

# HOUSING STUDY

## *Buffalo County, Nebraska*



Buffalo

Prepared by:



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## DATA RESOURCES

The following paragraphs outline the key data sources utilized for data gathering and analysis. Additional data sources, including some local sources were also utilized for the completion of this Study.



### 2010 Census (short form)

This is the form that every household should have received in 2010. It has basic gender, age, and race population but there is not enough data reported to elaborate on Buffalo County demographic or economic standings. The 2010 Census data was gathered in 2010 and the results were reported out in 2011.

### Environmental Systems Research Institute, Inc. (ESRI)

ESRI reports data on Nebraska's Location One Information System (LOIS) website. ESRI reports data similar to the Census Bureau's data, and LOIS allows each community to enter additional information regarding commercial properties, including vacant lots and buildings, to market and promote economic development in each community and for the State of Nebraska. All ESRI data that were utilized were 2018 estimates prepared by ESRI.



### American Community Survey (ACS)

This survey is conducted by the U.S. Census Bureau in the replacement of the Decennial Census Long Form. The ACS reports a variety of data such as household income, commute time to work, year of household, etc. The survey is spread over five years (2013-2017) and it uses a smaller sample population than the Decennial Census Long Form did. Every year a small portion of surveys are mailed to residents; the Census Bureau then makes estimates based on those numbers that were gathered over the five-year time span. The ACS reports the data as an estimate with a margin of error. The ACS states there is a 90 percent chance of accuracy within the margin of error reported on either side of the original estimate (i.e. If the ACS estimate is  $25 \pm 5$ , there is a 90 percent chance the correct number falls within the margin of error, including all numbers between 20 and 30).

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# UNIVERSITY OF Nebraska Omaha

## *University Of Nebraska-Omaha Center For Public Affairs Research*

The Center for Public Affairs Research is a research and community outreach unit of the UNO College of Public Affairs and Community Service. Survey research support is a key component of CPAR's mission. CPAR is also the lead agency for the Nebraska State Data Center Program. This program is a cooperative program between the U.S. Census Bureau and individual states. This relationship has resulted in CPAR taking an active role in analyzing and disseminating information from the decennial census and the American Community Survey.

# NEBRASKA

Good Life. Great Connections.

## DEPARTMENT OF LABOR

### *Nebraska Department Of Labor*

This office collects and disseminates information about employment levels and trends, wages and earnings, estimates of labor availability, industrial and occupational projections, business staffing patterns, career planning information, and labor force demographics. This data is used to describe a local area's economic picture, which impacts social, fiscal, technological and economic policies, employer hiring and other business decisions, allocation of funds by policymakers, individual career choices, and educational programs.

# NEBRASKA

Good Life. Great Opportunity.

## DEPT. OF ECONOMIC DEVELOPMENT

### *Nebraska Department of Economic Development*

Since 1967, the Nebraska Department of Economic Development (DED) has been focused on growing and diversifying the state's economic base, bringing new dollars, new businesses, and new people into the state.



### *Social Security Administration*

Social Security has provided financial protection for our nation's people for over 80 years. With retirement, disability, and survivors benefits, Social Security is one of the most successful anti-poverty programs in our nation's history.

# EXECUTIVE SUMMARY

*Housing is crucial to the prosperity of Buffalo County. Whether it is identifying needs for new market-rate housing or ways to encourage the development of affordable housing options, the County must work to constantly assess and improve its housing market. In order to attract more people to its communities, there has to be a supply of well-maintained, available, affordable, and safe housing. Projecting for future demand is an important but difficult task when trying to promote growth in any community. Addressing the issues of aging housing stock that does not meet the needs of today's renters and buyers is another challenge that faces community leaders. Growth and revitalization can be made possible through the identification of housing needs within Buffalo County. When considered in conjunction with population data, housing information analysis will enable the County to identify housing developments that are most appropriate for its success.*

## DEMOGRAPHICS

Buffalo County has experienced considerable population growth since 1930, with a major increase occurring between 1990 and 2010. A majority of incorporated areas of the County are projected to continue seeing major growth into 2030, while the unincorporated areas of the County are likely to see growth into 2030.

The median age of residents in Buffalo County's incorporated areas was 32.9 as of 2010, while the median age of unincorporated areas was 40.1 as of 2010. As the population increases over time, the trend of incorporated Buffalo County's residents being within the 20-34 age cohort is likely to continue, while the unincorporated areas are likely to see an increase in median age.

The population composition in Buffalo County shows a large amount of young adults and young families. This speaks to a potential need for starter homes and workforce housing. Both of these housing types will help young adults become established in their communities. This in turn will encourage them to put down roots and continue their residence in Buffalo County.

## ECONOMY

Buffalo County has a diverse economy and labor force due to the presence of a university, a major city in this region of the State, and large tracts of agricultural land. The largest industries in Buffalo County are Educational Services, Health Care, and Social Assistance (7,273 people); Retail Trade (4,241 people); and Manufacturing (3,577 people). The highest paying industries are mining,

quarrying, and oil & gas extraction (\$82,679), utilities (\$66,389), and transportation and warehousing, and utilities (\$53,080).

Buffalo County has a strong labor force, with a reported unemployment percentage of 4.3% as of December 2019. This number is marginally higher than the national unemployment percentage of 3.1%. A low unemployment number is projected to continue into 2030.

The median household income for Buffalo County's incorporated areas was reported to be \$47,120 in 2010, while the median household income for unincorporated areas was reported to be \$59,557. Both numbers are projected to increase into 2030. The per capita income for the County are projected to follow the same trend, and are generally the same amount as the median household income.

Approximately 10.7% of people in Buffalo County live in poverty. The level of poverty is higher for renter occupied households; 48.1% of people in rental units spend over 30% or more of their income on monthly household costs. Only 18.7% of owner-occupied households spend 30% or more of the income on monthly household costs.

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## HOUSING MARKET CONDITIONS

Buffalo County has an aging housing stock, much like the rest of the State. Approximately one-fifth of all houses were built prior to 1940. Another 9.7% were constructed between 1940 and 1960. Large lot homes like the ones built in this time period do not always meet the needs of modern homebuyers or renters.

The County has done a remarkable job managing vacant and substandard housing. Only 5.5% of all units in the County are vacant. Only 50 units, according to 2018 American Community Survey Estimates, are substandard.

## HOUSING MARKET NEEDS AND OPPORTUNITIES

As indicated above, Buffalo County has a large population living in owner-occupied housing units, with over two-thirds of the population doing so. In regards to the other third of residents who live in rental units, a majority of rental units in either incorporated Buffalo County contain 2-9 units per structure. Unincorporated Buffalo County has a great disparity in rental units available.

To meet the needs of residents looking for owner-occupied housing, Buffalo County should focus on providing housing that meets the needs of all homebuyers. A majority of housing units are valued between \$100,000 and \$149,999. With incomes projected to rise in the County, housing development should reflect housing that meets the needs of higher incomes. However, the County should be mindful of those who live in poverty and would desire a home valued in this range or lower.

In regards to rental units, the County should focus on developing a variety of transitional housing. As noted above, there is a great number of rental units that contain 2-9 units in incorporated Buffalo County, however that is not the case in unincorporated areas of the County. The County should be cognizant of this disparity. Multi-family development and infill development should also be prioritized by the County.

There is a large discrepancy in housing types in the County. Over two-thirds of all housing types are owner-occupied (with 2.40 people per household), while the remaining one-third are rentals. The majority of these owner-occupied households are valued between \$100,000 – 149,999. The median rent for the County is \$841. Neither option is entirely unaffordable based on household incomes and per capita incomes for the County.

By the year 2030, new homes – both owner-occupied and rentals - will need to be constructed to meet the projected population growth. Increasing the number and variety of housing units as well as improving the current housing stock through encouraged rehabilitation is essential. Infill development should be encouraged unless private development or the projected population growth warrants the need for new residential or multi-use subdivisions.

Communities in Buffalo County should follow these objectives to improve the housing market:

- Inventory infill lots and promote infill development
- Work with local businesses to determine housing needs for employees
- Locate areas for future residential development
- Develop purchase-rehab-resell program
- Clean-up vacant lots and uninhabitable properties
- Continue to encourage property upkeep
- Continue to enforce property up-keep through nuisance abatement program
- Create investment group to develop spec or stock homes
- Investigate utilizing owner-occupied housing rehabilitation funds

## HOUSING OBJECTIVES

With such a close correlation between the housing market and the economic climate for businesses, it is even more crucial that housing market improvements are taken seriously and made a top priority. Buffalo County should consider affordable housing needs when formulating economic and workplace development plans and strategies.

OBJECTIVE 1: Produce and preserve a sufficient supply of affordable rental housing to meet future needs.

OBJECTIVE 2: Produce and preserve a sufficient supply of affordable owner-occupied housing to meet future needs.

OBJECTIVE 3: Ensure low- and moderate-income families and individuals have access to quality, affordable housing and affordable workforce housing. Leverage County programs by incentivizing landlords and developers to provide housing for families and individuals with housing barriers.

OBJECTIVE 4: Enable Buffalo County residents to age in the County with access to housing options.

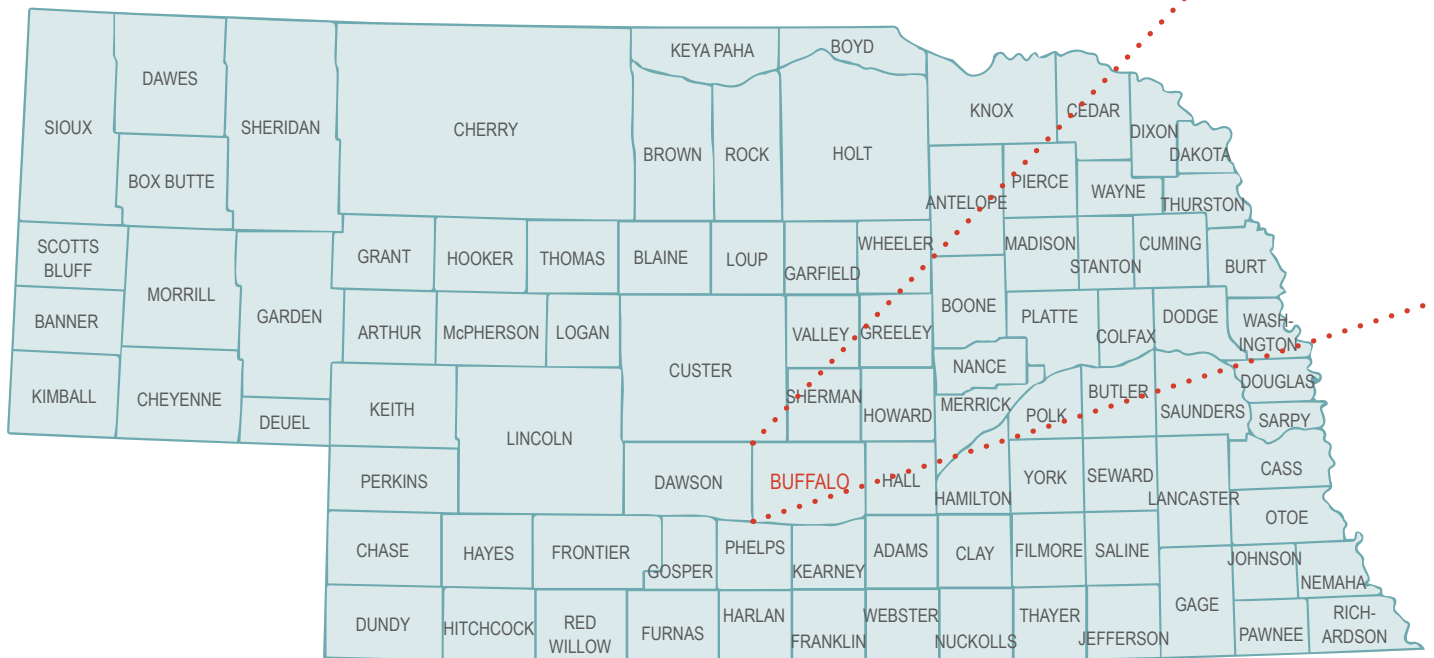
# INTRODUCTION

Buffalo County, Nebraska, which is approximately 968 square miles, is situated in south-central Nebraska along the I-80 corridor. Incorporated communities located in Buffalo County include Amherst, Elm Creek, Gibbon, Kearney, Miller, Pleasanton, Ravenna, Riverdale, and Shelton. Unincorporated communities include Odessa, Poole, and Glenwood CDP. According to the 2010 Census, Buffalo County's population was 46,102. In this report population trends and projections were studied from the years 2000-2030. Projections indicate the County will continue to grow. All twelve communities are home to multiple varying industries, twelve (12) public school districts, senior housing and services, and enjoyable recreational facilities that contribute to continued growth.

## MARKET AREA

The Effective Market Area for Buffalo County, Nebraska is broken into two different sections. This is the area most likely to influence the economic climate. For the purposes of this Housing Study, the Primary Market Area is defined by Buffalo County's boundary line. This Area is also divided into the individual communities located within Buffalo County when more granule data is relevant. The area located in Buffalo County, but outside of the corporate limits of these communities is considered Rural Buffalo County.

The Secondary Market, the State of Nebraska, provides a data comparison of similar characteristics with a broader geographical range. Population movement in a geographic area occurs for multiple reasons. Residential mobility, or short-distance residential changes, and the spatial and temporal movement patterns they represent fall within the Effective Market Area for Buffalo County. Residential mobility and commuting patterns can explain the activities of an area's population as it relates to housing.



**Secondary Market Area**  
Nebraska





**Primary Market Area**  
Buffalo County, Nebraska

# DEMOGRAPHICS

## POPULATION CHANGE

Housing is directly tied to the population of the community. The make-up of the County's population affects the housing demand in the community based on the type of housing desired, what is affordable, and the ability to attract new people to the community by providing what they are looking for. The 2010 Census data shows Buffalo County's population increased between 2000 and 2010. The County's 2000 population was 42,235 and the 2010 population was 46,102. As of the 2010 Census, Buffalo County's population was 92.7 percent White, 7.4 percent of the population was Hispanic or Latino of any race, and 1.3 percent of the population was Asian alone — the two largest minority groups in Buffalo County. The Hispanic or Latino population has increased since the 2000 Census when persons of Hispanic or Latino ethnicity comprised 4.7 percent of Buffalo County's total population.

Table 1 shows Buffalo County's as a whole (all incorporated areas) population from 1990 to 2010, as well as estimates into 2030. The population of the County as a whole has steadily increased between each decennial census since 1990. Table 1 also shows the population of both incorporated communities in Buffalo County as well as the unincorporated parts of Buffalo County ("Rural County"). As can be seen, some communities have seen growth from 1990-2010, but also are estimated to grow into 2030. Some communities have not seen growth, and are projected to continue to decline in population by 2030. Buffalo County must stay mindful of the population changes over time in incorporated communities and in the unincorporated parts of the County as they determine housing needs into the future.

**TABLE 1: POPULATION TRENDS & PROJECTIONS**

Buffalo County, 1990-2030

<i>Community</i>	<b>1990</b>	<b>2000</b>	<b>2010</b>	<b>2020 Estimate</b>	<b>2030 Estimate</b>	<b># Change 2020-2030</b>	<b>% Change 2020-2030</b>
<i>Amherst</i>	231	277	248	210	199	-11	-5.24%
<i>Elm Creek</i>	852	894	901	908	915	7	0.77%
<i>Gibbon</i>	1,525	1,759	1,833	2,025	2,238	213	10.5%
<i>Kearney</i>	24,396	27,431	30,787	36,121	42,379	6,258	17.3%
<i>Miller</i>	130	156	136	125	115	-10	-8.0%
<i>Pleasanton</i>	372	360	341	349	358	9	2.6%
<i>Ravenna</i>	1,317	1,341	1,360	1,337	1,314	-23	-1.72%
<i>Riverdale</i>	208	213	182	190	198	8	4.21%
<i>Shelton</i>	954	1,140	1,059	1,077	1,095	18	1.67%
<i>Buffalo County</i>	37,447	42,235	46,102	52,334	59,579	7,245	7.2%
<i>Rural Buffalo County</i>	7,462	8,664	9,273	9,992	10,768	776	7.77%

Source: 1990, 2000, 2010 Decennial Census; Nebraska Department of Economic Development

## AGE AND GENDER

Age and gender differences have an effect on housing, recreational opportunities, community services, and desired businesses in Buffalo County. This is because of the different wants and expectations regarding the necessities and amenities of life between men and women, as well as different age groups. Therefore, it is important to monitor and understand the population composition in the community and how that affects the overall needs for the future of the County.

The median age for all of Buffalo County's residents in incorporated communities was 32.9 years in 2010. This is younger than the State of Nebraska's median age of 36.2 years. For the unincorporated areas of the County, or Rural Buffalo County, the median age as of 2010 was 40.1 years, which is higher than the State median age. This is consistent with the "graying" of rural America. As seen below in Tables 2a and 2b, the projected median ages for both incorporated and unincorporated Buffalo County are on two opposite trajectories.

### TABLE 2A: POPULATION AGE DISTRIBUTION

Buffalo County, 1990-2030

Age Cohort	1990	2000	2010	2020 Estimate	2030 Estimate	# Change 2020-2030	% Change 2020-2030
19 and under	10,487	12,818	13,072	14,007	14,351	344	2.4%
20-34	11,944	10,809	11,623	11,985	13,411	1,426	10.6%
35-54	7,836	10,844	10,875	9,873	9,907	34	0.3%
55-64	1,867	2,908	4,954	5,936	4,978	-958	-19.2%
65-74	3,052	2,292	2,755	4,586	5,537	951	17.2%
75-84	1,602	1,756	1,882	2,167	3,712	1,545	41.6%
85+	659	832	941	997	1,247	250	20.0%
<i>Totals</i>	37,477	42,259	46,102	49,551	53,143	3,592	7.2%
<i>Median Age</i>	35.7	31.0	34.3	33.5	33.7	0.2	0.6%

Source: Decennial Census, 1990, 2000, 2010; University of Nebraska-Omaha Center for Public Affairs Research.

### TABLE 2B: POPULATION AGE DISTRIBUTION

Rural Buffalo County, 1990-2030

Age Cohort	1990	2000	2010	2020 Estimate	2030 Estimate	# Change 2020-2030	% Change 2020-2030
19 and under	2,606	2,917	2,746	2,585	2,433	-152	-5.9%
20-34	1,385	1,265	1,168	1,078	995	-83	-7.7%
35-54	2,009	2,744	2,766	2,788	2,810	22	0.8%
55-64	710	807	1,341	2,228	3,702	1,474	66.2%
65-74	478	549	678	837	1,033	196	23.4%
75-84	216	310	384	476	590	114	23.9%
85+	58	96	172	308	552	244	79.2%
<i>Totals</i>	7,462	8,688	9,255	10,300	12,115	1,815	17.6%
<i>Median Age</i>	32.3	36.1	40.1	40.8	42.2	1.4	3.4%

Source: Decennial Census, 1990, 2000, 2010; University of Nebraska-Omaha Center for Public Affairs Research.

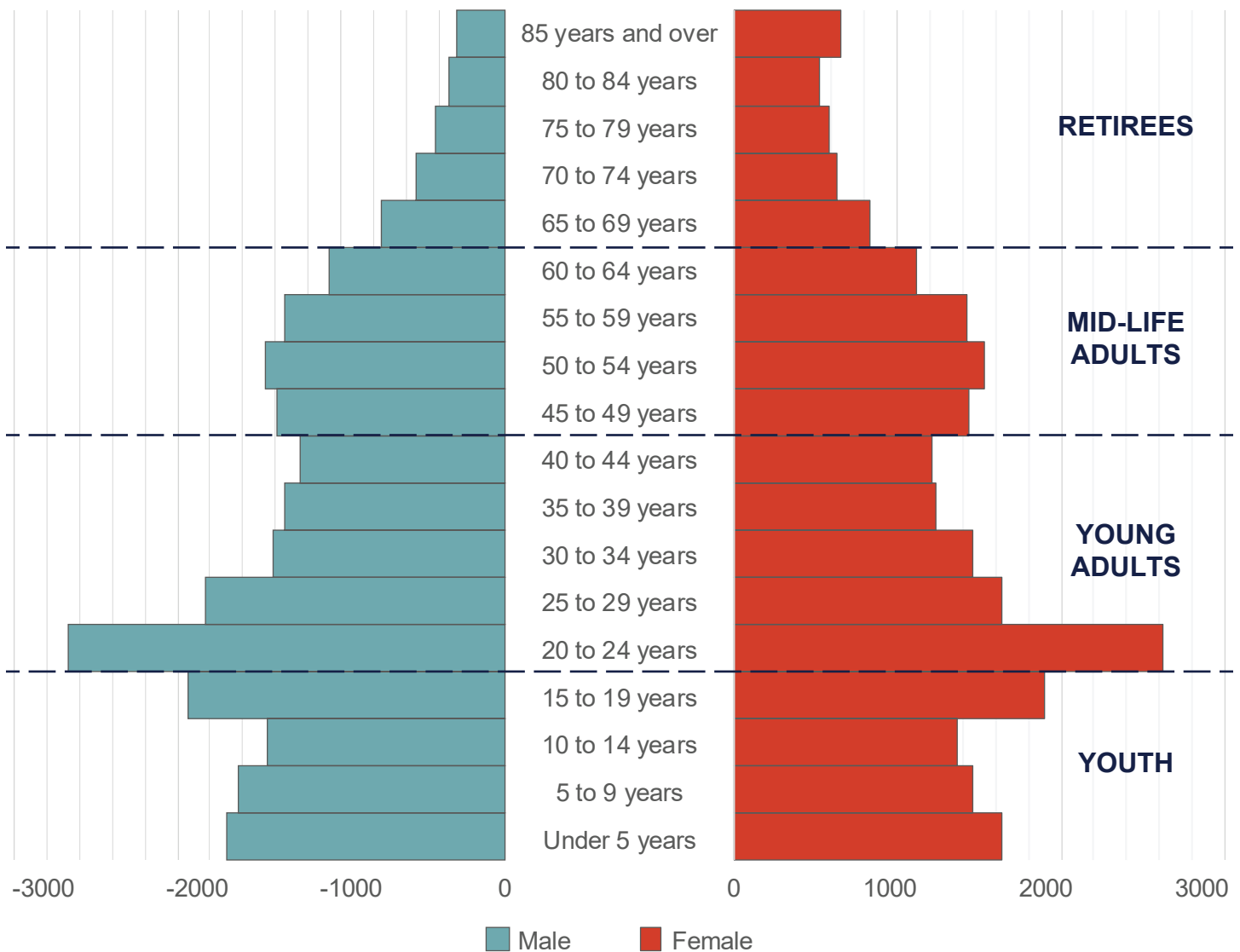
Tables 2a and 2b also outline the age cohorts for both incorporated and unincorporated Buffalo County. Much like the median age, the age cohorts are on two different trajectories; the incorporated communities are projected to get younger, and the unincorporated areas are projected to get older.

A population pyramid is a series of bar charts set on a vertical axis. The eighteen bars represent each of the eighteen cohorts with the male population represented on the left side of the chart and the female population numbers represented on the right side. As the Population Pyramid of incorporated Buffalo County indicates, there is a strong grouping of young adults. This indicates Buffalo County's population growth is trending in the right direction.

Different genders interact with the built environment in unique ways. As the population pyramid indicates, there is a higher number of female Retirees within the community. The County should ensure the needs of this demographic are being heard and acted upon. A population pyramid showing a self-sustaining population will have a large base of children and young adults and a much smaller number of elderly persons. This pyramid uses two assumptions:

1. Communities exist to meet the need of their residents, providing public/quasi-public uses including schools, churches, medical facilities, emergency services, and public infrastructure to meet the public need.
2. People's needs and expectations change over time.

**Population Pyramid**  
Buffalo County, 2010



Source: Census Bureau, 2010.

The population pyramid for Buffalo County shows an almost equal split between men and women. The pyramid depicts a large section of young adult cohorts for the community, but overall, shows an expansive population with a larger base and smaller top section. The larger young adult cohorts are most likely due to the population of students attending the University of Nebraska at Kearney.

Most rural towns in Nebraska have an aging community with a population pyramid showing a stationary population or a declining, constrictive population which looks like an inverted pyramid. Though this is not the case in Buffalo County, it is still important to continue efforts toward maintaining the pyramid shape by promoting in-migration of young families.

A large portion of Buffalo County's population is under the age of eighteen. Community members of all ages seem to be large supporters of the school systems and student population in the County. Providing amenities for this age group is essential to providing a good quality of life for families as well as attracting former students back to the community when they start their own families.

Availability of employment is the main “pull factor” for people moving into a community; the availability of jobs in or near Buffalo County will bring more residents to its communities. Job diversity and availability is crucial for communities working to attract new residents. It is also important to provide amenities and adequate housing for new and potential residents. Attracting and keeping the young, creative class generation is imperative to growing a self-sustaining population base. The creative class is a socioeconomic class of workers that bring new ideas, art, science, and technology together to positively impact the community.

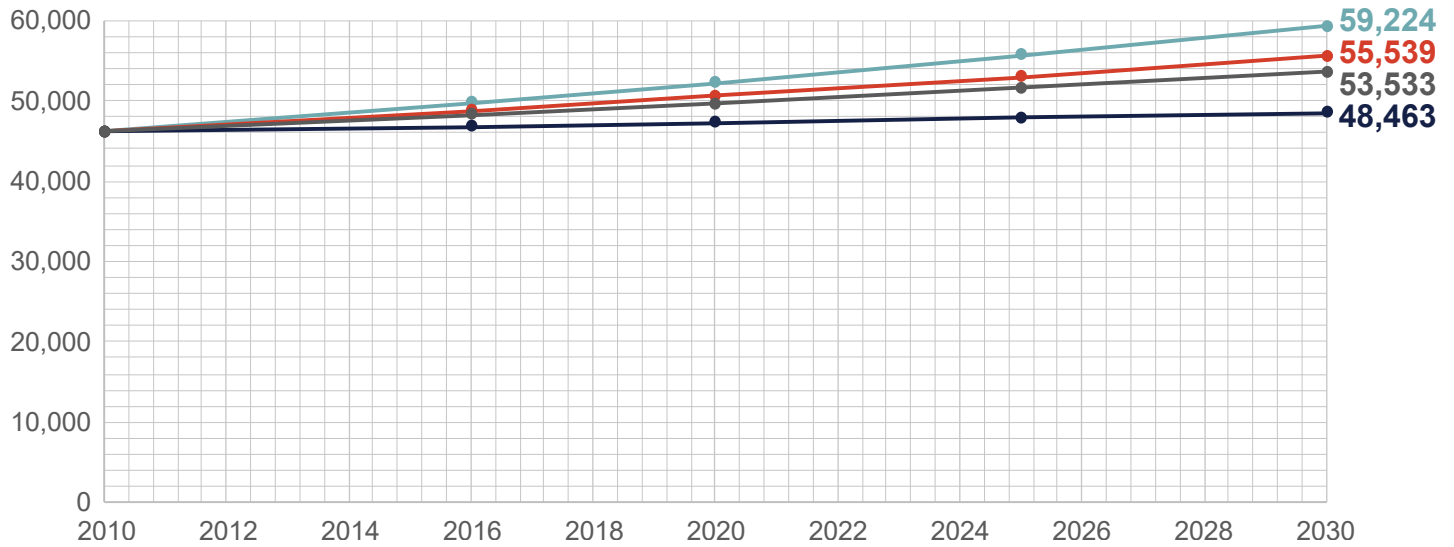
Being able to draw these people in and to retain them as residents is critical in growing Buffalo County. Creating activities or social groups to help new community members get involved with current residents is a way for the community to reach out to new residents. Another way to encourage young people to stay in the community or move back after furthering their education is to create a program for high school students or recent high school graduates that provides job training opportunities specifically relating to businesses located in the community.

Understanding demographics—such as age, sex, racial break-up—and their history helps steer decision-makers in the right direction when planning for infrastructure and housing. Analyzing this data for population trends based on age groups will help decision-makers make informed decisions on what is best for the community. If population trends show an aging population, then supporting a nursing home would benefit the community. On the other hand, if an influx of families with young children is discovered, then supporting an elementary school expansion will benefit more residents. Of course, there are many other factors that need to be taken into consideration, but understanding the breakdown of the population is foundational for decision-makers' actions.

The population composition in Buffalo County shows a large amount of young adults and young families. This speaks to a potential need for starter homes and workforce housing. Both of these housing types will help young adults become established in their communities. This in turn will encourage them to put down roots and continue their residence in Buffalo County.

## POPULATION PROJECTIONS

The apparent trends in Buffalo County’s historic population are important to consider when making projections for the community’s future population. Projecting the population is key to understanding the future demographic character of the communities within the County. These projections help to determine the County’s future land use and community service needs and policies. Table 3 shows the different population growth scenarios for Buffalo County until 2030.



**TABLE 3: POPULATION PROJECTIONS**

Buffalo County, 2010-2030

<i>Annual Growth Rate Percentages</i>	<b>2010</b>	<b>2016</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>
<i>Trend 1 (1.26%)</i>	46,102	49,700	52,253	55,629	59,224
<i>Trend 2 (0.94%)</i>	46,102	48,751	50,601	53,012	55,539
<i>Trend 3 (0.75%)</i>	46,102	48,216	49,679	51,570	53,533
<i>Trend 4 (0.25%)</i>	46,102	46,798	47,268	47,861	48,463

Source: Census Bureau, Historic Data; Miller & Associates 2020.

Trends 1 and 2 are annual growth rate percentages depicted by historic decennial Census data. Alternatively, Trend 3 and 4 are standard projections using other achievable growth rate percentages for the County:

Trend 1 is the annual rate of population change between 1930 and 2010, which was a 1.26 percent increase over the time period. This eight-decade span is considered a lifetime in planning standards. This annual 1.26 percent increase was projected for future populations in the years 2020, 2025, and 2030, resulting in a population of 59,224 people by 2030.

Trend 2 is the annual rate of population change between 2000 and 2010, a 0.94 percent increase over the ten-year period. This was forecasted to the same three time periods of 2020, 2025, and 2030; which shows a continued increase in population over the years to a projected total of 55,539 residents in 2030.

Trend 3 is the smallest growth rate projected in the table. It forecasts how the County’s population will look if growth slows down over the next ten years. If a 0.25 percent growth rate is maintained, the population will grow to 53,533 residents by 2030.

Trend 4 also shows a slight decline in the growth rate. If this overall trend or 0.75 percent growth holds, Buffalo County would have 48,463 residents by 2030.

The differences in the four population projections show County leaders how Buffalo County's population could change by 2030 if the historic trends accurately project the community's future. However, there are events that could completely alter the population composition of Buffalo County. A major local industry or employer closing its doors or a new manufacturing business moving into the area could drastically impact the population.

Population decline has been seen in many small, rural communities across the country. Though this trend seems to be lessening and is not apparent in Buffalo County as a whole, the communities of Amherst, Miller, and Ravenna are expected to experience slight population decreases by 2030. Therefore, it is important to be prepared for a multitude of scenarios and to understand the necessity of continually working to improve the communities in the County.

Community leaders need to stay vigilant in the growth, success, and sustainability of the community to progress forward. Land availability for both residential and commercial/industrial growth, incentivizing development, establishing a successful business retention program, and having a willingness to make public investments that create opportunities for private investment are a few ways to encourage continued growth in Buffalo County.

# ECONOMY

*Businesses in Buffalo County, Nebraska employ 27,477 people. The largest industries in Buffalo County are Educational Services, Health Care, and Social Assistance (7,273 people); Retail Trade (4,241 people); and Manufacturing (3,577 people). The highest paying industries are Mining, Quarrying, and Oil & Gas Extraction (\$82,679), Utilities (\$66,389), and Transportation & Warehousing, & Utilities (\$53,080).*

*Median household income in Buffalo County is \$55,053. Males in Buffalo County have an average income that is 1.37 times higher than the average income of females, which is \$42,865. Households in Buffalo County have a median annual income of \$55,053, which is less than the median annual income of \$61,937 across the entire United States. This is in comparison to a median income of \$54,098 in 2016, which represents a 1.77 percent annual growth.*

## LABOR FORCE

A strong labor force is extremely important to a County and its communities, especially given uncertainties in the economy. Although Nebraska was not as negatively affected through the 2007-2008 economic crisis as other states and has, thus far, maintained a relatively stable economy, it is vital for communities to create jobs in order to attract new residents and grow the tax base. Analyzing the labor force requires employment figures, income levels, and an understanding of the economic base.

Residents sixteen and older are considered to be of working age. Therefore, in order to study the workforce population, we only consider those individuals sixteen and older. Table 4 shows data on employment in Buffalo County from 1990-2010 and projections into the future.

As seen in Table 4, the ACS and Nebraska Department of Labor estimated 26,095 of Buffalo County’s residents to be in the civilian labor force in 2010. The ACS also reported 1,116 people were unemployed in 2010. Based on the ACS, 4.3 percent of Buffalo County’s residents were unemployed which is higher than the U.S. Bureau of Labor Statistics (BLS) December 2019 national unemployment rate of 3.1 percent.

Labor force numbers and unemployment projections into 2030 show that this unemployment rate will be considerably lower in the future as the civilian labor force numbers increase. Employment numbers are also projected along with the rate of unemployment. Ultimately with such a low unemployment rate projected for the County, it will become very challenging for businesses to find qualified employees.

**TABLE 4 CIVILIAN LABOR FORCE & EMPLOYMENT**

Buffalo County, 1990-2030

	1990	2000	2010	2020 Estimate	2030 Estimate
<i>Total Civilian Labor Force</i>	20,554	25,099	26,095	29,189	32,658
<i>Unemployed Civilians</i>	500	568	1,116	793	570
<i>Rate of Unemployment</i>	2.4%	2.2%	4.3%	2.7%	1.7%
<i>Employed Civilians</i>	20,054	24,531	24,979	28,396	32,088
<i># Change</i>	-	+4,545	+996	+3,094	+3,469
<i>% Change</i>	-	+22.7%	+4.1%	+12.4%	+12.2%

*Source: American Community Survey Estimates, 2010-2018; Nebraska Dept. of Labor - Labor Market Information.*



**TABLE 5: WORKFORCE EMPLOYMENT BY TYPE**

Buffalo County, 2018

<i>Industry</i>	<b># of Employees</b>
<i>Agriculture, forestry, fishing and hunting, and mining</i>	1,249
<i>Construction</i>	1,551
<i>Manufacturing</i>	3,577
<i>Wholesale trade</i>	953
<i>Retail trade</i>	4,241
<i>Transportation and warehousing, and utilities</i>	1,160
<i>Information</i>	466
<i>Finance and insurance, and real estate and rental and leasing</i>	1,058
<i>Professional, scientific, and management, and administrative and waste management services</i>	1,304
<i>Educational services, and health care and social assistance</i>	7,273
<i>Arts, entertainment, and recreation, and accommodation and food services</i>	2,463
<i>Other services, except public administration</i>	1,150
<i>Public administration</i>	818

Source: American Community Survey Estimates, 2018.

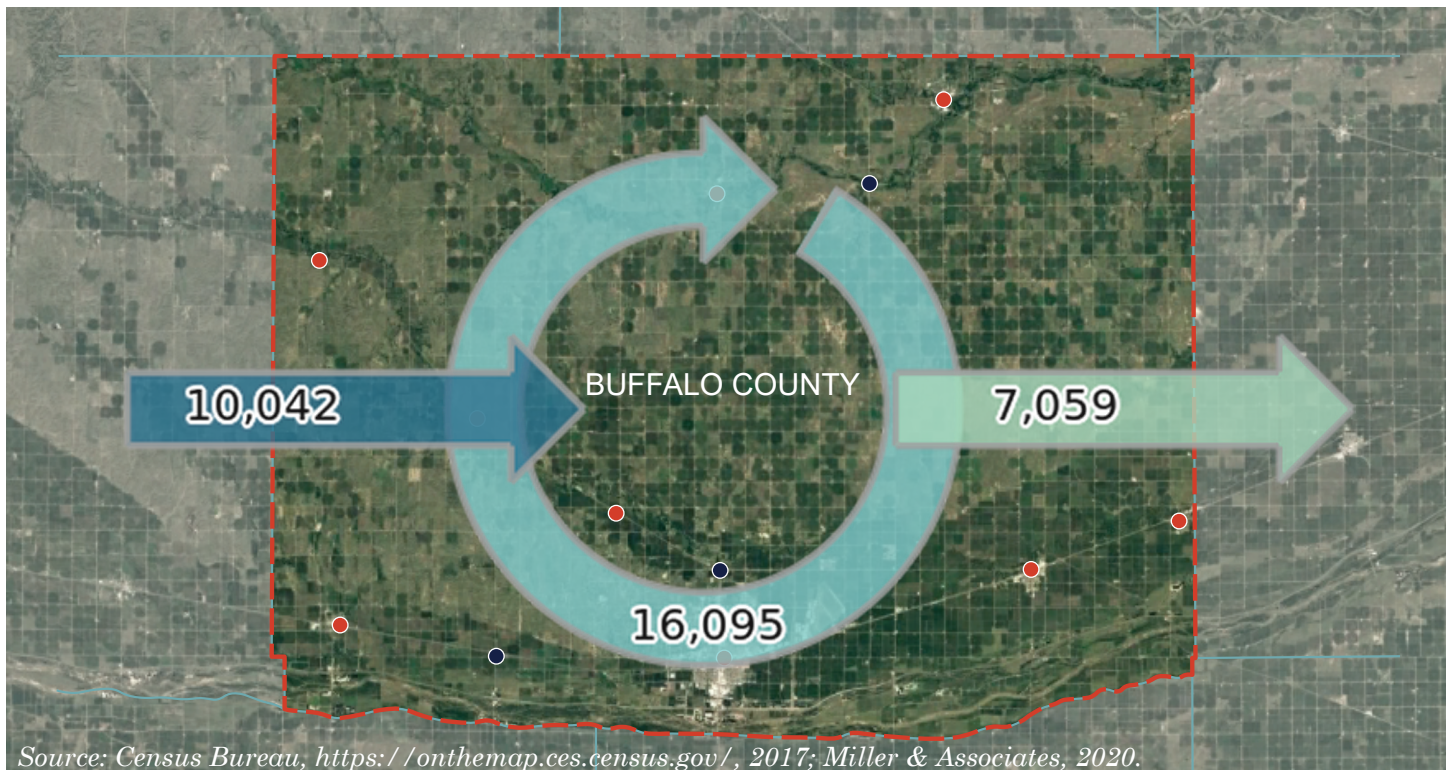
Buffalo County employs a wide array of workers, but as seen in Table 5, the top three employers are “Educational services, and health care and social assistance”, “Retail trade”, and “Manufacturing”. The County should accommodate for these three employer types as they grow into the future, but should also be mindful to support other top employers.

**INFLOW/OUTFLOW ANALYSIS**

In looking at the labor market for Buffalo County it is important to analyze the Inflow/Outflow of the area and how this information can relate to housing. There is a total of 26,137 persons employed in Buffalo County. The Inflow/Outflow Analysis Figure shows the total job counts (all jobs) from the most recent Census data. A total of 16,095 persons or 69.5 percent were living and employed within Buffalo County. A total of 7,059 residents or 30.5 percent, were living in Buffalo County but employed outside of the County. A total of 10,042 persons were employed in Buffalo County but living outside the area. Inflow/Outflow provides useful information about behaviors and needs of residents, and the County should continue to be cognizant of how housing supply and demand is impacting the workforce.

**Inflow/Outflow Analysis**

Buffalo County, Nebraska



Source: Census Bureau, <https://onthemap.ces.census.gov/>, 2017; Miller & Associates, 2020.

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## HOUSEHOLD INCOME

Tables 6a and 6b on the following page, show the historical median household income for Buffalo County from 1990 and projected to 2030. Household income is defined by the Census Bureau as the following:

*“Any sum of money income received in the calendar year by all household members 15 years old and over, including household members not related to the householder, people living alone, and other nonfamily household members. Included in the total are amounts reported separately for wage or salary income; net self-employment income; interest, dividends, or net rental or royalty income or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); public assistance or welfare payments; retirement, survivor, or disability pensions; and all other income.”*

Household income data is displayed in ranges based on dollar amounts and the related number of households with an annual income that falls into the associated range, shown in the second and third columns. The 2010 Census reported Buffalo County’s median household income to be \$47,120 for incorporated areas and \$59,557.00 for unincorporated areas. The State of Nebraska’s median household income was estimated to be \$54,542, which is significantly higher than Buffalo County’s incorporated area’s median household income. The unincorporated areas median income being higher can be explained by farmer’s income being accounted for in unincorporated areas. ACS data was then used to project household incomes into 2030. As seen in Tables 6a and 6b, median household incomes are projected to increase significantly for both the incorporated and unincorporated areas of the County by 2030.

The per capita income of Buffalo County follows the same trend of household incomes increasing from 2010 to 2030, as seen in Table 7 below. Per capita incomes are below the State of Nebraska’s average per capita incomes. These incomes are projected to be just below the projected number for median household incomes by 2030. As stated above, the County should be aware of this trend, and be prepared to provide housing that meets the needs of higher income residents moving into the future.

**TABLE 6A: HOUSEHOLD INCOME**

Buffalo County, 1990-2030

<i>Household Income Range</i>	1990	2000	2010	2020 Estimate	2030 Estimate	# Change 2020-2030	% Change 2020-2030
<i>Less than \$10,000</i>	2,584	1,439	901	533	315	-218	-40.9%
<i>\$10,000-\$19,999</i>	3,223	2,357	1,485	1,011	688	-323	-31.9%
<i>\$20,000-\$34,999</i>	3,984	3,746	3,602	3,425	3,257	-168	-4.9%
<i>\$35,000-\$49,999</i>	2,186	3,105	3,992	5,401	7,308	1,907	35.3%
<i>\$50,000 or More</i>	1,846	5,308	8,057	12,230	18,564	6,334	51.8%
<i>Totals</i>	13,823	15,955	18,037	22,600	30,132	7,532	33.3%
<i>Median Income</i>	\$24,000.00	\$36,782.00	\$47,120.00	\$58,871.04	\$73,615.80	\$14,744.76	25.0%

Source: Decennial Census, 1990, 2000, 2010; American Community Survey Estimates, 2010-2018.

**TABLE 6B: HOUSEHOLD INCOME**

Rural Buffalo County, 1990-2030

<i>Household Income Range</i>	1990	2000	2010	2020 Estimate	2030 Estimate	# Change 2020-2030	% Change 2020-2030
<i>Less than \$10,000</i>	256	164	87	51	30	-21	-41.2%
<i>\$10,000-\$19,999</i>	519	369	207	132	84	-48	-36.4%
<i>\$20,000-\$34,999</i>	857	580	483	365	275	-90	-24.7%
<i>\$35,000-\$49,999</i>	578	626	750	855	975	120	14.0%
<i>\$50,000 or More</i>	379	1,349	2,036	3,073	4,638	1,565	50.9%
<i>Totals</i>	2,589	3,088	3,521	4,476	6,002	1,526	34.1%
<i>Median Income</i>	\$21,092.00	\$45,326.00	\$59,557.00	\$74,473.56	\$93,126.11	\$18,652.55	25.0%

Source: Decennial Census, 1990, 2000, 2010; American Community Survey Estimates, 2010-2018.

2006	2007	2008	2009	2010	2020 Estimate	2030 Estimate
\$30,996.00	\$33,586.00	\$35,790.00	\$34,396.00	\$34,396.00	\$34,396.00	\$34,396.00
4.6%	8.3%	6.5%	-3.9%	0.0%	50.0%	26.8%
\$35,679.00	\$38,177.00	\$40,163.00	\$39,332.00	\$39,332.00	\$39,332.00	\$39,332.00
4.0%	7.0%	5.2%	-2.1%	4.0%	0.0%	0.0%

## POVERTY LEVELS

Approximately 10.7 percent ( $\pm 1.5$ ) of all people in Buffalo County live below the poverty level based on annual income as reported by the ACS (as of 2018). As seen in Table 8, approximately 8,275 beneficiaries in Buffalo County receive Social Security income. This number includes retirement benefits, survivor benefits, and disability benefits. The highest number of beneficiaries are retired workers at 6,095 (per the Social Security Administration). The County should be aware of the high number of retirees, and focus on providing retirement and senior housing as this population ages into the future.

**TABLE 8: PERSONS RECEIVING SOCIAL SECURITY INCOME**

Buffalo County, 2018

	Number of Beneficiaries
<b><i>Retirement Benefits</i></b>	<b>8,275</b>
<i>Retired workers</i>	6,095
<i>Spouses</i>	305
<i>Children</i>	75
<b><i>Survivor Benefits</i></b>	
<i>Widow(er)s and parents</i>	530
<i>Children</i>	245
<b><i>Disability Benefits</i></b>	
<i>Disabled workers</i>	860
<i>Spouses</i>	5
<i>Children</i>	160
<b><i>Supplemental Security Income</i></b>	<b>472</b>
<i>Aged 65 &amp; Older</i>	26
<i>Blind &amp; Disabled</i>	446
<b><i>Total Persons Aged 65 &amp; Older</i></b>	<b>6,650</b>
<i>Men</i>	2,900
<i>Women</i>	3,750

Source: Social Security Administration, 2018.

Owner- and renter-occupied housing costs can help show poverty levels in Buffalo County as well. Table 9 below displays these costs for the entire County (both incorporated and unincorporated). For owner-occupied households, approximately 18.7 percent of households spend thirty percent or more of their income on monthly household costs. Approximately 48.1 percent of renters spend thirty percent or more of their income on monthly household costs. Households, whether owner- or renter-occupied, that spend more than thirty percent of their income on household costs are considered to be house-poor because the balance of their income and necessities is strapped due to the large housing costs.

Of particular note is the high number of owners and renters who identify as low income and spend more than 30 percent of their income on household costs. Moving forward, the County should be cognizant of providing affordable housing for these people and families, or providing affordable housing programs.

**TABLE 9: HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME**

Buffalo County, 2018

<i>Household Income Range</i>	<b>Owner-Occupied Households</b>	<b>Renter-Occupied Households</b>	<b>Total Households</b>
<b><i>Less than \$20,000</i></b>	<b>831</b>	<b>1,776</b>	<b>2,607</b>
<i>Less than 30% of Household Income</i>	163	345	508
<i>30% or more of Household Income</i>	668	1,431	2,099
<b><i>\$20,000 - \$34,999</i></b>	<b>1,329</b>	<b>1,720</b>	<b>3,049</b>
<i>Less than 30% of Household Income</i>	883	722	1,605
<i>30% or more of Household Income</i>	446	998	1,444
<b><i>\$35,000 - \$49,999</i></b>	<b>1,329</b>	<b>1,227</b>	<b>2,556</b>
<i>Less than 30% of Household Income</i>	968	913	1,881
<i>30% or more of Household Income</i>	361	314	675
<b><i>\$50,000 or More</i></b>	<b>8,333</b>	<b>1,790</b>	<b>10,123</b>
<i>Less than 30% of Household Income</i>	7,766	1,742	9,508
<i>30% or more of Household Income</i>	567	48	615
<b><i>Total Households</i></b>			
<i>Less than 30% of Household Income</i>	9,617	3,377	12,994
<i>30% or more of Household Income</i>	2,042	2,791	4,833

Source: American Community Survey Estimates, 2017.

# HOUSING MARKET CONDITIONS

## AGE OF HOUSING STOCK

The development of housing stock in Buffalo County has reflected that of its population growth. While Buffalo County's housing stock is not as old as many communities in Nebraska, there are still a number of houses built more than twenty years ago. This has the potential to create several issues for Buffalo County communities including outdated, undersized, and unkempt homes that do not meet the needs of today's buyers and renters. Approximately 19.6 percent of the existing homes in Buffalo County were built prior to 1940. Another 9.7 percent were constructed between 1940 and 1960.

The age of Buffalo County's housing stock can be seen in Table 10. Homes constructed more than forty years ago were typically constructed on fifty-foot wide lots that were platted throughout the community. Many of these homes did not have garages because cars either did not exist when they were built or were not widely owned. Today's typical home buyers are looking for amenities such as a two-car attached garage, three-to-four bedrooms, and two bathrooms set on a large lot. Fifty-foot wide lots do not typically fit the mold for what buyers want in today's market. Because of this, aging housing stock can lead to a stagnant market and deterioration of current homes.

**TABLE 10: ESTIMATED HOUSING UNITS BUILT**

Buffalo County, 2018

<i>Year</i>	<b>Number of Units Built</b>
<i>2014 to 2018</i>	494
<i>2010 to 2013</i>	567
<i>2000 to 2009</i>	2,451
<i>1990 to 1999</i>	2,950
<i>1980 to 1989</i>	2,656
<i>1970 to 1979</i>	4,168
<i>1960 to 1969</i>	1,820
<i>1950 to 1959</i>	1,164
<i>1940 to 1949</i>	820
<i>1939 or earlier</i>	3,202
<i>Total Housing Units Built</i>	20,292
<i>% Built before 1939</i>	19.6%
<i>% Built before 1959</i>	32.8%

*Source: American Community Survey Estimates, 2018; Buffalo County & Communities, 2012.*

## HOUSING CONDITIONS/ SUBSTANDARD HOUSING

When analyzing vacant housing units in the community it is important to determine whether the units are still habitable.

Uninhabitable structures should be removed to provide vacant lots for new construction and infill development, as well as to rid the neighborhoods of fire and safety hazards.

The U.S. Department of Housing and Urban Development (HUD) developed guidelines stating that housing units that lack complete plumbing or are overcrowded are considered substandard. HUD defines complete plumbing as a facility that has hot and cold-piped water, a bathtub or shower, and a flush toilet. Overcrowding is defined as more than one person per room.

According to ACS 2018 estimates, 50 units or 0.3 percent of occupied housing units that lack complete plumbing. Housing units are surely overcrowded in the County as well, but that data is not available from the ACS. Housing units could still have defects that need rehabilitation to meet building, electrical, or plumbing codes. Every five years, the County should commission a complete housing survey to identify units that need such work.

## HOUSING TURNOVER

The condition of the existing housing stock is an important piece to consider during an analysis of the current housing market in the community. There are already existing homes in poor condition and there will always be some turnover of homes for a variety of reasons including homes selling and homes “falling off the market” due to age, lack of modern amenities, and condition. As a rule of thumb, approximately one percent of homes will fall off the market every year due to the reasons mentioned above. Some of these vacant homes may be sitting vacant because they are no longer safe for residents.

Unfortunately, it always becomes a struggle for communities to remove these vacant homes. Demolishing these uninhabitable residences opens lots for potential infill development and helps clear some of the eye-sores around the community.

Actions need to be taken in order to replace homes which are no longer habitable. These homes do not disappear on their own, steps need to be taken to remove vacant, uninhabitable structures to provide lots for infill development. Most of the time this responsibility falls on communities. It is no easy feat, but removing and replacing uninhabitable homes will help maintain a healthy housing market in Buffalo County as well as provide homes for potential residents.

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## VACANCY RATES

A healthy homeowner vacancy rate typically hovers between two and seven percent.

A vacancy rate above twelve percent is considered high and anything above twenty percent is considered hyper-vacancy. High and hyper-high vacancy rates can have traumatic effects on communities. They reduce the value of neighboring properties, can create space for fire and safety hazards, and impose significant costs for the local government.

Per 2018 ACS data, Buffalo County had 20,292 total housing units which include all types of housing—single-family homes, duplexes, apartments, etc. The 2018 vacancy rate for the County was 5.5 percent. As seen in Table 11, of the total vacant properties, 5.5 percent of properties were for rent and 5.2 percent were owner occupied. This indicates the County is experiencing low vacancy rates and should continue to do so as population increases (per the population projections shown previously). Dealing with vacancy rates requires a holistic approach of maintaining existing stock, removing dilapidated housing, and encouraging the development of empty lots.

There should always be a small percentage of housing units on the market in order to attract new residents and create an atmosphere for a healthy housing market. It is important to have homes for rent or for sale but there must be a balance. Adequate housing is essential to supporting economic growth. Many businesses explore the local housing market when researching potential communities for new locations because the housing market is directly tied to the available and potential availability of the employee base.

As a general rule, a homeowner vacancy rate less than three percent and a rental vacancy rate less than five percent signify a very tight housing market conditions. Anything over seven percent for homeowner vacancy and ten percent for renters creates a loose market. A tight housing market can drive-up housing prices making it challenging for people to purchase or rent a home in the community. A loose market creates market stagnation leading to deterioration.

As mentioned above, Buffalo County's total vacancy rate was 5.5 percent in 2018. According to the 2018 ACS, the County's homeowner vacancy rate was 5.5 percent and the rental vacancy rate was 4.2 percent. These statistics indicate that Buffalo County's active housing market is between a tight and a loose housing market. If no homes are available or are too expensive in Buffalo County when a family is looking to move to a community within the County then they will be forced to look in surrounding counties where homes are available. The main goal is to ensure that available homes also fit the needs and wants of the buyers and renters.



**TABLE 11: HOUSING OCCUPANCY & VACANCY STATUS**

Buffalo County, 2000-2018

<i>Type of Housing Unit</i>	<b>2000</b>	<b>2010</b>	<b>2018</b>
<i>Total Housing Units</i>	16,830	19,064	20,292
<i>Vacant</i>	900	1,027	1,127
<i>Occupied</i>	15,930	18,037	19,165
<i>Owner-Occupied*</i>	10,128	11,562	12,176
<i>Renter-Occupied*</i>	5,802	6,475	6,989
<i>Vacancy Rate*</i>	5.3%	5.4%	5.5%
<i>Owner Vacancy*</i>	4.5%	5.2%	5.9%
<i>Renter Vacancy*</i>	6.8%	5.5%	4.2%
<i>Adjusted Vacancy Rate**</i>	1.1%	1.4%	1.8%
<i>Owner Vacancy**</i>	1.2%	1.5%	1.6%
<i>Renter Vacancy**</i>	1.0%	1.3%	2.0%

*Source: Decennial Census, 2000, 2010; Buffalo County & Communities, 2012; American Community Survey Estimates, 2018.*

*\*Includes all housing stock, including seasonal and substandard housing.*

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

## INSTITUTIONALIZED LIVING

Per the 2010 Census, 43,210 people live in occupied housing units in Buffalo County. There is a discrepancy between the population that occupies those housing units and the overall population of 46,102 due to the 2,892 persons living in group quarters, as seen in Table 12 below. Residents who live in group quarters are not counted in the population that lives in occupied households because the Census separates group quarters and housing units. There are two types of group quarters, institutionalized and non-institutionalized. Non-institutionalized facilities include college/university student housing and military quarters. During the 2010 Census, 2,892 people lived in institutionalized facilities which include nursing homes, juvenile homes, and adult correctional facilities.

**TABLE 12: SPECIFIC HOUSEHOLD CHARACTERISTICS**

Buffalo County, 1990-2030

	1990	2000	2010	2020 Estimate	2030 Estimate
<i>Population</i>	37,447	42,259	46,102	49,551	53,143
<i>Group Quarters</i>	2,680	2,788	2,892	3,121	3,368
<i>Persons in Households</i>	34,767	39,471	43,210	46,430	49,775
<i>Households</i>	13,736	15,930	18,037	20,187	22,833
<i>Persons Per Household</i>	2.53	2.48	2.40	2.30	2.18

*Source: Decennial Census, 1990, 2000, 2010; Nebraska Department of Economic Development.*

## OCCUPANCY AND PERSONS PER HOUSEHOLD

Although we know there are 18,037 occupied housing units in Buffalo County in 2010, we need to evaluate the characteristics of those units. Tables 13a and 13b explore this. Of the 18,037 total occupied housing units, 11,562 units or 64.1 percent were owner-occupied. A total of 6,475, or 35.9 percent, of the occupied housing units in Buffalo County, were rental units. The reported average household size of an owner-occupied unit was 2.40 people.

**TABLE 13A: TENURE BY HOUSEHOLD**

Buffalo County, 1990-2030

	1990	2000	2010	2020 Estimate	2030 Estimate
<i>Total Households</i>	13,736	15,930	18,037	20,187	22,833
<i>Owner Number</i>	8,491	10,128	11,562	13,303	15,481
<i>Owner Percent</i>	61.8%	63.6%	64.1%	65.9%	67.8%
<i>Renter Number</i>	5,245	5,802	6,475	6,884	7,352
<i>Renter Percent</i>	38.2%	36.4%	35.9%	34.1%	32.2%

*Source: Decennial Census, 1990, 2000, 2010; Nebraska Department of Economic Development.*

**TABLE 13B: TENURE BY HOUSEHOLD**

Rural Buffalo County, 1990-2030

	1990	2000	2010	2020 Estimate	2030 Estimate
<i>Total Households</i>	2,546	3,016	3,463	4,344	4,939
<i>Owner Number</i>	1,894	2,379	2,770	3,632	4,306
<i>Owner Percent</i>	74.4%	78.9%	79.9%	83.6%	87.2%
<i>Renter Number</i>	652	637	693	712	633
<i>Renter Percent</i>	25.6%	21.1%	20.1%	16.4%	12.8%

*Source: Decennial Census, 1990, 2000, 2010; Nebraska Department of Economic Development.*

This data can help community leaders make informed decisions that will benefit the majority of Buffalo County's citizens. For example, community leaders could focus on finding developers interested in developing condominiums or apartments for elderly residents or empty-nesters to rent or purchase, as there is clearly more owner-occupied housing. There is a clear need for rentals as seen in the ratio of owner-occupied units to rentals.

Another point to consider when looking at persons per household and the large number of residents living alone in Buffalo County is that these residents do not all live in single-bedroom housing units. These individuals may be willing to move to a smaller, up-to-date, and low maintenance home if any were available, adding larger homes to the housing market for families to move into.

## HOUSING VALUE

Table 14 shows estimated housing values for Buffalo County. All of the columns are for owner-occupied housing units only. The median household value for owner-occupied housing units in 2010 was \$128,600. As seen in the table, these values are projected to rise exponentially by 2030.

<b>TABLE 14: OWNER-OCCUPIED HOUSING VALUE</b>					
Buffalo County, 1990-2030					
<i>Owner-Occupied Housing Value</i>	<b>1990</b>	<b>2000</b>	<b>2010</b>	<b>2020 Estimate</b>	<b>2030 Estimate</b>
<i>Less than \$50,000</i>	3,296	988	1,408	-	-
<i>\$50,000 to \$99,999</i>	2,672	3,568	2,593	-	-
<i>\$100,000 to \$149,999</i>	281	1,919	3,019	-	-
<i>\$150,000 to \$999,999</i>	80	704	2,137	-	-
<i>\$200,000 or More</i>	14	502	2,147	-	-
<i>Totals Housing Units</i>	6,343	7,681	11,304	-	-
<i>Median Housing Value</i>	\$48,800	\$91,300	\$128,600	\$176,693	\$242,878

Source: Decennial Census, 1990, 2000, 2010; American Community Survey Estimates, 2006-2018.

The majority of homes in Buffalo County were valued between \$100,000 - 149,999. At that value range, many homebuyers are priced out of this range. These data shows that there were very few homes on the market that are desirable to today's buyers – as the projected incomes are well below the housing values - and new housing that meets the markets need as populations grow in the future is crucial.

Table 15 shows the gross rent paid for rental units in the County. The median rent is \$841 for Buffalo County. Table 15 also projects monthly rent into the future, and shows rent will increase in the County. As populations increase and so does income, these rents will surely be well within the markets needs. However, there is still a need for lower rent units, which the County should be cognizant of.

<b>TABLE 15: GROSS RENT</b>					
Buffalo County, 1990-2030					
<i>Monthly Rent</i>	<b>1990</b>	<b>2000</b>	<b>2010</b>	<b>2020 Estimate</b>	<b>2030 Estimate</b>
<i>Less than \$300</i>	2,315	1,079	786	-	-
<i>\$300 to \$399</i>	1,383	749	475	-	-
<i>\$400 to \$499</i>	743	1,160	839	-	-
<i>\$500 to \$599</i>	291	1,032	888	-	-
<i>\$600 or More</i>	232	1,581	2,549	-	-
<i>Totals Rental Units</i>	4,964	5,601	5,537	-	-
<i>Median Monthly Rent</i>	\$320.0	\$495.0	\$841.0	\$1,074.5	\$1,407.45

Source: Decennial Census, 1990, 2000, 2010; American Community Survey Estimates, 2006-2018.

Buffalo County must take steps to ensure that housing needs are met in the future. Information from local professionals cannot be found through the Census or any other source online. Decision-makers need to continually engage in conversations with local professionals in order to determine what people are looking for when they are interested in moving to Buffalo County.

## AFFORDABLE HOUSING OPTIONS

Buffalo County has multiple affordable housing options which are owned and operated by the Kearney Housing Agency (KHA) and subsidized through USDA and HUD. In addition to owning Kearney Manor, Plaza Boulevard, Autumn Village and scattered site housing, Kearney Housing Agency also manages Colony Acres for Gibbon Housing Agency, East View Court for Minden Housing Agency, and Windmill Manor for Axtell Housing Authority. The details for Kearney Manor, below, outline the requirements, responsibilities, and amenities for residents in one of the properties managed by Kearney Housing Agency.

To live at Kearney Manor, one must be 62 years of age or older or a person with disabilities. Rent including utilities is 30 percent of one's adjusted gross income. The goal of Kearney Manor is to help residents maintain their independence. Residents are responsible for their own apartment, while KHA does maintenance, lawn care, and snow removal. Events are planned by the Tenant Association for residents, up to and including cards, bingo, dominoes, movies, and community gardening. Computer access and cosmetology is available as well for residents.

# HOUSING MARKET NEEDS & OPPORTUNITIES

The purpose of this section is to use the information discussed in previous sections to determine future housing needs and opportunities. It is important to prepare for growth while being realistic about housing needs. The first step is to determine the number of units that will be in demand to satisfy the needs of existing individuals in the community and what housing will be needed to attract new residents. The second is to determine what types of units would be most suitable for all residents in the community.

## HOMEOWNERSHIP VS. RENTAL UNITS

Like many Counties in Nebraska, Buffalo County has a large population living in owner-occupied housing units. Over 64.1 percent of the occupied units are owner-occupied and 35.9 percent of units are renter-occupied. Using projections used previously in this study, Buffalo County would need to 1,797 units for purchase and 402 rental units by the year 2030 to support projected population growth.

The existing housing stock in incorporated and unincorporated Buffalo County based on unit types up to 2018 can be seen below in Tables 16a and 16b. County leaders should use this data to determine what kind of housing they should develop based on existing units. Residential development for Buffalo County should include single-family housing, townhomes, duplexes, tri-plexes, and four-plexes. Transitional housing is ideal for young single and married persons, new employees and residents in Buffalo County, people constructing new homes, empty-nesters, and senior citizens not ready for assisted living or convalescent care homes. Because transitional housing is ideal for a variety of different age groups and lifestyles and stages, rental housing should be developed for different residents to fit the demands of varying life-style needs and preferences. For a population that is gaining income and getting younger, the County would do best to provide for that population with transitional type housing.

**TABLE 16A: NUMBER OF UNITS PER HOUSING STRUCTURE**

Buffalo County, 1990-2018

<i>Units per Structure</i>	1990	2000	2010	2018	# Change 1990-2018	% Change 1990-2018
<i>1 Unit</i>	9,948	11,679	13,296	14,432	4,484	45.1%
<i>2-9 Units</i>	2,177	2,384	2,464	2,540	363	16.7%
<i>10+ Units</i>	704	1,159	1,403	1,822	1,118	158.8%
<i>Other*</i>	1,709	1,608	1,694	1,498	-211	-12.3%
<i>Total</i>	14,538	16,830	18,857	20,292	5,754	39.6%

Source: Decennial Census, 1990, 2000, 2010; American Community Survey Estimates, 2006-2018.

\* Includes mobile homes and trailers.

**TABLE 16B: NUMBER OF UNITS PER HOUSING STRUCTURE**

Rural Buffalo County, 1990-2018

<i>Units per Structure</i>	1990	2000	2010	2018	# Change 1990-2018	% Change 1990-2018
<i>1 Unit</i>	2,403	2,833	3,397	4,790	2,387	99.3%
<i>2-9 Units</i>	18	38	38	38	20	111.1%
<i>10+ Units</i>	0	3	62	62	62	-
<i>Other*</i>	339	413	359	380	41	12.1%

Source: Decennial Census, 1990, 2000, 2010; American Community Survey Estimates, 2006-2018.

\* Includes mobile homes and trailers.

## OWNER-OCCUPIED NEEDS

Housing development intended for owner-occupancy needs to include homes for a variety of price ranges to attract a variety of homebuyers. Homes valued over \$100,000 can include several move-in ready, fairly new construction, and updated housing options for buyers in Buffalo County – especially as incomes are projected to increase. This is beneficial for many potential and existing residents including first-time homebuyers, families, and professionals who can afford and are looking for a home valued over \$100,000. By today’s standards, those specs seem to be required by homeowners. Infill development for single-family homes should be encouraged because of the proximity to existing infrastructure, although lots sizes of existing platted lots may create challenges. If the County is not able to encourage residents to construct their own single-family homes, a stakeholder committee or investment group may need to utilize private investment dollars to build spec homes.

## RENTER-OCCUPIED NEEDS

A variety of rental units should be developed in order to provide options for residents looking for transitional housing. Townhomes and duplexes, sometimes even four-plexes are ideal for a variety of residents and were determined to be the best fit for the Cities and Villages within the County. Townhomes and duplexes would be attractive for elderly residents and young couples without children. Families will typically be looking for single-family, detached homes to rent in order to have private space and a bigger yard for their children. Because of the different needs and desires, it is important to develop different rental units to appeal to a variety of residents looking to rent in the community.

There are a few potential areas for infill development for duplexes in the County. Having multiple vacant lots next to one another is important for multi-family development because more space is needed and it may be necessary to combine those lots to allow for duplex, triplex, or even four-plex development. Other areas of multi-family development are shown as buffers between single-family development and a higher density use such as commercial or light industrial. Multi-family residential land uses to act as a transitional zone for mixed-use developments.

# HOUSING OBJECTIVES

As discussed earlier in this plan, there is a housing shortage for both rental and owner-occupied units. The obvious answer is to develop more housing, but in order to accomplish that, private developers or local investors will need to be willing to participate. Otherwise, residential development will only happen when someone constructs their own private residence. Within Buffalo County, there are a few options for developable lots, including infill lots, spread throughout each community. Having options available for interested parties is crucial for improving the existing housing market in the community.

Developing new housing will help to attract new residents to Buffalo County, creating a chain reaction – with new homes available, families could move to town and enroll their children in local public schools, giving Buffalo County residents a high quality of life. With more families in the community, it may also open more jobs. If more jobs are available, it is likely employees will want to live in the community. Decent, attractive, and affordable homes, as well as shovel ready lots, need to be available in order to ensure that new employees will live in Buffalo County. With such a close correlation between the housing market and the economic climate for businesses, it is even more crucial that housing market improvements are taken seriously and made a top priority. Buffalo County should consider affordable housing needs when formulating economic and workplace development plans and strategies.

Housing market improvements, including the development of new homes, improving existing homes, and creating a demolition program for vacant, substandard homes, should remain a top priority for Buffalo County’s residents and leaders. Housing has become a major challenge for many Counties in Nebraska, big and small – Buffalo County is no exception. The County must work to encourage new home construction as well as find feasible ways to demolish vacant, unsafe structures across the community.

Housing needs in Buffalo County include the demand for additional, affordable rental units, mid-level and workforce housing for purchase, and incentives for new construction and home improvements. Residents understand the need for additional workforce housing and realize the importance the housing market plays on the overall viability of the community.

## OBJECTIVE 1

Produce and preserve a sufficient supply of affordable rental housing to meet future needs.

## OBJECTIVE 2

Produce and preserve a sufficient supply of affordable owner-occupied housing to meet future needs.

## OBJECTIVE 3

Ensure low- and moderate-income families and individuals have access to quality, affordable housing and affordable workforce housing. Leverage County programs by incentivizing landlords and developers to provide housing for families and individuals with housing barriers.

## OBJECTIVE 4

Enable Buffalo County residents to age in the County with access to housing options.



## ACTION STEPS

### *Inventory Infill Lots and Promote Infill Development*

Infill development, by its nature, is less expensive because there is no need to extend public utility services. Infill development utilizes existing public infrastructure, filling in vacant properties with residences. By promoting infill development, the County encourages communities to save funds by avoiding sprawl and the need to extend public infrastructure to new developments on the outskirts of the community. There are a few potential infill areas ideal for multi-family development. These areas should be considered for a duplex to four-plex development because there are multiple vacant lots adjacent to one another providing enough land for multi-family development. There is a need for rental housing and constructing these units on infill lots will help to keep development costs down. The County and/or Economic Development Office should create a database or inventory of lots available for residential construction. Flyers and maps could also be created to help with marketing efforts. Location, current zoning, dimensions, costs, and ownership should all be included within the flyers and maps to market the lots for new home construction.

### *Work with Local Businesses to Determine Housing Needs for Employees*

By working with local employers, the County may be able to get a feel for real-time and projected housing needs for communities. Having these discussions with employers is beneficial: it shows support for the local businesses and it opens the line of communication between the County, City, and employers. Local businesses may also be willing to offer assistance with improving the housing market conditions. Examples from other Counties of business involvement in the housing market include businesses providing down-payment assistance for their employees, businesses purchasing homes to rent to their employees, businesses building spec houses or affordable workforce housing to offer to new or existing employees. There are many ways businesses may want to get involved to benefit the community and their company as well, but the conversations must be had between County and employers to determine if they are willing or able to assist with housing market improvements.

### *Locate Areas for Future Residential Development*

The County should encourage the use of communities Future Land Use Plan Map to establish target areas for all types of residential development including large lots, single-family homes, transitional housing, and other types of medium-density rental housing in order to fill all of the needs within a community. Although a City or Village may not need to develop additional residential subdivisions at this time, it is important to target areas that are attractive for residential development in order to plan for growth and development.

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### *Develop Purchase-Rehab-Resell Program*

Developing a Purchase-Rehab-Resell Program would help solve multiple challenges facing Buffalo County including housing needs and outdated, aging housing stock. A Purchase-Rehab-Resell Program could be initiated by the County or another entity in the County. The program would be designed to target ideal homes for rehabilitation, purchase homes, renovate each property, and sell the property. Money gained during the home sale could then be used to purchase the next rehabilitation property. Purchase price and renovation needs should be evaluated for each potential property to determine if the investment is worth the risk. The size, including the number of bedrooms and bathrooms, for each potential property, is also important to consider in order to invest in properties able to meet buyer's needs once the rehabilitation project is complete.

### *Clean-Up Vacant Out Lots and Uninhabitable Properties*

All vacant lots and vacant, uninhabitable homes are properties that could be utilized for infill residential development. The County should encourage communities to continue to access different avenues available to assist with clean-up of vacant lots and uninhabitable properties. By cleaning up vacant lots and uninhabitable homes they will be able to rid the community of unnecessary eyesores and safety and health hazards. Nuisance abatement, TIF, a few grant programs, and City/Village dollars can assist with funding for demolition of substandard properties and cleaning up lots. Buffalo County should begin accessing funds for demolition through Community Development Block Grants (CDBG). The stipulation for this grant is that a new housing structure has to be constructed on the newly vacant lot, and it will only be available to those residents that are low-to-moderate income (LMI).

### *Continue to Encourage Property Upkeep*

The County should work to incentivize as well as continual follow-through with nuisance abatement throughout the community to encourage residents to maintain their properties. A clean community is attractive to visitors, potential residents, and potential new businesses. A "Yard of the Month" program or some other type of incentive could be created to encourage residents to maintain their properties and take pride in the way the community looks. Property upkeep is essential as the community works to encourage new development.

### *Continue to Enforce Property Up-Keep Through Nuisance Abatement Program*

Nuisance abatement is the enforcement of nuisance codes ensuring all properties are in compliance with codes and abating properties that are not. All vacant lots and vacant, uninhabitable homes are properties that could be utilized for infill residential development. A strong nuisance abatement program, whether completed by the County, City, or Village and legal counsel or by a third-party source, is important to continue encouraging property upkeep and providing ways to appropriately encourage renovations or property demolition of non-compliant, unsafe structures. The process includes Council or Board approval and authority, code review, letters mailed to non-compliant property owners, periods of time to allow property owners to cure any nuisances, and further legal action if necessary when working with non-compliant property owners.

### *Create Investment Group to Develop Spec or Stock Homes*

Stakeholders should be encouraged to create an Investment Group of some type in order to build spec housing. Often, people are afraid to construct a new home on their own. If a group of residents could get the ball rolling, it would be beneficial for existing and potential residents and provide some relief for the housing market. If the home can be marketed and sold prior to completing construction, it is more desirable for the contractor, investor, and homebuyer. The homebuyer is then able to personalize the home to fit their needs, the investor is able to get their return, and the contractor is able to work with the homebuyer to finalize the home based on their wants and needs. Therefore, it is encouraged to market the home prior to and/or during construction so the home does not sit because of poor finishing decisions that do not fit what a buyer is looking for. This may also be an opportunity to develop basic stock housing to create a more affordable construction option that would allow homeowners to personalize and complete updates when it best suited them.

### *Investigate Utilizing Owner-Occupied Housing Rehabilitation Funds*

Grant funds are available through NDED to develop a revolving loan or grant program for qualifying homeowners to rehabilitate their homes. Homeowner qualification standards are set by the Federal government and are different for each County. These grant funds are only available for low-income families. Due to the income restrictions set by the Federal government, many homeowners will not qualify for assistance. In order to offer funds to a broader range of residents, the County could also create their own loan program for owner-occupied housing rehabilitation setting guidelines and regulations based on the needs of the Villages and Cities within the County. This option may be attractive because it could help middle-income residents while also boosting the existing housing conditions in the community. If a community creates its own revolving loan fund, they have the ability to set its own guidelines, income-restrictions, interest rates, pay-back regulations, etc.

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# FUNDING & ASSISTANCE PROGRAMS

*The following information is a summary of the funding and assistance programs available to the community and/or property owners. There are a variety of local, regional, state, and federal programs to improve the housing stock and help property owners improve their homes. Programs will change over time, therefore, links to each organization's website have been provided for the most current information.*

United States Department of Agriculture  
(USDA)- Rural Development  
<https://www.usda.gov/topics/rural/housing-assistance>

Dave Fulton, Community Program Specialists  
4009 6th Avenue  
Kearney, NE 68845  
(308)455-9844

## Services Offered:

- Single Family Housing Repair Loans and Grants
- Mutual Self-Help Housing Technical Assistances Grants
- Multi-Family Housing Direct Loans
- Farm Labor Housing Direct Loans and Grants
- Housing Preservation Grants
- Rural Housing Site Loans

Nebraska Department of  
Economic Development  
<https://opportunity.nebraska.gov/>

Steve Charleston, Community Development  
Division Director  
301 Centennial Mall South, 4th Floor  
P.O. Box 94666  
Lincoln, NE 68509  
(402)471-3757

## Services Offered:

- Owner-Occupied Rehabilitation
- National Housing Trust Fund (HTF)
- Rural Workforce Housing Fund (RWHF)
- HOME Investment Partnerships Fund (HOME)
- Nebraska Affordable Housing Trust Fund (NAHTF)

Nebraska Investment Finance  
Authority (NIFA)

<http://nifa.org/index.html>

Tim Kenny, Executive Director  
1230 O Street, Ste. 200  
Lincoln, NE 68508-1402  
(402) 434-3900

## Programs Offered:

- Homebuyer Programs
- Military Home Program
- Homebuyer Assistance Program
- First Home Program
- Loan Programs
- Military Home Program
- Homebuyer Assistance (HBA) Program
- First Home Program
- Low-Income Housing Tax Credit (LIHTC) Programs
- CROWN (Credits to Own)
- CRANE (Collaborative Resource Allocation for Nebraska)
- Development Financing Programs

*Housing and Urban Development (HUD)*

<https://www.hud.gov/states/nebraska>

Earl E. Redrick, Field Office Director

1616 Capital Avenue, Ste. 329

Omaha, NE 68102-4908

(402)492-4908

Services Offered:

- Single-Family Housing Programs:
  - Family Home Mortgage Insurance
  - Mortgage Insurance for Disaster Victims
  - Rehab Loan Insurance
  - Single Family Property Disposition
  - REO
  - Loss Mitigation
- Multi-Family Housing Programs:
  - Section 202-Supportive Housing for the Elderly provides capital advances coupled with rental subsidies, for the development of rental housing with supportive services for the elderly
  - Section 811-Supportive Housing for Persons with Disabilities provides capital advances coupled with rental subsidies to expand the availability of housing with supportive services for persons with disabilities.
  - Section 221 (d)(3) and (4)-MF Rental Housing for Moderate income families
  - Sections 207/223(F)-Provides Mortgage Insurance for Purchase or Refinancing of Existing Multifamily Rental Housing
  - Section 232 –Healthcare and Assisted Living Facilities
  - Section 242 -Hospitals
- Office of Economic Resilience:
  - Sustainable Communities Initiative
  - Sustainable Communities Regional Planning Grants
  - Community Challenge Planning Grants
  - Lead Based Paint Abatement and Cleanup
  - Community Development Block Grants (CDBG)
  - Entitlement & Non-Entitlement (for State and Small Cities)
- The HOME Investment Partnerships (HOME) Program:
  - Eligible activities: affordable housing construction; housing rehabilitation; home purchase financing; and tenant-based rental assistance.
- National Housing Trust Fund:
  - Additional housing development funds for states and entitlement communities.
- Housing Opportunities for Persons with Aids (HOPWA):
  - Provides housing assistance and related housing services to persons with HIV/AIDS.
- Emergency Solutions Grants (previously Emergency Shelter Grants -renamed as a result of passage of the HEARTH Act):
  - Assists persons who are homeless or experiencing a housing crisis gain housing stability

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*South Central Economic Development District*

<https://scedd.us/>

Sharon Hueftle, Executive Director  
401 East Ave, 2nd Floor  
P.O. Box 79  
Holdrege, NE 68949

Service Area: Howard, Merrick, Buffalo, Hall,  
Hamilton, Phelps, Kearney, Adams, Clay,  
Harlan, Franklin, Webster, Nuckolls

Services Offered:

- Business Assistance
  - Business Incubators
- Community Development
  - GIS Mapping
  - Nuisance Abatement
  - Strategic Planning
- Housing
  - Low-Income Tax Credit Housing
  - Market Rate Housing
  - Owner Occupied Rehabilitation

*Kearney Area Habitat for Humanity*

<https://www.habitat.org/us-ne/kearney/kearney-area-hfh>

1815 1st Ave.  
Kearney, NE 68847  
(308)234-6030

Habitat for Humanity helps low income families and neighborhoods with minor repairs and property clean-up to ensure families live in a safe and clean home/neighborhood.

Services Offered:

- Neighborhood Rehabilitation
- Housing Rehabilitation
- Housing Development
- Home Ownership Program
- Humanity ReStore

*Tax Increment Financing (TIF)*

[http://www.revenue.nebraska.gov/PAD/research/TIF\\_Reports/TIF\\_REPORT\\_2014.pdf](http://www.revenue.nebraska.gov/PAD/research/TIF_Reports/TIF_REPORT_2014.pdf)

TIF permits the use of a portion of local property taxes to assist funding the redevelopment of certain designated areas within the community. TIF may be used to pay certain costs incurred with a redevelopment project. Such costs may include, but are not limited to:

- Professional services such as studies, surveys, plans, financial management, and legal counsel;
- Land acquisition and demolition of structures;
- Building necessary new infrastructure in the project area such as streets, parking, and decorative lighting.

Communities are eligible to utilize TIF once a Comprehensive Plan is completed, Community Redevelopment Authority, (CRA) is created and area in town has been declared Blighted and substandard.