# SARPY COUNTY & COMMUNITIES, NEBRASKA County-Wide Housing Study With Strategies for Housing Affordability.

# **Executive Summary.**



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This Sarpy County & Communities, Nebraska County-Wide Housing Study with Strategies for Housing Affordability provides documentation of on-site field observations, public opinion and statistical data and narrative highlighting existing Community and County-wide trends, projections and the identification of specific housing goals and development initiatives for Sarpy County, Nebraska.

The Housing Study highlights a profile of economic and housing information, a recommended five-year housing unit target demand and a housing land use needs analysis for Sarpy County, including each incorporated Community and Rural Sarpy County, identified as the "Balance of County." Various housing concepts, available funding sources and potential housing partnerships are identified and recommended future housing projects are presented in a "Five-Year Housing Action Plan."

Additionally, the Housing Study includes special research directed at workforce housing and housing replacement and repair needs as a result of the 2019 flooding disaster in Sarpy County. Information specifically related to the flood damage for housing and infrastructure and associated housing goals and initiatives are provided in <u>Appendix I</u> of this Study. The information is provided to assist local leaders in effectively allocating Community Development Block Grant Disaster Recovery (CDBG-DR) funds.

### Housing Study Findings/Recommendations.

Key findings and recommendations from research performed for this **Sarpy County-Wide Housing Study** include the following:

- Sarpy County has the fastest-growing population in the State of Nebraska. Currently, the County has an estimated population of 189,962, which is projected to increase 6 percent, or by 11,411 persons to **201,703** by **2025**.
- An estimated **69,591 households currently reside in Sarpy County,** including 50,406 owner (72.4%) and 19,185 rental (27.6%). By 2025, the County will be home to an estimated **73,886 households.**
- > Sarpy County has an estimated **Adjusted Housing Vacancy Rate** of **2.1 percent (1,587 available units),** resulting in a lack of quality, affordable both owner and rental units.

- Approximately **399** housing units were lost in Sarpy County as a result of the **2019** flooding disaster, primarily valued in the \$50,000 to \$100,000 price range, for a total estimated cost of \$29.9 million to \$35.9 million.
- A majority of the 399 lost housing units, an estimated 340 units, were in **areas** occupied by low- to moderate-income individuals and families. This includes an estimated 200 manufactured, modular and mobile homes in the Paradise Lake and Green Acres developments in the City of Bellevue.



- A total of 719 owners and 263 renters registered for FEMA assistance in Sarpy County. **217 owners** recorded a FEMA Verified Loss (FVL) of **\$25,000 or more**, while **139 renters** recorded an FVL of **\$5,000 or more**.
- ➤ FEMA registrant information was categorized based upon FVL. The highest level is categorized as **'Severe'** and indicates over \$28,800 in real property FVL, or over 6 feet of 1<sup>st</sup> floor flooding for owners. For renters, the Severe criteria indicates over \$7,500 in personal property FVL, destroyed, or over 6 feet of 1<sup>st</sup> floor flooding.
  - o 170 owners in Sarpy County recorded Severe damage.
  - o 89 renters in Sarpy County recorded Severe damage.
  - Of the four most impacted Counties in Nebraska (Sarpy, Dodge, Douglas and Cass) Sarpy County was home to 259 of the 316 total owners and renters, or 82 percent of all individuals who recorded Severe damage.
- ➤ The County has a recommended Five-Year Housing Target Demand of 5,579 total housing units, including an estimated 3,618 owner and 1,961 rental units.
- At least 465 housing units, including an estimated 187 owner and 278 rental units are recommended for very-low and low income Sarpy County households by 2025.
- ➤ Approximately **2,900 housing units** are recommended for the Sarpy County **workforce population** during the next five years.

- > Estimated **housing land use projections** for Sarpy County Communities are identified in **Section 5**, including:
  - o **Bellevue:** 308 acres needed for new housing construction; 924 total designated acres for future housing construction.
  - o **Gretna:** 54 acres needed for new housing construction; 162 total *designated* acres for future housing construction.
  - o **La Vista:** 112 acres needed for new housing construction, including mixed-use developments (shared commercial and residential buildings and lots).
  - o **Papillion:** 151 acres needed for new housing construction; 452 total designated acres for future housing construction.
  - o **Springfield:** 12.2 acres needed for new housing construction; 36.6 total *designated* acres for future housing construction.
- > Section 6 highlights Sarpy County-Wide Goals, Action Steps and Planning Initiatives that represent the benchmark of this **Housing Study**. The Goals, Action Steps and Planning Initiatives are divided into five primary categories:
  - 1. Housing Partnerships & Housing Education.
  - 2. Housing Development, Rehabilitation & Preservation.
  - 3. Emergency Housing and Natural Disaster Preparedness.
  - 4. Impediments/Barriers to Fair Housing.
  - 5. Housing Study Implementation & Review.
- > The Sarpy County & Communities County-Wide Housing Study with Strategies for Housing Affordability concludes with a Five-Year Housing Action Plan consisting of 26 "priority" housing projects and programs proposed for the County and Communities during the next five years. The Action Plan is divided into five primary categories:
  - 1. Organizational/Operational Programs.
  - 2. Housing Preservation Programs.
  - **3.** Housing for Elderly/Senior Populations.
  - 4. Housing for Families.
  - **5.** Housing for Special Populations.

## Purpose of Study.

Overall, the Sarpy County & Communities County-Wide Housing Study aims to provide strategies for immediate housing replacement needs due to the 2019 flooding disaster, as well as present a comprehensive picture of County-Wide demographic, income, economic and housing information that can be utilized to alleviate both present and future social, economic and regulatory barriers to the provision of affordable housing in Sarpy County and serve as a model to other metropolitan Counties in the region. The end result is the development and presentation of specific housing goals, action steps and planning initiatives and a "Five-Year Housing Action Plan," identifying recommended, specific future housing projects.