K-\$400K	46	12%
\$401K-\$500K	16	4%
\$501K+	26	7%
Total Responses	361	

Single Family Housing

Answer Choice	Response Count	Response Percentage
1 (Not Needed/Sufficient Supply)	54	10%
2	38	7%
3 (Somewhat Needed)	93	18%
4	97	19%
5 (Greatly Needed)	219	43%
Mean	3.78	
Median	4	
Total Responses	501	

**Appendix I: Bellevue Survey Results.**

Rental Housing (General)

Answer Choice	Response Count	Response Percentage
1 (Not Needed/Sufficient Supply)	86	17%
2	45	9%
3 (Somewhat Needed)	115	23%
4	70	14%
5 (Greatly Needed)	174	35%
Mean	3.41	
Median	3	
Total Responses	490	

Condominiums/Townhomes

Answer Choice	Response Count	Response Percentage
1 (Not Needed/Sufficient Supply)	107	21%
2	62	12%
3 (Somewhat Needed)	119	24%
4	90	18%
5 (Greatly Needed)	114	23%
Mean	3.09	
Median	3	
Total Responses	492	

**Appendix I: Bellevue Survey Results.**

Duplex/Triplex Housing Answer Choice	Response Count	Response Percentage
1 (Not Needed/Sufficient Supply)	128	26%
2	59	12%
3 (Somewhat Needed)	136	28%
4	68	14%
5 (Greatly Needed)	93	19%
Mean	2.87	
Median	3	
Total Responses	484	

Rehabilitation of Owner-occupied Housing Answer Choice	Response Count	Response Percentage
1 (Not Needed/Sufficient Supply)	59	12%
2	47	9%
3 (Somewhat Needed)	137	28%
4	97	20%
5 (Greatly Needed)	134	28%
Mean	3.42	
Median	3	
Total Responses	474	

**Appendix I: Bellevue Survey Results.**

Rehabilitation of Renter-occupied Housing

Answer Choice	Response Count	Response Percentage
1 (Not Needed/Sufficient Supply)	61	13%
2	40	8%
3 (Somewhat Needed)	113	24%
4	110	23%
5 (Greatly Needed)	144	30%
Mean	3.5	
Median	4	
Total Responses	468	

Housing Choices for First-Time Homebuyers

Answer Choice	Response Count	Response Percentage
1 (Not Needed/Sufficient Supply)	31	6%
2	28	5%
3 (Somewhat Needed)	82	16%
4	85	17%
5 (Greatly Needed)	259	53%
Mean	4.06	
Median	5	
Total Responses	485	

**Appendix I: Bellevue Survey Results.**

Independent/Group Home Housing for Persons with a Mental/Physical Disability

Answer Choice	Response Count	Response Percentage
1 (Not Needed/Sufficient Supply)	63	13%
2	55	11%
3 (Somewhat Needed)	132	28%
4	82	17%
5 (Greatly Needed)	136	29%
Mean	3.37	
Median	3	
Total Responses	468	

Senior Independent Living Housing – Owner & Rental

Answer Choice	Response Count	Response Percentage
1 (Not Needed/Sufficient Supply)	82	17%
2	46	9%
3 (Somewhat Needed)	123	25%
4	104	21%
5 (Greatly Needed)	126	26%
Mean	3.3	
Median	3	
Total Responses	481	

**Appendix I: Bellevue Survey Results.**

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

Answer Choice	Response Count	Response Percentage
1 (Not Needed/Sufficient Supply)	82	17%
2	53	11%
3 (Somewhat Needed)	143	30%
4	94	20%
5 (Greatly Needed)	98	20%
Mean	3.16	
Median	3	
Total Responses	470	

Housing in Downtown (Work/Live)

Answer Choice	Response Count	Response Percentage
1 (Not Needed/Sufficient Supply)	115	24%
2	54	11%
3 (Somewhat Needed)	145	31%
4	57	12%
5 (Greatly Needed)	90	19%
Mean	2.9	
Median	3	
Total Responses	461	

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

Answer Choice	Response Count	Response Percentage
Yes	311	67%
No	147	32%
Total Responses	458	

## Appendix I: Bellevue Survey Results.

If Yes, why are you planning to change your current housing situation?

Answer Choice	Response Count	Response Percentage
Need local affordable housing.	59	18%
Need larger housing.	75	23%
Present home in poor state of repair.	13	4%
Need senior/elderly housing.	25	7%
Need specially adapted home.	7	2%
Need to be closer to relatives who are in the area.	2	0%
Need independent housing.	9	2%
Need to "downsize".	44	13%
Need to be closer to employment.	10	3%
Need to be closer to a dependent.	0	0%
Death, divorce or other change in family structure requiring a move.	11	3%
Other	66	20%
Total Responses	321	

Which of the following places do you desire to rent or purchase a home? If "Other", where and why?

Answer Choice	Response Count	Response Percentage
Inside the City of Bellevue Corporate Limits	173	47%
One Mile or less from Bellevue	38	10%
Rural/Unincorporated Sarpy County	64	17%
Other	90	24%
Total Responses	365	

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

Answer Choice	Response Count	Response Percentage
Single Family	269	72%
Attached Townhouse or Duplex/Triplex Unit	21	5%
Residential Acreage	24	6%
Mobile Home	1	0%



**Appendix I: Bellevue Survey Results.**

Patio Home/Slab Home	2	0%
Tiny Home	8	2%
Upper Level/Downtown	3	0%
Apartment	19	5%
Senior Living Community	26	6%
Total Responses	373	

How many bedrooms would your family need?

Answer Choice	Response Count	Response Percentage
1	16	4%
2	97	25%
3	157	41%
4+	107	28%
Total Responses	377	

Will you support your Community using Local, State and/or Federal grant funds to conduct an owner housing rehabilitation program?

Answer Choice	Response Count	Response Percentage
Yes	380	76%
No	115	23%
Total Responses	495	

Will you support your Community using Local, State and/or Federal grant funds to conduct a renter housing rehabilitation program?

Answer Choice	Response Count	Response Percentage
Yes	341	69%
No	150	30%
Total Responses	491	

**Appendix I: Bellevue Survey Results.**

Will you support your Community establishing a program to purchase and remove dilapidated houses to make affordable lots available for development?

Answer Choice	Response Count	Response Percentage
Yes	375	76%
No	117	23%
Total Responses	492	

Will you support your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

Answer Choice	Response Count	Response Percentage
Yes	397	80%
No	99	19%
Total Responses	496	

Will you support your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers?

Answer Choice	Response Count	Response Percentage
Yes	357	72%
No	137	27%
Total Responses	494	

Case Management/Legal Aid

Answer Choice	Response Count	Response Percentage
1 (poor)	44	26%
2 (Fair)	67	39%
3 (Good)	44	26%
4 (Excellent)	13	7%
Mean	2.15	
Median	2	
Total Responses	168	

**Appendix I: Bellevue Survey Results.**

Cultural/Language Assistance

Answer Choice	Response Count	Response Percentage
1 (poor)	33	20%
2 (Fair)	67	41%
3 (Good)	50	31%
4 (Excellent)	10	6%
Mean	2.23	
Median	2	
Total Responses	160	

Continuing Education Opportunities

Answer Choice	Response Count	Response Percentage
1 (poor)	41	22%
2 (Fair)	50	27%
3 (Good)	57	31%
4 (Excellent)	31	17%
Mean	2.44	
Median	2	
Total Responses	179	

Employment Opportunities/Training

Answer Choice	Response Count	Response Percentage
1 (poor)	45	25%
2 (Fair)	60	34%
3 (Good)	50	28%
4 (Excellent)	21	11%
Mean	2.27	
Median	2	
Total Responses	176	

**Appendix I: Bellevue Survey Results.**

Adult Care Services

Answer Choice	Response Count	Response Percentage
1 (poor)	37	21%
2 (Fair)	62	35%
3 (Good)	56	32%
4 (Excellent)	19	10%
Mean	2.33	
Median	2	
Total Responses	174	

Health Services (Mental, Physical, etc.)

Answer Choice	Response Count	Response Percentage
1 (poor)	35	19%
2 (Fair)	54	30%
3 (Good)	49	27%
4 (Excellent)	39	22%
Mean	2.52	
Median	2	
Total Responses	177	

Food/Meals-On-Wheels

Answer Choice	Response Count	Response Percentage
1 (poor)	19	11%
2 (Fair)	64	37%
3 (Good)	62	36%
4 (Excellent)	25	14%
Mean	2.55	
Median	3	
Total Responses	170	

**Appendix I: Bellevue Survey Results.**

Home Health & Memory Care

Answer Choice	Response Count	Response Percentage
1 (poor)	34	20%
2 (Fair)	67	39%
3 (Good)	50	29%
4 (Excellent)	19	11%
Mean	2.32	
Median	2	
Total Responses	170	

Counseling Services

Answer Choice	Response Count	Response Percentage
1 (poor)	36	21%
2 (Fair)	67	40%
3 (Good)	49	29%
4 (Excellent)	14	8%
Mean	2.25	
Median	2	
Total Responses	166	

Aides for Disabilities

Answer Choice	Response Count	Response Percentage
1 (poor)	44	26%
2 (Fair)	61	37%
3 (Good)	46	28%
4 (Excellent)	13	7%
Mean	2.17	
Median	2	
Total Responses	164	

**Appendix I: Bellevue Survey Results.**

Home Repair/Rehabilitation Services

Answer Choice	Response Count	Response Percentage
1 (poor)	60	35%
2 (Fair)	60	35%
3 (Good)	36	21%
4 (Excellent)	14	8%
Mean	2.02	
Median	2	
Total Responses	170	

Transportation/Auto Repair

Answer Choice	Response Count	Response Percentage
1 (poor)	56	32%
2 (Fair)	46	26%
3 (Good)	48	27%
4 (Excellent)	25	14%
Mean	2.24	
Median	2	
Total Responses	175	

Finance Assistance/Management

Answer Choice	Response Count	Response Percentage
1 (poor)	52	31%
2 (Fair)	55	33%
3 (Good)	39	23%
4 (Excellent)	20	12%
Mean	2.16	
Median	2	
Total Responses	166	

**Appendix I: Bellevue Survey Results.**

Housing (Permanent, Transitional, etc.)

Answer Choice	Response Count	Response Percentage
1 (poor)	47	27%
2 (Fair)	61	35%
3 (Good)	45	26%
4 (Excellent)	19	11%
Mean	2.21	
Median	2	
Total Responses	172	

Law Enforcement

Answer Choice	Response Count	Response Percentage
1 (poor)	15	8%
2 (Fair)	29	16%
3 (Good)	68	37%
4 (Excellent)	69	38%
Mean	3.06	
Median	3	
Total Responses	181	

Senior Social & Recreation Activities

Answer Choice	Response Count	Response Percentage
1 (poor)	32	17%
2 (Fair)	67	37%
3 (Good)	59	32%
4 (Excellent)	21	11%
Mean	2.39	
Median	2	
Total Responses	179	

**Appendix I: Bellevue Survey Results.**

**Emergency Transportation**

Answer Choice	Response Count	Response Percentage
1 (poor)	36	20%
2 (Fair)	43	24%
3 (Good)	54	30%
4 (Excellent)	43	24%
Mean	2.59	
Median	3	
Total Responses	176	

**Volunteer Opportunities**

Answer Choice	Response Count	Response Percentage
1 (poor)	23	13%
2 (Fair)	45	25%
3 (Good)	68	38%
4 (Excellent)	39	22%
Mean	2.7	
Median	3	
Total Responses	175	

**Specialized Services (Veteran, Homeless, etc.)**

Answer Choice	Response Count	Response Percentage
1 (poor)	35	20%
2 (Fair)	58	33%
3 (Good)	61	34%
4 (Excellent)	21	12%
Mean	2.39	
Median	2	
Total Responses	175	



## Appendix I: Bellevue Survey Results.

If you 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	Response Count	Response Percentage
Single Family Home	149	70%
Duplex - Rent	16	7%
Duplex - Purchase	17	8%
Town Home - Rent	22	10%
Town Home for Purchase	52	24%
Nursing Home/Long-Term Care	2	0%
Apartment for Purchase	8	3%
Assisted Living Housing	19	9%
One Bedroom Apartment - Rent	6	2%
Two Bedroom Apartment - Rent	31	14%
Tiny Home	22	10%
Upper Level/Downtown Housing	13	6%
Other	15	7%
Total Responses	211	

## Appendix I: Bellevue Survey Results.

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

I pay really high taxes in Sarpy county and don't have a full understanding of what they go toward. I'd be willing to pay more if I saw the benefits.

We need to provide incentives to residents to fix up their rundown homes in Bellevue. It's sad that we are putting luxury apartment buildings in the midst of all of the rundown homes and expecting that people will pay outlandish prices to rent these homes. We need rentals that people who live in Bellevue can actually afford. Most of us would also like to keep the green open spaces that we have and not fill them with high-rise apartment buildings. Also we need a skate park for kids and teens!!!

One thought I have concerning housing in Bellevue and the greater Omaha area is that there needs to be a law or ordinance requiring all apartment buildings to require an outdoor space for each apartment, a patio or deck at the very least. Every residence should have a space where people can be outdoors but also a place to grow plants and food, if only in pots. Additionally, there should be spaces conveniently located where people can grow gardens if they do not have a space where they live.

Need more first time homeowners house right at 200k. Create some large developments. Say 300 plus home or multiple 100 plus home SID's.

Better infill. Displacement policies to allow residents to age alongside new development.

As a teacher in Bellevue, I consistently see a need for more affordable housing in the community. Families are desperate for homes and apartments that are in decent condition yet also affordable.

I would like to see more affordable ranch style homes and apartments, especially for single parents and/or seniors who want to downsize from a home. Rent and cost of new affordable is high in this area. I did not answer some of the questions re senior support services because I am not sure what is available in some of these areas. The survey should have a section one could mark "unsure".

Don't build more than the fire and police department can support. There are enough issues right now with what we have and not enough police to help. Take care of what we have first then build more. It would be nice to have information about the housing situation before asking questions in this survey.

## Appendix I: Bellevue Survey Results.

There really needs to be affordable housing for single income households. By affordability I mean not having to work a full time job and a second part time job, just to scrape by

My husband has Multiple Sclerosis. As this progresses, we will need safe housing for us. Bellevue has nothing to offer. There needs to be more affordable senior housing in Bellevue.

I would like to see more programs to help tenants when they have problems with landlords

It would be nice for a single person who makes around \$30k a year to be able to get into a decently nice house in a safe neighborhood. That might be asking too much.

Affordable housing should be blended in throughout the city and we need to ensure it's not all isolated by itself as it could cause additional social and economic issues. Access to safe Pedestrian, Vehicular, and Public Transit should also be considered to minimize isolation of any areas around the city, as well as consideration of access to goods and services for all neighborhoods. We should consider zoning for tiny + small house communities as well to help many first time home buyers+ veterans

Affordable housing needs to also be safe and livable. Currently, the income ranges is huge in Bellevue/Sarpy county. Homeowners need programs to help with repairs and landlords need the ability to keep homes in repair as well and not place that burden solely on renters

There needs to be affordable housing and landlords who accept Section 8 vouchers. Plus more available housing.

A tiny home would be terrific if I have a good sized yard for my pups.

I think it's really hard to find affordable housing that is in good move-in condition. Houses are way overpriced and many of them need to be repainted or need to be updated. In addition, for people like me, who are "empty nesters," it's hard to find a duplex, townhouse, or condo when you need to downsize. In addition, if you find one of these options, you can't even look at them because the monthly HOA fees are overpriced as well. Taxes are another issue to factor in as well.

We love Bellevue, but want an affordable house to buy.

## Appendix I: Bellevue Survey Results.

Bellevue has enough housing!! Not enough community programs for youth and elderly and not enough recreational activities for adults/youth. Nothing to do in the city of Bellevue but eat at restaurants.

The city/county/government should not make changes to people's living areas without their consent

WHEN I LOOK AROUND MY OWN NEIGHBORHOOD IT IS APARENT WE NEED MORE CODE NNFORCEMENT. THERE ARE BUSINESS PROPERTYS THAT LOOK MORE LIKE JUNK YARDS THAN PLACES OF BUSINESS. HOMES WITH SO MUCH JUNK IN THEIR YARDS THEY LOWER THE VALUE OF OTHER HOMES.

Badly need level flooring so we can walk around our home, stirs prevent this at the moment and have caused 3 hospital stays in the last few months. Had broken shoulder and broken arm, also painful knees and an inability to breath going up and down stairs, unable to bring up the laundry until someone visits and helps us.

Need Homes with 5 or more bedrooms that are affordable for very low-income class people \$30,000 to \$40,000 a year.

Wish Bellevue had more options for cleaner parks/ activities with kids & access to lore new homes besides celebrity homes. If you go to much north you are in south O, if you go further south you're way too far from any major places- even grocery. If you go east you're on Offutt or in a flood zone, if you go west you're in farm land or Papillion/Gretna.

Too many landlords and corps owning tons of houses and charging astronomical rents. Communities should bar corporations and businesses from snapping up single family homes to use as rental housing. Rental pricing should also be indexed to a fraction of inflation instead of landlords being allowed to up rents for unimproved unchanged houses and calling it "market rate".

My husband and I purchased our first home in Bellevue because we felt that we got 'more house' for our budget in this community. I continue to believe that Bellevue has a good entry point for first time homebuyers, though the cost of real estate overall has gone up. I think that Bellevue could benefit from more condo/townhome style housing options, at a lower price point, and in the older parts of town. More development in these areas would be great to see!

## Appendix I: Bellevue Survey Results.

Parking. A premium should be placed on availability of parking. Living in the middle of Omaha, right off of the busiest street, has lead me to realize that parking is far more valuable than one would assume.

You better get more retail which would Provide more jobs which would bring in more housing.

Stop using tax money to funding these type of projects. We can do it by ourselves

We need more ranch style homes in Bellevue. We need to have incentives for Military to stay in Nebraska similar to Iowa. I am 90% disabled so I don't qualify for tax free housing. My retirement check is taxed in NE. I am throwing money away living here. I love Bellevue but can't see continuing to throw my hard earned money away.

Bellevue rent rates are too high for the quality of living. Landlords rely too heavily on DoD stipends which hurt all others who are not affiliated with Offutt AFB or their contractors.

Retirement was planned for the near future but may be delayed due to the current cost of housing. Homes and rental apartment costs keep rising at an alarming rate. I worry that housing may become unaffordable in the near future when I am living on a reduced fixed income.

It is not the city's job to be a real estate agent or investment broker and therefore no city funds should be going to line private owners pockets.

Sarpy county taxes are ridiculous. They continue to go up but I do not see the benefits

There has to be more affordable housing options for seniors with limited fixed incomes

We have two homes in the neighborhood that have been vacant for more than a decade, one of them not occupied at all and the other sporadically rented, but mainly left vacant. Both are eyesores and in disrepair., it seems the city allows this. City ordinances need to be better enforced, we are seeing other houses in our area near Fontanelle Forest going downhill from the state they were in when we moved here over a decade ago.

Solve the problem with jobs that pay well rather than subsidizing housing for low income persons.

## Appendix I: Bellevue Survey Results.

Need one story, minimal stairs, houses in Bellevue.

Must be handicap accessible and in a safe neighborhood.

I work in Bellevue but live in Omaha (the Breakers). I would love to move to Bellevue, but either the cost of newly built apartments is equivalent to where I currently live (which is insane) or the apartments I have checked out are poorly run (bad management) and/or in bad condition.

The builders need to stop developing \$200/sq ft luxury homes. We can only afford \$100-\$110/ sq ft homes and nothing in the inventory meets our desires. We want something built in the last 40 years that isn't astronomically priced for 2,000 sq ft You can't find that anywhere in Bellevue now. We left town.

I hope any changes do not create a city like feel to Olde Town Bellevue. I support senior independent living and would like more updated affordable options ( market value ) that wouldn't include disabled with seniors. My apartment which is HUD covers both and community options like enjoying the patio are overtaken by the younger tenants with disabilities and the smokers. Making it fairly useless for others.

...in an area with lower property taxes; this has been a theme in my responses and I am so discouraged and disappointed by our leadership in Bellevue.

There's such a thing as Support Services for Seniors? Huh. Perhaps it should be better communicated.

Would prefer to sacrifice government funding in order to retain independence from being told which kind of housing our city must have.

We live here, they don't, and, their priorities should NOT have to be ours!

Bellevue needs a better bus system. The Mayer needs to step up on his game and STOP keeping all the money to himself and get Bellevue more fun stuff like Omaha has. More fun stores. More fun stuff to do. A new library in like the 68123 area. Keep the mean/rude people away.

## Appendix I: Bellevue Survey Results.

I am concerned - specifically with Old Towne that there are more and more rental properties. The pride of ownership is dwindling quickly - no longer are the homes friendly looking and well kept, but overgrown and intimidating with broken sidewalks, unkept yards, trash everywhere. I feel like we need programs to help build the sense of community and show pride in our homes - rentals or not. It would be lovely if there could be programs to help and activities to help build community.

We need more income based housing

I would like to see more housing opportunities for me people being released from prison. So many people can't get a place to live with owners being so bias about who they rent their places to. I understand their concerns but everyone deserves a second chance. We wouldn't have so many homeless people and reoffenders if our society would learn to give people another chance.

Tiny Homes community should be built in Bellevue.

A lack of services and culture greatly reduce the value of housing in Bellevue without a commensurate reduction in price relative to the rest of the metro.

Would like to move back to Bellevue but cant find anything that we can afford

Overall it seems as though we try and depend on the government to assist in supporting our communities and residents that is socialize government if I wanted to live in China I would move there.

Affordable house... why is every affordable housing effort only concerned on subsidies and redistribution of wealth or power over people via control of purse strings? Lets get busy and redesign single family housing to be more efficient IE make the cost lower by value engineering and lowering costs by design, construction and operation. Mass production, common features... make them like cars or cell phones or even food production not one of a kind high cost items every single time.

I suppose it as long as it's actually affordable housing not \$350,000 duplexes etc.

## Appendix I: Bellevue Survey Results.

When I moved here last spring, I tried to find housing but was unable to before getting my current job. I lived in a hotel for a month then found a temp 1-bed apartment for three months until I found this house - after losing out on several other houses. I was then able to send for my family. Thus, price was not top priority having a place to live was.

All of the questions being asked are pointless. As city administration, you already know how dismal the affordable housing market is. You know, and you still put money over people when making decisions. You want an affordable housing action plan, but you also want to continue building luxury housing in an area that doesn't need/warrant it. Lets be honest and see this survey for exactly what it is, an excuse to make it look like you're doing something.

I think the word affordable means different things to different people. To some, it means subsidized housing for low-income families. To others, it means housing that is reasonably priced for working middle class families. I think to get accurate responses to surveys like this, and to honestly and realistically involve the public, you need to better describe what type of housing you mean when you say "affordable".

The availability of good quality, senior friendly housing and service options will determine if I move to or stay in the Bellevue area. If I can't find that, I will likely move to a more senior friendly area. Since I don't have to work, I would rather quit my job and leave Bellevue than stay in a community that doesn't enable me to have a good quality of life as I age.

Property taxes are so high and filling the pockets of the people who need it least.

Taxes too high in Bellevue for quality of roads and businesses

I support affordable single family homes---NOT the continual building of apartments. I also recommend the complete restoration of those apartments which are substandard in Bellevue---several come to mind---not everyone can afford new apartment living---make single family homes more accessible to moderate income people

Rent, hourly pay etc just don't add up. WE ARE OUT HERE STRUGGLING!!!!!!!

There are no affordable apartments for my young adult children. They are just starting out and it is very hard to find an apartment in the \$500-700 range which they could afford.



## Appendix I: Bellevue Survey Results.

A tax break needs to happen for people that have lived in their homes for a long time and the taxes keep going up. It is great that the home values rise but if you buy a home 27 years ago it is because you can afford it. When you retire you shouldn't have to pay higher taxes on your current home that have lives in for a long time.

Bellevue needs to stop creating so many apartments and create nice spaces for single family homes. They, also, need to find a way to lower property taxes and stop raising them annually...by ALOT. They would benefit from cleaning up the homes and properties that already exist. Lastly, it would be nice if they allowed backyard chickens and other hobby farming as long as people are responsible.

All new construction and remodels should include Level 2 (240v) charging. Paying residential rate for EV charging is by far the cheapest energy for transportation and it does not fluctuate like gas prices. All auto manufacturers are going electric so lets not build/remodel for the past.

Reliable public transportation is a bigger issue which impacts the decision on where to live.

There is virtually no housing in Bellevue that is actually affordable for the average resident. Even the new apartments going up charge \$1000 for a one bedroom. Bellevue needs truly affordable housing for families.

I will like to get some help to buy a house for my family

I feel there is a need to develop housing and rehab help for the seniors! I have noticed a lot of homes and apartments going up but are they truly affordable! I see that they are more expensive that seniors have no option! We only get so much each month and have to cut food and necessities to be able to have a roof and utilities! We struggle from month to month! Those that have money have no idea! Walk in our shoes and see what it truly is like!! The immigrants get everything when coming here!

You need single family homes catering to empty nesters and millennials who want a home that doesn't take all of their money. How about 1500 SqFt nice homes with postage stamp yards? I have dogs so need at least a small fenced yard which townhomes and duplexes don't offer. If they did, I would move right away. My 29 year old daughter refuses to move back to Nebraska because of tax burdens here. Until Nebraska can get that fixed, affordable housing is just words, not a real thing.

## Appendix I: Bellevue Survey Results.

Bellevue needs rentals in the under 700.00. With the increased rent being charged there is way more elders moving in with family and young workers moving back in with parents. This causes way more mental angst. Stops families from growing. There are many instances where low cost affordable rentals not being available in Bellevue has resulted in folks moving away.

I am looking to rent, rent to own or purchase within Bellevue. The rent and cost to own is too high. I live with my parents due to a divorce and I have a single income less the 50k. I pay my parents M.U.D bill as rent.

Teach trades in schools to give people real skills needed for work then we need real living wages to keep up with inflation so people can afford housing the way our parents did.

**BAN INVESTORS FROM STEALING PROPERTIES FROM REAL PEOPLE.**

Bellevue needs a variety of housing types from the missing middle housing category. There need to be more options other than single-family homes and large multi-family apartment complexes; options such as duplexes, tri-plexes, tiny homes, and smaller apartments buildings to meet the needs of residents and help them age in place.

I'm more concerned about what my kids can afford. Not affordable fir them

A community like a Del Webb community for over 55 would be fantastic. Over 55 want to stay active and need more activities closer to home.

Need new/more businesses to move to Bellevue and pay their share of taxes to even have a chance for young couples to make it in Bellevue. Instead, Bellevue keeps raising taxes and giving breaks to big business. Focus on the average Bellevue resident.

Bellevue needs full hook up long term camping areas

I support providing assistance for affordable housing, but know how the city of Bellevue works, I'm sure it won't actually provide the assistance intended.

## Bellevue Workforce housing Needs Survey

Survey Submits 208

### OPEN QUESTION

Place of Employment

TOP RESPONSES: Bellevue University, Bellevue Public Schools, Retired.

Total Responses 180

Where do you reside?

Answer Choice	Response Count	Response Percentage
Inside the City of Bellevue Corporate Limits	169	81%
One Mile or less from Bellevue	6	2%
Rural/Unincorporated Sarpy County	8	3%
Other	24	11%
Total Responses	207	

If Other, where and why?

Apartments are more affordable

La Vista - it was the most affordable option

Omaha, with my parents while I house hunt

Total Responses 13

Do you commute into Bellevue for work?

Answer Choice	Response Count	Response Percentage
Yes	47	23%
No	156	76%
Total Responses	203	

**Appendix I: Bellevue Survey Results.**

How far do you commute for work?

Answer Choice	Response Count	Response Percentage
No Commute/Work From Home	38	19%
Less Than 10 Minutes	54	28%
10-20 Minutes	49	25%
21-30 Minutes	29	15%
31-40 Minutes	17	8%
41-50 Minutes	4	2%
51-60 Minutes	0	0%
61+ Minutes	0	0%
Total Responses	191	

Number of persons in your household?

Answer Choice	Response Count	Response Percentage
1	24	11%
2	64	31%
3	51	25%
4	32	15%
5+	33	16%
Total Responses	204	

Do you currently rent or own your home?

Answer Choice	Response Count	Response Percentage
Rent	43	20%
Own	162	79%
Total Responses	205	

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

Answer Choice	Response Count	Response Percentage
No Rent Payment	18	30%
Less Than \$400	5	8%

**Appendix I: Bellevue Survey Results.**

\$400-\$600	2	3%
\$601-\$800	4	6%
\$801-\$950	8	13%
\$951-\$1,100	5	8%
\$1,101-\$1,250	9	15%
\$1,251-\$1,500	4	6%
\$1,501-\$1,750	5	8%
\$1,751-\$1,999	0	0%
\$2,000+	0	0%
Total Responses	60	

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

Answer Choice	Response Count	Response Percentage
Paid in Full	40	24%
Less Than \$400	0	0%
\$400-\$600	2	1%
\$601-\$800	11	6%
\$801-\$1,000	16	9%
\$1,001-\$1,250	16	9%
\$1,251-\$1,500	30	18%
\$1,501-\$1,750	17	10%
\$1,751-\$2,000	13	7%
\$2,001-\$2,500	10	6%
\$2,501-\$2,999	6	3%
\$3,000+	2	1%
Total Responses	163	

## Appendix I: Bellevue Survey Results.

Are you satisfied with your current housing situation?

Answer Choice	Response Count	Response Percentage
Yes	125	60%
No	81	39%
Total Responses	206	

If No, please explain.

TOP RESPONSES: Rent/Mortgage is too high. Housing unit needs extensive rehabilitation. I need a new place to live.

Total Responses	78
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Please indicate your household income range.

Answer Choice	Response Count	Response Percentage
Less Than \$50K	40	20%
\$50K-\$74K	44	22%
\$75K-\$99K	32	16%
\$100K-\$149K	34	17%
\$150K-\$199K	29	14%
\$200K-\$249K	9	4%
\$250K-\$299K	4	2%
\$300K or More	7	3%
Total Responses	199	

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	Response Count	Response Percentage
Lack of handicap accessible housing	7	13%
Lack of adequate public transportation	9	17%
Lack of knowledge of fair housing rights	3	5%
Cost of rent	43	82%
Restrictive zoning/building codes	2	3%

## Appendix I: Bellevue Survey Results.

Job status	11	21%
Attitudes of landlords & neighbors	20	38%
Lack of availability of decent rental units in your price range	34	65%
Use of background checks	5	9%
Excessive application fees and/or rental deposits	21	40%
Cost of utilities	27	51%
Lack of educational resources about tenant responsibilities	4	7%
Age of existing rental housing	16	30%
Condition of existing rental housing	21	40%
Other	8	15%
Total Responses	52	

### 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	Response Count	Response Percentage
Lack of handicap accessible housing	13	10%
Lack of adequate public transportation	22	17%
Lack of knowledge of fair housing rights	10	7%
Housing purchase prices/cost to own	78	60%
Restrictive zoning/building codes	15	11%
Job status	9	6%
Attitudes of immediate neighbors	25	19%
Mortgage lending application requirements	16	12%
Excessive down payment/closing costs	48	37%
Cost of utilities	43	33%
Lack of educational resources about homeowner responsibilities	16	12%
Cost of homeowners insurance	39	30%
Lack of sufficient homes for sale/housing choice	53	41%

**Appendix I: Bellevue Survey Results.**

Age of existing housing	30	23%
Condition of existing housing	39	30%
Inability to get a loan	10	7%
Other	11	8%
Total Responses	129	

Where would you like to rent or purchase a home?

Answer Choice	Response Count	Response Percentage
Inside the City of Bellevue Corporate Limits	60	41%
One Mile or less from Bellevue	23	15%
Rural/Unincorporated Sarpy County	26	17%
Other	36	24%
Total Responses	145	

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

Answer Choice	Response Count	Response Percentage
Single Family	117	76%
Attached Townhouse or Duplex/Triplex Unit	6	3%
Residential Acreage	11	7%
Mobile Home	0	0%
Patio Home/Slab Home	0	0%
Tiny Home	1	0%
Upper Level/Downtown	0	0%
Apartment (rent)	8	5%
Senior Living Community	9	5%
Total Responses	152	



## Appendix I: Bellevue Survey Results.

How many bedrooms would your family need?

Answer Choice	Response Count	Response Percentage
1	3	1%
2	34	22%
3	67	44%
4+	48	31%
Total Responses	152	

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

Answer Choice	Response Count	Response Percentage
No Rent Payment	11	8%
Less Than \$400	5	3%
\$400-\$600	7	5%
\$601-\$800	11	8%
\$801-\$950	15	11%
\$951-\$1,100	14	10%
\$1,101-\$1,250	19	14%
\$1,251-\$1,500	20	15%
\$1,501-\$1,750	11	8%
\$1,751-\$1,999	8	6%
\$2,000+	9	6%
Total Responses	130	

**Appendix I: Bellevue Survey Results.**

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

Answer Choice	Response Count	Response Percentage
Less Than \$100K	20	13%
\$100K-\$200K	58	39%
\$201K-\$300K	43	29%
\$301K-\$400K	12	8%
\$401K-\$500K	7	4%
\$501K+	8	5%
Total Responses	148	

What amenities would make Bellevue a more attractive place to live or relocate?

Answer Choice	Response Count	Response Percentage
Child Care	35	20%
Education	54	31%
Retail/Shopping	102	60%
Restaurants	89	52%
Housing Choices	103	60%
Entertainment	94	55%
Leisure & Recreation Activities	119	70%
Medical Care Services	44	25%
Other	22	12%
Total Responses	170	

**TABLE 1  
POPULATION TRENDS AND PROJECTIONS  
CITY OF BELLEVUE, NEBRASKA  
2000-2027/2032**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	44,382	--	--	--	--
	2010	50,137	+5,755	+12.9%	+575.5	+1.3%
	<b>2020</b>	<b>64,176</b>	<b>+14,039</b>	<b>+28.0%</b>	<b>+1,403.9</b>	<b>+2.8%</b>
	<b>2022</b>	<b>66,918</b>	<b>+2,742</b>	<b>+4.3%</b>	<b>+1,371</b>	<b>+2.1%</b>
<b>Low</b>	<b>2027</b>	<b>71,610</b>	<b>+4,692</b>	<b>+7.0%</b>	<b>+938</b>	<b>+1.4%</b>
<b>Medium</b>	<b>2027</b>	<b>73,275</b>	<b>+6,357</b>	<b>+9.5%</b>	<b>+1,271</b>	<b>+1.9%</b>
<b>High</b>	<b>2027</b>	<b>74,613</b>	<b>+7,695</b>	<b>+11.5%</b>	<b>+1,539</b>	<b>+2.3%</b>
<b>Low</b>	<b>2032</b>	<b>74,948</b>	<b>+8,030</b>	<b>+12.0%</b>	<b>+803</b>	<b>+1.2%</b>
<b>Medium</b>	<b>2032</b>	<b>78,963</b>	<b>+12,045</b>	<b>+18.0%</b>	<b>+1,204</b>	<b>+1.8%</b>
<b>High</b>	<b>2032</b>	<b>81,640</b>	<b>+14,722</b>	<b>+22.0%</b>	<b>+1,472</b>	<b>+2.2%</b>

NOTE 1: An estimated population of 6,580 persons (2,393 households) currently reside in the Bellevue Extra-Territorial Jurisdiction, outside the Corporate Limits.

NOTE 2: An estimated 43 percent of the 2027 and 2032 population projections in Bellevue are due to anticipated annexations by City of Bellevue Leadership

Source: 2000, 2010 Census & 2020 Census “Redistricting Data”, City of Bellevue, Nebraska.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 2  
POPULATION AGE DISTRIBUTION  
TRENDS AND PROJECTIONS  
CITY OF BELLEVUE, NEBRASKA  
2000-2027/2032**

<b>Age Group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2020</b>	<b>2022</b>	<b>2027</b>	<b>2032</b>	<b>2022-2027 Change</b>
19 and Under	13,382	14,572	+1,190	17,288	17,497	18,976	20,170	+1,479
20-34	9,836	10,615	+779	14,870	15,142	16,467	17,615	+1,325
35-54	12,905	13,762	+857	15,435	16,342	18,175	19,809	+1,833
55-64	4,011	5,419	+1,408	7,829	8,610	9,208	9,825	+598
65-74	2,683	3,428	+745	4,874	5,096	5,602	6,112	+506
75-84	1,254	1,841	+587	2,631	2,872	3,251	3,589	+379
85+	311	500	+189	1,249	1,359	1,596	1,843	+237
<b>Totals</b>	<b>44,382</b>	<b>50,137</b>	<b>+5,755</b>	<b>64,176</b>	<b>66,918</b>	<b>73,275</b>	<b>78,963</b>	<b>+6,357</b>
Median Age	33.5	34.8	+1.3	34.9	35.2	35.6	36.2	+0.4

\*Estimated data, subject to margin of error.  
Source: 2000, 2010 Census & 2020 Census Redistricting Data.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 3  
SPECIFIC HOUSEHOLD CHARACTERISTICS  
CITY OF BELLEVUE, NEBRASKA  
2000-2027/2032**

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	44,382	223	44,159	16,937	2.61
2010	50,137	74	50,063	19,142	2.61
<b>2020</b>	<b>64,176</b>	<b>511</b>	<b>63,665</b>	<b>24,765</b>	<b>2.57</b>
<b>2022</b>	<b>66,918</b>	<b>529</b>	<b>66,389</b>	<b>26,035</b>	<b>2.55</b>
<b>2027</b>	<b>73,275</b>	<b>603*</b>	<b>72,672</b>	<b>28,724</b>	<b>2.53</b>
<b>2032</b>	<b>78,963</b>	<b>686</b>	<b>78,277</b>	<b>31,436</b>	<b>2.49</b>

\*Includes completion of 30 skilled nursing units at Eastern Nebraska Veterans Home.  
Source: 2000, 2010 Census & 2020 Census Redistricting Data.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 4  
TENURE BY HOUSEHOLD  
CITY OF BELLEVUE, NEBRASKA  
2000-2027/2032**

<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
2000	16,937	11,192	66.1%	5,745	33.9%
2010	19,142	12,779	66.7%	6,363	33.3%
<b>2020</b>	<b>24,765</b>	<b>16,716</b>	<b>67.5%</b>	<b>8,049</b>	<b>32.5%</b>
<b>2022</b>	<b>26,035</b>	<b>17,652</b>	<b>67.8%</b>	<b>8,383</b>	<b>32.2%</b>
<b>2027</b>	<b>28,724</b>	<b>19,589</b>	<b>68.2%</b>	<b>9,135</b>	<b>31.8%</b>
<b>2032</b>	<b>31,436</b>	<b>21,565</b>	<b>68.6%</b>	<b>9,871</b>	<b>31.4%</b>

Source: 2000, 2010 Census & 2020 Census Redistricting Data.  
Hanna:Keelan Associates, P.C., 2022.

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7+</b>
<b><u>Person</u></b>	<b><u>Persons</u></b>	<b><u>Persons</u></b>	<b><u>Persons</u></b>	<b><u>Persons</u></b>	<b><u>Persons</u></b>	<b><u>Persons</u></b>
6,105	8,566	3,914	2,791	1,534	856	569

\*Estimate subject to margin of error. Total 2020 estimated households = 24,335.  
Source: 2016-2020 American Community Survey.

<b><u>Income Group</u></b>	<b><u>2010 Est*</u></b>	<b><u>2020 Est.*</u></b>	<b><u>2022</u></b>	<b><u>2027</u></b>	<b><u>2032</u></b>	<b><u>% Change 2022-2027</u></b>
<b><u>All Households</u></b>						
Less than \$10,000	883	961	<b>1,012</b>	<b>1,063</b>	<b>1,063</b>	<b>+5.0%</b>
\$10,000-\$19,999	1,409	1,434	<b>1,469</b>	<b>1,501</b>	<b>1,501</b>	<b>+2.2%</b>
\$20,000-\$34,999	3,011	2,990	<b>2,975</b>	<b>2,990</b>	<b>2,990</b>	<b>+0.5%</b>
\$35,000-\$49,999	3,080	3,048	<b>3,036</b>	<b>3,050</b>	<b>3,166</b>	<b>+0.5%</b>
\$50,000-\$74,999	4,291	4,445	<b>4,538</b>	<b>4,711</b>	<b>4,896</b>	<b>+3.8%</b>
\$75,000-\$99,999	3,115	3,931	<b>4,366</b>	<b>4,782</b>	<b>5,128</b>	<b>+9.5%</b>
\$100,000-\$149,999	2,636	4,972	<b>5,437</b>	<b>5,823</b>	<b>6,726</b>	<b>+7.1%</b>
<u>\$150,000 or More</u>	<u>918</u>	<u>2,554</u>	<u><b>3,202</b></u>	<u><b>4,804</b></u>	<u><b>5,966</b></u>	<b>+50.0%</b>
<b>Totals</b>	<b>19,343</b>	<b>24,335</b>	<b>26,035</b>	<b>28,724</b>	<b>31,436</b>	<b>+10.3%</b>
<b>Median Income</b>	<b>\$70,647</b>	<b>\$76,761</b>	<b>\$78,393</b>	<b>\$84,129</b>	<b>\$86,596</b>	<b>+7.3%</b>
<b><u>Renter Households.</u></b>						
Less than \$10,000	625	554	<b>330</b>	<b>290</b>	<b>290</b>	<b>-12.1%</b>
\$10,000-\$19,999	898	839	<b>616</b>	<b>578</b>	<b>578</b>	<b>-6.2%</b>
\$20,000-\$34,999	1,489	1,650	<b>1,492</b>	<b>1,456</b>	<b>1,456</b>	<b>-2.4%</b>
\$35,000-\$49,999	1,492	1,630	<b>1,508</b>	<b>1,522</b>	<b>1,638</b>	<b>+0.9%</b>
\$50,000-\$74,999	1,084	1,915	<b>1,926</b>	<b>2,124</b>	<b>2,257</b>	<b>+10.3%</b>
\$75,000-\$99,999	347	1,246	<b>1,339</b>	<b>1,692</b>	<b>1,930</b>	<b>+26.4%</b>
<u>\$100,000 or More</u>	<u>349</u>	<u>1,065</u>	<u><b>1,172</b></u>	<u><b>1,473</b></u>	<u><b>1,722</b></u>	<b>+25.7%</b>
<b>Totals</b>	<b>6,284</b>	<b>8,899</b>	<b>8,383</b>	<b>9,135</b>	<b>9,871</b>	<b>+9.0%</b>
<b>Median Income</b>	<b>\$36,307</b>	<b>\$47,390</b>	<b>\$49,575</b>	<b>\$54,028</b>	<b>\$55,993</b>	<b>+9.0%</b>
* Specified Data Used. 2020 Estimate subject to margin of error. Source: 2006-2010 & 2016-2010 American Community Survey. Hanna:Keelan Associates, P.C., 2022.						

**TABLE 7  
PER CAPITA INCOME  
SARPY COUNTY, NEBRASKA / STATE OF NEBRASKA  
2010-2027**

<u>Year</u>	<u>Sarpy County</u>		<u>State of Nebraska</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2010	\$41,260	--	\$41,428	--
2011	\$45,744	+10.9%	\$45,674	+10.2%
2012	\$46,801	+2.3%	\$46,670	+2.2%
2013	\$46,842	+0.1%	\$46,653	-0.0%
2014	\$49,216	+5.1%	\$48,957	+4.9%
2015	\$50,887	+3.4%	\$50,556	+3.3%
2016	\$49,745	-2.2%	\$49,360	-2.4%
2017	\$50,658	+1.8%	\$50,204	+1.7%
2018	\$52,560	+3.8%	\$52,023	+3.6%
2019	\$54,037	+2.8%	\$53,419	+2.7%
2020	\$57,570	+6.5%	\$56,869	+6.5%
<b>2022</b>	<b>\$60,465</b>	<b>+5.0%</b>	<b>\$59,960</b>	<b>+5.4%</b>
<b>2010-2022</b>	<b>\$41,260-\$60,465</b>	<b>+46.5%</b>	<b>\$41,428-\$59,960</b>	<b>+44.7%</b>
<b>2022-2027</b>	<b>\$60,465-\$66,144</b>	<b>+9.3%</b>	<b>\$59,960-\$64,274</b>	<b>+7.2%</b>

Source: Bureau of Economic Analysis, 2022.  
Hanna:Keelan Associates, P.C., 2022.



**TABLE 8  
RACE AND HISPANIC ORIGIN  
CITY OF BELLEVUE, NEBRASKA  
2010 & 2020\***

<b><u>Race</u></b>	<b><u>2010</u></b>		<b><u>2020 Est.*</u></b>	
	<b><u>Number</u></b>	<b><u>% of Total</u></b>	<b><u>Number</u></b>	<b><u>% of Total</u></b>
White	36,226	75.0%	51,234	80.1%
Black	2,777	5.7%	3,801	5.9%
Native American	386	0.9%	375	0.6%
Asian	1,336	2.8%	1,957	3.1%
<u>Other</u>	<u>7,559</u>	<u>15.6%</u>	<u>6,603</u>	10.3%
<b>Totals</b>	<b>48,284</b>	<b>100.0%</b>	<b>63,970</b>	<b>100.0%</b>
<b>Hispanic Origin</b>	<b>6,696</b>	<b>13.8%</b>	<b>10,606</b>	<b>16.5%</b>

\*Specified Data Used. Subject to margin of error.  
Source: 2010 Census & 2016-2020 American Community Survey.

<b>TABLE 9</b>	
<b>PERSONS RECEIVING SOCIAL SECURITY INCOME</b>	
<b>SARPY COUNTY, NEBRASKA</b>	
<b>2020</b>	
<b><u>Social Security Income-2019</u></b>	<b><u>Number of Beneficiaries</u></b>
<b><u>Retirement Benefits</u></b>	
Retired Workers	20,355
Wives & Husbands	870
Children	250
<b><u>Survivor Benefits</u></b>	
Widows & Widowers	1,465
Children	850
<b><u>Disability Benefits</u></b>	
Disabled Persons	2,950
Wives & Husbands	25
Children	720
<b>Total</b>	<b>27,485</b>
<b><u>Aged 65 &amp; Older</u></b>	
Men	9,415
Women	12,210
<b>Total</b>	<b>21,625</b>
<b><u>Supplemental Security Income-2020</u></b>	<b><u>Number of Beneficiaries</u></b>
Aged 65 or Older	208
<b><u>Blind and Disabled</u></b>	<b>1,408</b>
<b>Total</b>	<b>1,616</b>
N/A=Not Available.	
Source: Department of Health and Human Services, Social Security Administration, 2022.	

**TABLE 10  
ESTIMATED HOUSEHOLDS BY INCOME  
COST BURDENED WITH HOUSING PROBLEMS  
CITY OF BELLEVUE, NEBRASKA  
2000-2032**

	<b>2000*</b>	<b>2018*</b>	<b>2022</b>	<b>2027</b>	<b>2032</b>
<b><u>Owner Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0%-30% AMI	1,127 / 844	705 / 530	652 / 498	579 / 426	492 / 378
31%-50% AMI	1,526 / 960	1,185 / 730	1,026 / 710	981 / 668	919 / 599
51%-80% AMI	3,574 / 1,004	1,815 / 670	1,994 / 572	2,131 / 532	2,346 / 490
81%+ AMI	10,765 / 560	8,980 / 535	13,980 / 512	15,898 / 468	17,808 / 419
<b>Totals</b>	<b>16,992 / 3,368</b>	<b>12,685 / 2,465</b>	<b>17,652 / 2,292</b>	<b>19,260 / 2,094</b>	<b>20,735 / 1,886</b>
	<b>2000*</b>	<b>2018*</b>	<b>2022</b>	<b>2027</b>	<b>2032</b>
<b><u>Renter Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0%-30% AMI	757 / 538	1,165 / 995	1,232 / 1,042	1,290 / 1,105	1,336 / 1,152
31%-50% AMI	864 / 621	1,545 / 1,145	1,844 / 1,189	1,975 / 1,231	2,091 / 1,276
51%-80% AMI	1,848 / 400	1,970 / 725	2,025 / 760	2,091 / 789	2,164 / 826
81%+ AMI	2,268 / 109	3,110 / 240	3,282 / 275	3,779 / 373	4,280 / 469
<b>Totals</b>	<b>5,737 / 1,664</b>	<b>7,790 / 3,105</b>	<b>8,383 / 3,266</b>	<b>8,898 / 3,498</b>	<b>9,315 / 3,723</b>

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

\*Specified Data Used.

Source: 2000 & 2014-2018 CHAS Data.

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

**TABLE 11  
EMPLOYMENT DATA TRENDS AND PROJECTIONS  
BELLEVUE, NEBRASKA  
2010-2027**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2010	25,151	--	4.8%
2011	25,418	+267	4.7%
2012	25,901	+483	4.2%
2013	26,285	+384	3.9%
2014	26,236	-49	3.4%
2015	26,805	+569	2.9%
2016	25,710	-1,095	3.1%
2017	25,662	-48	3.2%
2018	25,860	+198	3.2%
2019	26,278	+418	3.2%
2020	25,588	-690	4.6%
2021	26,148	+560	2.8%
<b>2022*</b>	<b>26,931</b>	<b>+783</b>	<b>2.4%</b>
<b>2027</b>	<b>27,459</b>	<b>+528</b>	<b>2.4%</b>
<b>2010-2027</b>	<b>25,151-27,459</b>	<b>2,308</b>	<b>4.8%-2.4%</b>

\*Estimate as of August, 2022.

Source: Nebraska Department of Labor, Labor Market Information, 2022.

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

<b>TABLE 12</b>	
<b>WORKFORCE EMPLOYMENT BY TYPE</b>	
<b>SARPY COUNTY, NEBRASKA</b>	
<b>AUGUST, 2022</b>	
<b><u>Workforce</u></b>	
<b>Non-Farm Employment (Wage and Salary)</b>	<b>77,947 (100.0%)</b>
Agriculture Forestry, Fishing & Hunting.	0 (0.0%)
Mining, Quarrying and Oil/Gas Extraction.	* (*)
Utilities.	* (*)
Construction.	8,321 (10.7%)
Manufacturing.	3,807 (4.9%)
Wholesale Trade.	3,711 (4.8%)
Retail Trade.	9,141 (11.7%)
Transportation & Warehousing.	9,706 (12.5%)
Information.	863 (1.1%)
Finance & Insurance.	5,821 (7.5%)
Real Estate & Rental/Leasing.	749 (1.0%)
Professional, Scientific & Technical Services.	3,519 (4.5%)
Management of Companies & Enterprises.	1,189 (1.5%)
Administrative/Support/Waste.	2,369 (3.0%)
Educational Services.	* (*)
Health Care & Social Assistance.	6,579 (8.4%)
Arts, Entertainment & Recreation.	1,169 (1.5%)
Accommodation & Food Service.	6,136 (7.9%)
Other Services (except Public Administration).	2,744 (3.5%)
Federal Government.	2,966 (3.8%)
State Government.	253 (0.3%)
Local Government.	5,852 (7.5%)
*Data not available because of disclosure suppression.	
Source: Nebraska Department of Labor, Labor Market Information, 2022.	

**TABLE 13  
TRAVEL TIME TO WORK  
BELLEVUE, NEBRASKA  
2019 ESTIMATE\***

<b>9 Minutes or Less</b>	<b>10-19 Minutes</b>	<b>20-29 Minutes</b>	<b>30-39 Minutes</b>	<b>40 Minutes or More</b>
3,469	11,780	9,358	3,901	2,543

\*Subject to margin of error.  
Source: 2015-2019 American Community Survey.

**TABLE 14  
INFLOW/OUTFLOW JOB COUNTS (ALL JOBS)  
BELLEVUE, NEBRASKA  
2019**

	<b><u>Count</u></b>	<b><u>Share</u></b>
Employed in Bellevue	14,534	100.0%
Employed in Bellevue but Living Outside	11,084	76.3%
Employed and Living in Bellevue	3,450	23.7%
Living in Bellevue	26,260	100.0%
Living in Bellevue but Employed Outside	23,170	87.0%
Living and Employed in Bellevue	3,450	13.0%

\*Subject to margin of error.  
Source: Census Longitudinal Employment-Household Dynamics 2022.

**TABLE 15  
HOUSING STOCK PROFILE / UNITS IN STRUCTURE  
BELLEVUE, NEBRASKA  
2010 & 2020 ESTIMATE**

<u>Year</u>	<u>Number of Units</u>				<u>Total</u>
	<u>1 Unit</u>	<u>2-9 Units</u>	<u>10+ Units</u>	<u>Other*</u>	
<b>2010</b>	15,519	1,838	2,702	439	<b>20,498</b>
<b>2020**</b>	19,181	2,089	3,838	478	<b>25,586</b>

\*Includes mobile homes and trailers.

\*\*Specified Data Used. 2010 & 2020 estimate subject to margin of error.

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

**TABLE 16  
HOUSING STOCK PROFILE  
DEFINING SUBSTANDARD HOUSING – HUD  
BELLEVUE, NEBRASKA  
2010 & 2020 ESTIMATE**

	<u>Complete Plumbing</u>			<u>Lack of Complete Plumbing</u>		<u>Units with 1.01+ Persons per Room</u>	
	<u>Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>
<b>2010</b>	19,343	19,274	99.6%	69	0.4%	433	2.2%
<b>2020*</b>	24,335	24,284	99.8%	51	0.2%	606	2.5%

\*Specified Data Used. 2010 & 2020 estimate subject to margin of error.

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

<b>TABLE 17</b> <b>ESTIMATED HOUSING STOCK</b> <b>OCCUPANCY / VACANCY STATUS</b> <b>BELLEVUE, NEBRASKA</b> <b>2022</b>	
<b>a) Housing Stock</b>	<b>26,976</b> (O=18,234; R=8,742)
<b>b) Vacant Housing Stock</b>	<b>941</b>
<b>c) Occupied Housing Stock</b>	<b>26,035</b>
Owner Occupied	17,652
Renter Occupied	8,383
<b>d) Housing Vacancy Rate</b>	<b>3.5% (941)</b>
Owner Vacancy	3.2% (582)
Renter Vacancy	4.1% (359)
<b>e) Adjusted Vacancy Rate*</b>	<b>0.7% (188)</b>
<b>Adjusted Owner Vacancy*</b>	<b>0.6% (116)</b>
<b>Adjusted Renter Vacancy*</b>	<b>0.8% (72)</b>
<p>* Includes <b>only</b> year-round units available for rent or purchase, meeting current housing code and modern amenities. Does not include units either not for sale or rent, seasonal units, or units not meeting current housing code.</p>	
<p>Source: Hanna:Keelan Associates, P.C., 2022.</p>	



Appendix II: Bellevue Table Profile.

**TABLE 18  
OWNER OCCUPIED HOUSING VALUE  
CITY OF BELLEVUE, NEBRASKA  
2010-2027**

	<u>Less than \$100,000</u>	<u>\$100,000 To \$199,999</u>	<u>\$200,000 To \$299,999</u>	<u>\$300,000 To \$399,000</u>	<u>\$400,000 To \$499,000</u>	<u>\$500,000 or More</u>	<u>Totals</u>
<b>2010*</b>	1,991	9,584	1,415	107	61	81	<b>13,059</b>
<b>Median Value</b>	<b>\$137,800</b>						
<b>2020*</b>	1,539	8,837	3,552	1,056	217	235	<b>15,436</b>
<b>Median Value</b>	<b>\$165,900</b>						
<b>2022</b>	<b>\$169,200</b>						
<b>2027</b>	<b>\$184,100</b>						

\*Specified Data Used. 2010 & 2020 estimate subject to margin of error.  
Source: 2006-2010 & 2016-2020 American Community Survey.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 19  
GROSS RENT  
CITY OF BELLEVUE, NEBRASKA  
2010-2027**

	<u>Less than \$500<sup>^</sup></u>	<u>\$500 to \$599</u>	<u>\$600 to \$699</u>	<u>\$700 to \$799</u>	<u>\$800 to \$899</u>	<u>\$900 to \$999</u>	<u>\$1,000 or More</u>	<u>Totals</u>
<b>2010*</b>	920	850	864	1,080	563	648	1,359	<b>6,284</b>
<b>Median Rent</b>	<b>\$757</b>							
<b>2020*</b>	943	332	497	829	989	985	4,324	<b>8,899</b>
<b>Median Rent</b>	<b>\$1,010</b>							
<b>2022</b>	<b>\$1,045</b>							
<b>2027</b>	<b>\$1,135</b>							

\*Specified Data Used. 2010 & 2020 estimate subject to margin of error.  
<sup>^</sup>Includes "no cash rent".  
Source: 2006-2010 & 2016-2020 American Community Survey.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 20**  
**HOUSING UNIT “TARGET” DEMAND**  
**(MEDIUM POPULATION PROJECTIONS)**  
**CITY OF BELLEVUE & EXTRA-TERRITORIAL JURISDICTION, NEBRASKA**  
**2027/2032**

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit “Target” Demand*</u>	<u>Est. Required Housing Unit “Target” Demand Budget (Millions)</u>
<b>2027:</b>	<b>1,098 / 630</b>	<b>814 / -</b>	<b>1,912 / 630</b>	<b>\$529.6 / \$248.8</b>
<b>2032:</b>	<b>1,800 / 1,068</b>	<b>1,448 / -</b>	<b>3,248 / 1,068</b>	<b>\$986.1 / \$443.2</b>

**\*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.
- Off-Campus Student Housing Demand.
- Off-Base Housing Demand.
- “Pent Up” Housing Demand.
- Seasonal/Vacation Housing Demand.
- **Five- & 10-Year Housing Development Capacity.**

**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).**

**\*\*Estimated Bellevue Downtown Housing Unit Demand (2027/2032):**  
**82 / 150 Total Units (32 / 58 Owner, 50 / 92 Rental).**

**\*\*Estimated Bellevue Workforce Housing Unit Demand (2027/2032):**  
**1,195 / 2,054 Total Units (636 / 1,044 Owner, 559 / 1,010 Rental).**

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

**TABLE 21**  
**AREA HOUSEHOLD INCOME (AMI)**  
**OMAHA-COUNCIL BLUFFS NE/IA METROPOLITAN STATISTICAL AREA, NEBRASKA**  
**(INCLUDING SARPY COUNTY/CITY OF BELLEVUE)**  
**2022**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
<b>30% AMI</b>	\$20,000	\$22,850	\$25,700	\$28,550	\$30,850	\$33,150	\$35,450	\$37,700
<b>50% AMI</b>	\$33,300	\$38,050	\$42,800	\$47,550	\$51,400	\$55,200	\$59,000	\$62,800
<b>60% AMI</b>	\$39,960	\$45,660	\$51,360	\$57,060	\$61,680	\$66,240	\$70,800	\$75,360
<b>80% AMI</b>	\$53,300	\$60,900	\$68,500	\$76,100	\$82,200	\$88,300	\$94,400	\$100,500
<b>100%AMI</b>	\$66,600	\$76,100	\$85,600	\$95,100	\$102,800	\$110,400	\$118,000	\$125,600
<b>125%AMI</b>	\$83,250	\$95,125	\$107,000	\$118,875	\$128,500	\$138,000	\$147,500	\$157,000

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

**TABLE 22**  
**HOUSING UNIT “TARGET” DEMAND BY**  
**AMI (MEDIUM POPULATION PROJECTION)**  
**BELLEVUE, NEBRASKA**  
**2027/2032**

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
<u>2027</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
<b>Owner:</b>	<b>22</b>	<b>52</b>	<b>74</b>	<b>395</b>	<b>555</b>	<b>1,098</b>
<b>Rental:</b>	<b>48</b>	<b>88</b>	<b>156</b>	<b>312</b>	<b>210</b>	<b>814</b>
<u>2032</u>						
<b>Owner:</b>	<b>42</b>	<b>88</b>	<b>142</b>	<b>612</b>	<b>916</b>	<b>1,800</b>
<b>Rental:</b>	<b>76</b>	<b>128</b>	<b>268</b>	<b>540</b>	<b>436</b>	<b>1,448</b>

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.

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

**TABLE 23**  
**AFFORDABLE\* HOUSING UNIT “TARGET” DEMAND**  
**(MEDIUM POPULATION PROJECTION)**  
**BELLEVUE, NEBRASKA**  
**2027/2032**

	2027		2032	
	<u>Owner</u>	<u>Rental</u>	<u>Owner</u>	<u>Rental</u>
<b>TOTAL UNITS:</b>	<b>148</b>	<b>292</b>	<b>272</b>	<b>472</b>
<b>New Construction:</b>	<b>118</b>	<b>248</b>	<b>217</b>	<b>401</b>
<b>Purchase-Rehab-Resale/Rent:</b>	<b>30</b>	<b>44</b>	<b>55</b>	<b>71</b>
<b>SECTOR:</b>				
<b>Elderly (55+):</b>	<b>49</b>	<b>104</b>	<b>80</b>	<b>165</b>
<b>Family:</b>	<b>87</b>	<b>160</b>	<b>162</b>	<b>257</b>
<b>Special Populations:</b>	<b>12</b>	<b>28</b>	<b>30</b>	<b>50</b>

\*Affordable Housing Units = < 80% Household AMI.  
 Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 24**  
**HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI**  
**(MEDIUM POPULATION PROJECTION)**  
**BELLEVUE, NEBRASKA**  
**2027**

<b>OWNER</b> <b>UNITS</b>	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>					<b>Totals</b>	<b>Workforce</b> <b>Sector</b>
	<b>0%-30%</b>	<b>31%-60%</b>	<b>61%-80%</b>	<b>81%-125%</b>	<b>126%+</b>		
<b>Elderly (55+)</b>	8	14	27	114	219	<b>382</b>	<b>103</b>
<b>Family</b>	10	34	43	267	344	<b>698</b>	<b>524</b>
<b>Special Populations<sup>1</sup></b>	<u>4</u>	<u>4</u>	<u>4</u>	<u>6</u>	<u>0</u>	<b>18</b>	<b>9</b>
<b>Subtotals</b>	<b>22</b>	<b>52</b>	<b>74</b>	<b>387</b>	<b>563</b>	<b>1,098</b>	<b>636</b>
<b>RENTAL</b>							
<b>UNITS*</b>							
<b>Elderly (55+)</b>	20	30	54	98	68	<b>270</b>	<b>56</b>
<b>Family</b>	20	48	92	202	142	<b>504</b>	<b>493</b>
<b>Special Populations<sup>1</sup></b>	<u>8</u>	<u>10</u>	<u>10</u>	<u>12</u>	<u>0</u>	<b>40</b>	<b>10</b>
<b>Subtotals</b>	<b>48</b>	<b>88</b>	<b>156</b>	<b>312</b>	<b>210</b>	<b>814</b>	<b>559</b>
<b>Totals</b>	<b>70</b>	<b>140</b>	<b>230</b>	<b>699</b>	<b>773</b>	<b>1,912</b>	<b>1,195</b>

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

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

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

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

**TABLE 25**  
**HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES**  
**BY PRICE POINT (PRODUCT) RANGE BY AMI**  
**(MEDIUM POPULATION PROJECTION)**  
**BELLEVUE, NEBRASKA**  
**2027**

	<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>					<u>Totals</u>	<u>Workforce</u>
	(0%-30%) \$0 to <u>\$114,100*</u>	(31%-60%) \$117,800 to <u>\$193,200*</u>	(61%-80%) \$197,145 to <u>\$281,700*</u>	(81%-125%) \$300,100 to <u>\$398,800</u>	(126%+) <u>\$403,700*+</u>		
<b>OWNER UNITS*</b>							<u>\$210,600*+</u>
1 Bedroom	0	0	15	35	8	<b>58</b>	<b>12</b>
2 Bedroom	8	14	24	88	110	<b>244</b>	<b>73</b>
3+ Bedroom	<u>14</u>	<u>38</u>	<u>35</u>	<u>264</u>	<u>445</u>	<b>796</b>	<u>551</u>
<b>Totals</b>	<b>22</b>	<b>52</b>	<b>74</b>	<b>387</b>	<b>563</b>	<b>1,098</b>	<b>636</b>

	<u>PRICE – RENT COST RANGE (Area Median Income)</u>					<u>Totals</u>	<u>Workforce</u>
	(0%-30%) \$0 to <u>\$468**</u>	(31%-60%) \$475 to <u>\$870**</u>	(61%-80%) \$890 to <u>\$940**</u>	(81%-125%) \$952 to <u>\$1,470**</u>	(126%+) <u>\$1,480***</u>		
<b>RENTAL UNITS**</b>							<u>\$650+**</u>
1 Bedroom	10	16	28	54	38	<b>146</b>	<b>45</b>
2 Bedroom	20	35	54	100	70	<b>279</b>	<b>177</b>
3+ Bedroom	<u>18</u>	<u>37</u>	<u>74</u>	<u>158</u>	<u>102</u>	<b>389</b>	<u>337</u>
<b>Totals</b>	<b>48</b>	<b>88</b>	<b>156</b>	<b>312</b>	<b>210</b>	<b>814</b>	<b>559</b>

Note: 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.

\*\*Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

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

**TABLE 26**  
**HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI**  
**(MEDIUM POPULATION PROJECTION)**  
**BELLEVUE, NEBRASKA**  
**2032**

<b>OWNER</b> <b>UNITS</b>	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>					<b>Totals</b>	<b>Workforce</b> <b>Sector</b>
	<b>0%-30%</b>	<b>31%-60%</b>	<b>61%-80%</b>	<b>81%-125%</b>	<b>126%+</b>		
<b>Elderly (55+)</b>	10	22	48	180	354	<b>614</b>	<b>155</b>
<b>Family</b>	22	58	82	410	574	<b>1,146</b>	<b>869</b>
<b>Special Populations<sup>1</sup></b>	<u>10</u>	<u>8</u>	<u>12</u>	<u>10</u>	<u>0</u>	<b>40</b>	<b>20</b>
<b>Subtotals</b>	<b>42</b>	<b>88</b>	<b>142</b>	<b>600</b>	<b>928</b>	<b>1,800</b>	<b>1,044</b>
<b>RENTAL</b>							
<b>UNITS*</b>							
<b>Elderly (55+)</b>	36	47	82	168	131	<b>464</b>	<b>100</b>
<b>Family</b>	27	62	168	351	301	<b>909</b>	<b>889</b>
<b>Special Populations<sup>1</sup></b>	<u>13</u>	<u>19</u>	<u>18</u>	<u>21</u>	<u>4</u>	<b>75</b>	<b>21</b>
<b>Subtotals</b>	<b>76</b>	<b>128</b>	<b>268</b>	<b>540</b>	<b>436</b>	<b>1,448</b>	<b>1,010</b>
<b>Totals</b>	<b>118</b>	<b>216</b>	<b>410</b>	<b>1,140</b>	<b>1,364</b>	<b>3,248</b>	<b>3,054</b>

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

\* Includes lease- or credit-to-own units.  
<sup>1</sup> Any person with a special housing need due to a cognitive and/or mobility disability.  
 Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 27**  
**HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES**  
**BY PRICE POINT (PRODUCT) RANGE BY AMI**  
**(MEDIUM POPULATION PROJECTION)**  
**BELLEVUE, NEBRASKA**  
**2032**

<b>PRICE – PURCHASE COST RANGE (Area Median Income)</b>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Workforce
<b>OWNER UNITS*</b>	<b>\$0 to \$146,000*</b>	<b>\$150,800 to \$247,300*</b>	<b>\$252,350 to \$360,600*</b>	<b>\$384,200 to \$510,500</b>	<b>\$516,700*+</b>		<b>\$274,100*+</b>
1 Bedroom	0	0	22	52	12	86	21
2 Bedroom	16	25	44	126	172	383	120
<u>3+ Bedroom</u>	<u>26</u>	<u>63</u>	<u>76</u>	<u>422</u>	<u>744</u>	<u>1,331</u>	<u>903</u>
<b>Totals</b>	<b>42</b>	<b>88</b>	<b>142</b>	<b>600</b>	<b>928</b>	<b>1,800</b>	<b>1,044</b>
<b>PRICE – RENT COST RANGE (Area Median Income)</b>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Workforce
<b>RENTAL UNITS**</b>	<b>\$0 to \$600**</b>	<b>\$610 to \$1,075**</b>	<b>\$1,110 to \$1,175**</b>	<b>\$1,190 to \$1,835**</b>	<b>\$1,845**+</b>		<b>\$855+**</b>
1 Bedroom	16	22	44	90	80	252	74
2 Bedroom	32	50	90	171	142	485	320
<u>3+ Bedroom</u>	<u>28</u>	<u>56</u>	<u>134</u>	<u>279</u>	<u>214</u>	<u>711</u>	<u>616</u>
<b>Totals</b>	<b>76</b>	<b>128</b>	<b>268</b>	<b>540</b>	<b>436</b>	<b>1,448</b>	<b>1,010</b>

Note: 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.

\*\*Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

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



<b>TABLE 28 HOUSING UNIT “TARGET” DEMAND – HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR BELLEVUE, NEBRASKA 2027</b>			
<b>Age Sector</b>	<b>Type of Unit</b>	<b>#Owner / #Rental</b>	<b>Est. Land Requirements (Acres)^</b>
<b>18 to 54 Years**</b>	Single Family Unit	554 / 58*	160
	Town Home Unit	110 / 86	32
	Duplex/Triplex Unit	40 / 120	20
	Apartment - 4+ Units***	12 / 280	24
<b>Totals</b>		<b>716 / 544</b>	<b>236^</b>
<b>55+ Years</b>	Single Family Unit	210 / 16	59
	Patio Home Unit	38 / 10	10
	Town Home Unit	86 / 32	19
	Duplex/Triplex Unit	28 / 104	16
	Apartment - 4+ Units***	20 / 108	11
<b>Totals</b>		<b>382 / 270</b>	<b>115^</b>
<b>TOTAL UNITS / ACRES</b>		<b>1,098 / 814</b>	<b>351^</b>
<b>TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.</b>		<b>768 / 692</b>	<b>281^ / 843^ ^^</b>
<b>TOTAL WORKFORCE UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.</b>		<b>508 / 425</b>	<b>195^ / 585^ ^^</b>
<b>TOTAL AFFORDABLE^^^ UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.</b>		<b>118 / 248</b>	<b>53^ / 159 ^ ^^</b>
<p>*Includes Credit-To-Own Units.  **Includes Housing for Families, Students and Persons with a Disability.  ***Includes Housing in Downtown.  ^Includes Public Right-of-Way.  ^^Residential Land Use Plan Designation for New Construction, 3.0x Total Acres.  ^^^Affordable Housing Units = &lt;80% Household AMI.</p>			
Source: Hanna:Keelan Associates, P.C., 2022.			

<b>TABLE 29 HOUSING UNIT “TARGET” DEMAND – HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR BELLEVUE, NEBRASKA 2032</b>			
<b>Age Sector</b>	<b>Type of Unit</b>	<b>#Owner / #Rental</b>	<b>Est. Land Requirements (Acres)^</b>
<b>18 to 54 Years**</b>	Single Family Unit	920 / 94*	264
	Town Home Unit	188 / 155	58
	Duplex/Triplex Unit	60 / 221	35
	Apartment - 4+ Units***	18 / 514	44
<b>Totals</b>		<b>1,186 / 984</b>	<b>401^</b>
<b>55+ Years</b>	Single Family Unit	338 / 24	95
	Patio Home Unit	62 / 18	18
	Town Home Unit	142 / 54	33
	Duplex/Triplex Unit	40 / 178	28
	Apartment - 4+ Units***	32 / 190	19
<b>Totals</b>		<b>614 / 464</b>	<b>193^</b>
<b>TOTAL UNITS / ACRES</b>		<b>1,800 / 1,448</b>	<b>594^</b>
<b>TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.</b>		<b>1,520 / 1,228</b>	<b>475^ / 1,425^ ^^</b>
<b>TOTAL WORKFORCE UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.</b>		<b>1,005 / 754</b>	<b>304^ / 912^ ^^</b>
<b>TOTAL AFFORDABLE^^^ UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.</b>		<b>217 / 401</b>	<b>106^ / 318 ^ ^^</b>
<p>*Includes Credit-To-Own Units.                      **Includes Housing for Families, Students and Persons with a Disability.                      ***Includes Housing in Downtown.                      ^Includes Public Right-of-Way.                      ^^Residential Land Use Plan Designation for New Construction, 3.0x Total Acres.                      ^^^Affordable Housing Units = &lt;80% Household AML.</p>			
Source: Hanna:Keelan Associates, P.C., 2022.			

**TABLE 30  
HOUSING STRUCTURAL CONDITIONS SURVEY  
BELLEVUE, NEBRASKA  
2022**

	<u>Single Family</u>	<u>Multifamily</u>	<u>Totals</u>
Excellent	0	--	0
Very Good+	1	--	1
Very Good	46	--	46
Good+	238	--	238
Good	1,218	63	1,281
Average+	3,958	--	3,958
Average	12,092	427	12,519
Fair+	1,143	--	1,143
Fair	214	23	237
Poor+	17	--	17
Poor	<u>3</u>	<u>3</u>	<u>6</u>
<b>Totals</b>	<b>18,930</b>	<b>516</b>	<b>19,446</b>

Source: Sarpy County Assessor, 2022.

<b>TABLE 31                      TARGET REHABILITATION &amp;                      DEMOLITION DEMAND &amp; ESTIMATED COSTS                      BELLEVUE, NEBRASKA                      2027 / 2032</b>	
	<u># Units / Est. Costs</u>
- Moderate Rehabilitation*	285 / 470
	<b>\$9,120,000 / \$18,100,000</b>
- Substantial Rehabilitation*	77 / 126
	<b>\$3,100,000 / \$6,100,000</b>
- Demolition (Occupied/Acquisition/Replacement)	33 / 54
	<b>\$8,910,000 / \$17,500,000</b>
*Pending Appraisal Qualification. Source: Hanna:Keelan Associates, P.C., 2022.	

# **APPENDIX III** **AFFORDABLE HOUSING FUNDING SOURCES/PARTNERSHIPS.**

## **INTRODUCTION.**

**Appendix III** of this **Bellevue AHAP** provides a discussion of **affordable housing funding sources and partnerships** for the City of Bellevue. Included is a discussion of various affordable housing development options, funding opportunities and important partnerships for the successful implementation of housing initiatives in Nebraska Communities, today. The City can consider these and other successful affordable housing models in the development of needed housing.

## **FUNDING SOURCE & PARTNERSHIPS.**

To produce new and upgrade existing renter and owner-occupied housing in Bellevue, a public/private partnership must 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 the Communities. 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).

### Appendix III: Affordable Housing Funding Sources/Partnerships.

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 and to purchase land for commercial or industrial development and for the development of workforce housing. **Additionally, “Nebraska Legislative Bill 496” allows for TIF funds to assist in funding the development of workforce housing.**

**The City of Bellevue has an established CDA and associated Redevelopment Areas. The CDA has experience in utilizing TIF for a variety of community and economic development projects, including affordable housing.**

#### *Other Local Options.*

**Bellevue Housing Agency** – Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Agency is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Agency 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 Bellevue Housing Agency provides both tenant and project-based Section 8 Rental Assistance.**

**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;

### Appendix III: Affordable Housing Funding Sources/Partnerships.

- 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.

The previously described local funding options could be used separately 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 & Energy (NDEE) and Nebraska Department of Health and Human Services (NDHHS)**. The following describes the primary housing funding programs provided by these State agencies.

#### ***Nebraska Department of Economic Development (NDED).***

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

- \$25.9 Million – Community Development Block Grant
- \$7.7 Million – HOME Investment Partnership Fund
- \$683,130 – Housing Opportunities for Persons with AIDS
- \$1.0 Million – Emergency Solutions Grant Program
- \$5.9 Million – Federal Housing Trust Fund
- \$12.7 Million – Nebraska Affordable Housing Trust Fund
- \$1.2 Million – Nebraska Homeless Shelter Assistance Trust Funds

### Appendix III: Affordable Housing Funding Sources/Partnerships.

NDED administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to local Community and County municipalities for financing housing, planning and public works projects. All Nebraska Counties and Communities are an eligible applicant for CDBG funds. **The City of Bellevue receives an annual allocation of CDBG funds, from the Department of Housing and Urban Development, as an “entitlement community”.** 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 is allocating **CDBG Disaster Recovery (CDBG-DR)** funds to support Nebraska’s disaster relief, long-term recovery and restoration efforts as a result of the 2019 flooding disaster. HUD has allocated \$108.9 million to the fund, which Nebraska local government will be able to apply for. NDED’s CDBG-DR webpage will be continually updated to serve as an informational resource for potential grantees.

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 **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 (CoC) system.

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



### Appendix III: Affordable Housing Funding Sources/Partnerships.

**Nebraska Affordable Housing Trust Fund (NAHTF)** – The NAHTF is available to assist in funding affordable housing programs. The Trust Fund is administered by the 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.

**The City of Bellevue** is a member of the **Metropolitan Area Planning Agency (MAPA)**, which provides local planning coordination and development activities to the Omaha/Council Bluffs Metropolitan Statistical Area. MAPA 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.

#### *Middle Income Workforce Housing Investment Fund.*

In 2020, the “**Middle Income Workforce Housing Investment Act**” (*Legislative Bill 866*) was adopted to supply matching grants to non-profit development entities with a background in housing development. This funding opportunity is only available to communities in Douglas, Lancaster and Sarpy Counties and must take place in a qualified Census Tract. Construction of new owner-occupied housing after-construction appraised value, or a housing rehabilitation project that exceeds 50 percent of a unit’s before-construction assessed value, must range from \$125,000 to \$275,000. The housing project must not benefit from low-income housing tax credit or state or federal subsidy programs.

#### *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) will handle the annual allocation of the credits for the 2015 through 2022 tax years.

### Appendix III: Affordable Housing Funding Sources/Partnerships.

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

## Appendix III: Affordable Housing Funding Sources/Partnerships.

### *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-State Low-Income Housing Tax Credit** is another source of funding for affordable housing administered by NIFA in a process similar to that of the LIHTC process.

A popular LIHTC Program is the 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 permanently 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.

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

The Community Action Partnership serving a particular Community or County can provide housing and weatherization programs in a specified service area. A Community Action Partnership (CAP) also provides community social services, emergency services, family development and nutrition programs. Nebraska Communities and Counties should work with their CAP to provide safe, accessible, affordable housing to its residents.

## Appendix III: Affordable Housing Funding Sources/Partnerships.

**Eastern Nebraska Community Action Partnership (ENCAP) serves Bellevue as a CHDO. 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 administration is provided by both ENCAP and MAPA.**

### *Blueprint Nebraska.*

A collaboration of State-wide business, industry and civic leaders, released a 2019 ‘**Blueprint Nebraska**’ 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:

1. Developing Model Codes/Practices for building/zoning administration, taxation, infrastructure development, etc.;
2. Reviewing and Revising State-Administered Program;
3. Establishing a Housing Health Index, to measure the housing stock in each community, for example;
4. Reviewing/Revising Regional and Local Programs; and
5. Formalizing curriculum for community leaders to elevate the Housing Intelligence of a community.

### *Nebraska Strategic Housing Framework.*

In partnership with the Nebraska Department of Economic Development, the Nebraska Investment Finance Authority is completing a **Nebraska Strategic Housing Framework** report, addressing the State-wide affordable housing needs. The report is due for completion in December, 2022. The report identifies the need for 35,000 affordable housing units. The report is also driven by four “Pillars” to address affordable housing development goals and strategies:

- Pillar 1) Financial Support & Incentives for Development.
- Pillar 2) Education & Policy.
- Pillar 3) Special Populations & Safety Net.
- Pillar 4) Workforce & Community Capacity.

### Appendix III: Affordable Housing Funding Sources/Partnerships.

#### *Nebraska Department of Environment and Energy.*

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

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

#### *Nebraska Department of Health and Human Services (NDHHS).*

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

#### *Nebraska Realtors Association’s Homebuyer’s Assistance Foundation.*

The **Home Buyer’s Assistance Foundation** is a nonprofit organization dedicated to supporting first-time homebuyers in Nebraska, with an emphasis on low and moderate income individuals and communities. The Foundation also works to offer housing relief in times of natural disaster. Following the 2019 flooding disaster, the Foundation, in partnership with the National Association of Realtors, assisted families and individuals with mortgage payments and rental costs due to home displacement in Nebraska up to \$1,000.

#### *Nebraska Disaster Behavioral Health Project.*

The goal of the Disaster Behavioral Health Project is to develop human infrastructure in Nebraska to effectively mitigate or respond to the psycho-social consequences of terrorism and disaster. The project aims to enhance state level capacity for a coordinated response to mental health and substance abuse service needs in the event of an emergency or disaster. Behavioral health training and educational opportunities are available to local emergency managers, volunteers and community leaders via conferences, webinars and online training materials.

### Appendix III: Affordable Housing Funding Sources/Partnerships.

#### *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. Following the 2019 flooding disaster, qualifying individuals were eligible to receive assistance with food, clothing, emergency housing and other eligible flood-related expenses.

#### *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](http://www.Housing.NE.Gov).**

#### *REGIONAL FUNDING.*

##### *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.

## Appendix III: Affordable Housing Funding Sources/Partnerships.

### *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 FUNDING.*

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.

### Appendix III: Affordable Housing Funding Sources/Partnerships.

- **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.

#### *U.S.D.A. Rural Development (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.



### Appendix III: Affordable Housing Funding Sources/Partnerships.

- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for “**special populations.**”
- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**
- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

#### ***Federal Emergency Management Agency (FEMA).***

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

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

### Appendix III: Affordable Housing Funding Sources/Partnerships.

- e) **Mission Support** – Ensures functional efficiency among critical business operations, including functions with key partners and customer service to persons and families affected by natural disaster.
- f) **Grants** – Oversees that disaster and non-disaster grants are in compliance with public law.

### Federal Covid-19 Supplemental Appropriations-CARES Act.

The State of Nebraska received approximately \$10.8 Billion of assistance for combatting economic distressed caused by the Coronavirus Pandemic. In June, 2020, a plan for the expenditure of these funds was announced, including the following:

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

**In February, 2021, the State of Nebraska approved \$200 Million to support the State’s “Emergency Rental Assistance Program.” Eligible renter households of specified incomes will be those that are unable to pay past due or future rent and utilities as a result of the COVID-19 Pandemic. Funds will be paid to landlords on behalf of the tenants. Currently, \$158 Million is available to assist Nebraska low-income households. Current funding was available through September, 2022, with another round currently being determined.**

**As of October, 2022, a total of \$9.2 Million in award funding was dispersed throughout Sarpy County, benefitting a total of 4,130 recipients.**

## **Appendix III: Affordable Housing Funding Sources/Partnerships.**

### **American Rescue Plan Act (ARPA).**

The State of Nebraska has appropriated \$111.2 Million for use by non-entitlement units of government to be used in a variety of methods as a means of combatting fiscal losses relating to the COVID-19 Pandemic. Local governments can utilize ARPA funds to replace lost public sector revenue in water, sewer and broadband infrastructure, which could ultimately support new housing development. Applications for grant funding are available on the State of Nebraska website.

### ***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.