

STATE OF NEBRASKA

2010-2014

Consolidated Plan

Housing and Community Development
Programs

Department of Economic Development

Effective July 1, 2010 through June 30, 2015

Nebraska Housing and Community Development Programs

2010-2014 Consolidated Plan

Dave Heineman, Governor
STATE OF NEBRASKA

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ACRONYM LIST	
Acronym	Full Name
AHAC	A ffordable H ousing A gency C ollaborative
AHP	A ffordable H ousing P rogram
AIDS	A cquired I mmune D eficiency S yndrome
APR	A nnual P erformance R eport
CDBG	C ommunity D evelopment B lock G rant
CFR	C ode of F ederal R egulations
CHAS	C omprehensive H ousing A ffordability S trategy
CoC	C ontinuum of C are
CR	C omprehensive R evitalization
CRD	C ommunity and R ural D evelopment
DED or NDED	N ebraska D epartment of E conomic D evelopment
DHHS or HHS	N ebraska D eartment of H ealth and H uman S ervices
DTR	D owntown R evitalization
DWSRF	D rinking W ater S tate R evolving F und
ED	E conomic D evelopment
ESG	E mergency S helter G rant
ESGP	E mergency S helter G rant P rogram
HAP	H omeless A ssistance P rogram
HCDA	H ousing and C ommunity D evelopment A ct
HIV	H uman I mmunodeficiency V irus
HMIS	H omeless M anagement I nformation S ystem
HOPWA	H ousing O pportunities for P ersons with A IDS
HSATF	H omeless S helter A ssistance T rust F und
HUD	U. S. D eartment of H ousing and U rban D evelopment
LMA	L ow to M oderate I ncome A rea B enefit
LMC	L ow to M oderate I ncome L imited C lientele
LMH	L ow to M oderate I ncome H ousing
LMI	P ersons with L ow to M oderate I ncome
LMJ	L ow to M oderate I ncome J obs
NAHP	N ebraska A ffordable H ousing P rogram
NAHTF	N ebraska A ffordable H ousing T rust F und
NCHH	N ebraska C ommission on H ousing and H omelessness
NHAP	N ebraska H omeless A ssistance P rogram
NHDA	N ebraska H ousing D evelopers A ssociation
NIFA	N ebraska I nvestment F inance A uthority
NMIS	N ebraska M anagement I nformation S ystem
NMISP	N ebraska M anagement I nformation S ystem P artners
NOFA	N otice of F unding A vailability
PW	P ublic W orks
RDC	R ural D evelopment C ommission
SBA	S lum or B lighted A rea
TA	T echnical A ssistance
WW	W ater W astewater
WWAC	W ater W astewater A dvisory C ommittee

Section One

Executive Summary

National and State CDBG Objectives

Monitoring Standards and Procedures

Other Actions

Citizen Participation Plan

Development of the Consolidated Plan

Summary of Citizen Participation

Section One.

EXECUTIVE SUMMARY

The Consolidated Plan for Housing and Community Development is a three-part planning process required by HUD, in exchange for receiving formula grant funds for the Community Development Block Grant (CDBG) Program, the Home Investment Partnership (HOME) Program, the Emergency Shelter Grant (ESG) Program, and the Housing Opportunities for Persons with AIDS (HOPWA) Program. Where appropriate, information on two State funded programs is also included in the Consolidated Plan. These include the Homeless Shelter Assistance Trust Fund (HSATF) and Nebraska Affordable Housing Trust Fund (NAHTF).

First required by HUD in Federal Fiscal Year 1995, the Consolidated Plan for Housing and Community Development comprises developing a five-year strategic plan, preparing annual action plans, and submitting annual performance reports. These three parts furnish the framework wherein the State of Nebraska can:

- Identify its housing, homeless services, community, and economic development needs;
- Identify available resources and actions to be taken that will address the needs; and
- Look back to evaluate or measure the State's progress toward achieving its' stated strategic goals.

The first element mentioned above, the five-year plan, also has three key parts: (1) a housing market analysis; (2) a housing, homeless, and non-housing community development needs assessment; and (3) establishment of long term objectives for meeting the priority needs.

The Nebraska Department of Economic Development (DED) is the lead agency responsible for coordinating the development of the Consolidated Plan for Housing and Community Development. DED in conjunction with the Department of Health and Human Services (HHS) is responsible for administering the programs covered by the Consolidated Plan. The 2010-2014 Consolidated Plan integrates quantitative and qualitative analysis; presents information on housing, homeless and non-housing community development needs; and includes information on priorities and objectives proposed to be accomplished in response to needs identified within the document.

HUD Statutory Goals

The statutes for the federal grant programs covered by the Consolidated Planning rule (CDBG, HOME, ESG, and HOPWA) include a number of basic goals discussed in the Housing and Community Development Act, as amended, and the National Affordable Housing Act, as amended, which relate to major commitments and priorities of DED. This complex set of goals can be compressed into three clusters:

Provide Decent Housing

- Assist homeless persons to obtain appropriate housing
- Assist those threatened with homelessness
- Retain affordable housing stock

- Make available permanent housing that is affordable to low-income persons without discrimination
- Increase the supply of supportive housing for persons with special needs

Provide A Suitable Living Environment

- Improve safety and livability of neighborhoods
- Increase access to quality facilities and services
- Reduce isolation of income groups within an area through decentralization of housing opportunities and revitalization of deteriorating neighborhoods
- Restore and preserve properties of special value for historic, architectural or aesthetic reasons
- Conserve energy resources

Expand Economic Opportunity

- Create and retain jobs accessible to low-income persons
- Empower low-income persons to achieve self-sufficiency to reduce generations of poverty in federally assisted public housing

The State views this mandate as an opportunity to extend and strengthen partnerships among organizations in the public, private, and nonprofit sectors. The challenge for DED, as the lead agency for the Plan, is to streamline approaches to meet these goals and use limited resources more effectively.

Covering all areas of the State except metropolitan Omaha and Lincoln, the Consolidated Plan establishes funding priorities for these programs, outlines objectives, and identifies a one-year action plan for program implementation. As entitlement areas, Omaha and Lincoln receive funds for these programs directly, and are required to prepare and submit their own Consolidated Plans.

Summary of Consolidated Plan

In summary, Nebraska's 2010-2014 Consolidated Plan serves the following functions:

- A planning document for the State which builds on a comprehensive consultation and citizens participation process;
- An application for federal funds under HUD's formula grant programs;
- A strategy for housing, homelessness, community and economic development; and
- An action plan that provides a basis for measuring and assessing performance.

The consolidated planning process is as an opportunity for strategic planning and citizen participation to take place in a comprehensive context. The process brings local governments, community organizations, state and federal agencies, service providers, and citizens together to address the larger picture in which the programs operate. It also offers the state an opportunity to shape the various programs into an efficient continuum of service delivery.

Priorities and Objectives were developed with public input and consultation from advisory groups, local community leaders, concerned citizens, nonprofit organizations, advocacy groups, the private sector and representatives of state and federal agencies.

Priorities, Objectives & Outcomes Identified in the Consolidated Plan

The State of Nebraska has identified the priorities, objectives, and proposed performance indicators for the five year period covered by the 2010-2014 Consolidated Plan. The priorities include Housing, Community Development, Economic Development, Homeless Services, and HOPWA Services. Within each of the five priorities, objectives and proposed performance indicators are identified. These are presented in Section 4 of the 2010-2014 Consolidated Plan. A summary of the objectives under each priority is as follows:

Housing Priority

- Promote additional affordable rental housing and preservation of affordable rental housing.
- Promote housing by improving the quality of Nebraska's existing affordable housing stock.
- Promote additional households into homeownership by expanding affordable homeownership opportunities.
- Enhance statewide understanding of fair housing law through outreach and education.

Community Development Priority

- Improve the quality of water and wastewater in Nebraska and assist in developing and financing appropriate infrastructure for communities and counties that have planned and set priorities for long-term development.
- Invest in quality projects that are identified in a formal community development plan; compliment or support related community investments; leverage maximum private and/or other investment; and have reasonable plans for long-term operation and maintenance.
- Increase capacity, efficiency, and effectiveness of local planning efforts resulting in long-term development.

Economic Development Priority

- Promote the retention and expansion of existing businesses in Nebraska and the startup of new businesses in Nebraska, and the immigration of out-of-state businesses relocating or expanding into Nebraska.
- Invest in public facilities and improvement activities that make economic opportunities available to low-and-moderate income persons.
- Invest in effective and affordable tourist attractions (for profit or nonprofit) in quality communities that will result in visitor spending, generate jobs, and promote long-term economic development.
- Undertake planning activities that may include but are not limited to: a feasibility study, an environmental review, preliminary site planning, site predevelopment, market analysis and a marketing plan; all in preparation for a larger project.

Homeless Services Priority

- Provide appropriate shelter and/or housing to people who are homeless and/or at imminent risk of becoming homeless.
- Provide needed services to people who are homeless and/or at imminent risk of becoming homeless.

HOPWA Services Priority

- Provide housing assistance and related supportive services to low income persons with HIV/AIDS and their families and enable low income persons with HIV/AIDS to achieve stability in housing, reduce risks of homelessness and increase access to healthcare.

Evaluation of Past Performance

The State of Nebraska is in the process of completing its final program year under the 2005-2009 Consolidated Plan. DED and HHS have been successful in furthering the priorities, strategies and objectives put forth in the 2005-2009 Consolidated Plan, and each Annual Action Plan. Specific information on the State of Nebraska's performance can be found in the Annual Performance Reports for 2005, 2006, 2007, and 2008, which are currently available on DED's website at: <http://www.neded.org/content/view/218/430/>. The 2009 Annual Performance Report will be available for public comment in August of 2010 and will be finalized and available in September of 2010.

NATIONAL CDBG OBJECTIVES AND STATE OF NEBRASKA'S CDBG GOAL

“The primary national CDBG objective is to develop viable urban communities by providing decent housing, suitable living environments, and expanding economic opportunities, principally for low- and moderate-income persons (LMI).”

National CDBG Objectives

These objectives are achieved through funding projects designed to meet at least one of the following: (1) benefit low- and moderate-income persons; (2) prevent or eliminate slums or blight; and (3) meet urgent community development needs.

Based on the amended 1974 Housing and Community Development Act, and Department of Housing and Urban Development (HUD) guidance, the national objectives are defined and clarified by DED as follows:

- 1.** "Low-and moderate-income person" (referred to throughout this document as LMI person) means a member of a family having an income equal to or less than the Section 8 lower income limit established by HUD for their family size in their county of residence as published in the CDBG application guidelines. Unrelated individuals shall be considered as one-person families for this purpose. The income limits are determined for each Nebraska county on the higher of either: 80% of the median income of the county, or 80% of the median income of the entire nonmetropolitan area of the state. An assisted activity generally meets this national objective when it:
 - A.** is designed to serve an area primarily residential in character in which at least 51% of the residents are LMI, and is clearly designed to meet identified needs of LMI persons.
 - B.** is designed to benefit a limited clientele in which at least 51% of the clientele are LMI persons, and is clearly designed to meet identified needs of LMI persons.
 - C.** involves the acquisition or rehabilitation of property to provide housing only to the extent such housing will, upon completion, be occupied by LMI persons.
 - D.** is carried out by public or private nonprofit entities, or private, for-profit entities for an eligible economic development activity which:
 - i)** creates jobs at least 51% of which are either (1) actually taken by LMI persons, or (2) considered available to them because:
 - (a)** special skills that can only be acquired with substantial training or work experience or education beyond high school are not a prerequisite to fill such jobs, or the business nevertheless agrees to hire unqualified persons and provide them training; and
 - (b)** the local government or the assisted business takes actions that would ensure that LMI persons receive first consideration for filling such jobs; or
 - ii)** retains jobs at least 51% of which are actually held by LMI persons at the time the assistance is provided plus any other jobs that can reasonably be expected to become available through turnover to LMI persons in a period of two years thereafter, using the standards established in (1)(d)(i) of the 1974 Housing and Community Development Act.

- E.** is a planning-only activity that can document that at least 51% of the persons who would benefit from implementation of the plan are LMI persons, or the planning activity is undertaken for an area or community that is 51% LMI persons.
2. "Slums" has the same meaning as substandard areas as defined in Section 18-2103(10) Neb. R.R.S. "Blight" has the same meaning as blighted areas as defined in Section 18-2103(11) Neb. R.R.S.
- A.** an assisted activity generally meets this national objective when it occurs in an area which has been designated by official action of the local government as substandard or blighted in accordance with the applicable state statute and which has a substantial number of deteriorated or deteriorating structures, and is designed to address one or more of the conditions upon which such designation was made.
- B.** is a planning-only activity that can document the plans are for a slum or blighted area, or if all planning elements are necessary and related to the slum and blight criteria.
3. "Community development needs having a particular urgency" are existing conditions that pose serious and immediate threat to the health and welfare of the local government's citizenry where other financial resources are not available to meet such needs. An assisted activity generally meets this national objective when the local government certifies and DED determines that:
- A.** the assisted activity is designed to alleviate existing conditions posing a serious and immediate threat to the health or welfare of the community, which are documented by independent authority(ies) and being of recent origin or urgency that is generally determined by the developing condition or becoming critical within 18 months preceding certification and determination;
- B.** the local government is unable to finance the activity on its own (due to the existing and/or proposed annual average debt fee for the facility/service, which exceeds one percent of the median family income of the community/county in which the project is located); and
- C.** that other sources of funding are not available.

State of Nebraska's CDBG Goal

The State of Nebraska CDBG Goal is achieved through investing in quality communities and quality projects designed to meet the objectives for three priorities: Housing, Community Development, and Economic Development.

Projected Use of CDBG Funds

The 2010-2014 CDBG Funds will be used for activities authorized in Section 105(a) of the amended 1974 Housing and Community Development Act that meet the national CDBG objectives. The state certifies that not less than 70% of the aggregate funds received during 2010, 2011, and 2012 shall be used for activities benefiting LMI persons. Information for the current certification period is available upon request from DED.

CDBG and HOME are not specifically targeted to areas of minority concentration, but are distributed throughout the state's non-entitlement areas targeted for activities that serve LMI persons. Maps illustrating the geographic distribution of CDBG and HOME funds can be found in

the Annual Performance Report (APR) for each funding category. Minority beneficiary data for race, ethnicity and female head-of-household is also summarized in the APR. Since projects funded in CDBG and HOME typically provide community-wide benefit, it can be assumed minority groups benefit equally in the same proportion as they occur in the general population. Scoring criteria for applications also reflects preference to projects that affirmatively market the availability of assistance to minority populations.

Categorical Allocation of CDBG Funds

The annual categorical allocation of CDBG funds attempts to balance the need for providing jobs and suitable places to live. Funds are reserved in each category based on a percent of the total funds available for distribution to local governments.

MONITORING STANDARDS AND PROCEDURES

HUD Programs

To ensure that all statutory and regulatory requirements are being met for activities funded with HUD funds, the Nebraska Department of Economic Development (DED) and the Department of Health and Human Services (HHS) uses various monitoring standards and procedures.

DED and HHS are responsible for ensuring that grantees under the CDBG, HOME, HOPWA and ESG programs carry out projects in accordance with both federal and State of Nebraska statutory and regulatory requirements. In most cases, these requirements are set forth in the grant contract executed between the State and the grantee. The State provides maximum feasible delegation of responsibility and authority to grantees under the programs. Whenever possible, deficiencies are rectified through constructive discussion, negotiation and assistance.

DED conducts two basic types of monitoring that is determined by the established “Risk Analysis” process: off-site, or “desk” monitoring, and on-site monitoring. DED staff regularly review each project to verify that it is proceeding in the manner set forth in the grant agreement and in accordance with applicable laws and regulations. The “Risk Analysis” monitoring plan determines whether a project review is conducted by a “desk” monitoring or on-site monitoring. Desk monitoring is an ongoing process in which the project administrator responsible for overseeing the grantee’s project uses all available information to review the grantee’s performance in carrying out the approved project. This review process enables DED to identify problems requiring immediate attention and to schedule projects for on-site monitoring. Material used for this review includes, but is not limited to: Amendments/Extensions to the Grant Agreement; Project Status Reports, Requests for a Draw-down of Funds; and other supporting documents.

On-site monitoring is a structured review conducted by the project administrator at the locations where project activities are being carried out, or where project records are being maintained. One on-site monitoring visit is normally conducted during the course of a project, unless determined otherwise by the “Risk Analysis” process. The “Risk Analysis” components for determination of “desk” or on-site monitoring compliance review includes, but is not limited to: a) grant award amount, b) length of time since grantee monitored, c) length of time project administrator last evaluated, d) significant outstanding audit issues, e) significant outstanding compliance issues, and f) types of prior projects monitored. The review considers all available evidence of conforming to approved program, substantial progress toward program goals, compliance with laws, and continued capacity to carry out the approved program. Checklists are utilized to ensure that all issues are addressed. The number of times a project is monitored depends upon the issues that arise during the desk and on-site monitoring.

In summary, DED uses the following processes and procedures for monitoring projects receiving HUD funds: evaluation of program progress, compliance monitoring, technical assistance, project status reports, monitoring technical assistance visits, special visits and continued contact with grantees by program representatives.

HHS conducts desk monitoring of the ESG program on an on-going basis. On-site monitoring of all funded programs is conducted on a three-year monitoring cycle. One-third of the funded programs are monitored on-site each year. The “Risk Analysis” process or an unusual circumstance (i.e., program integrity) determines if monitoring of a program is required immediately.

On-site monitoring activity is determined (a) by identifying the mission, goals and objectives to determine what is to be assessed; (b) development of a method to rate participants, programs, and functions based on risk, which may include exposure to fraud, waste and mismanagement. Agencies’ programs may be monitored in five areas:

- 1) **Financial** – How the agency accounts for and manages financial resources in accordance with approved financial management standards.
- 2) **Physical** – How any funded physical assets are maintained and managed according to established standards.
- 3) **Management** – The capacity of the agency to carry out the programs according to the established requirements.
- 4) **Satisfaction** – The extent to which clients express satisfaction or dissatisfaction with delivery of the program services.
- 5) **Services** – The extent to which the program participants effectively and efficiently deliver service to the intended beneficiaries/clientele.

On-site monitoring activity may include reviewing files using program statutes, regulations and checklists as a guide; validating file information using manual data and reports submitted to HHS by the program participant; reviewing and validating data related to services, training, and purchases; interviewing program participants in order to clarify and validate information and documentation of the participant’s program progress; talking with clients/end users to determine the level of satisfaction or dissatisfaction with the services or end product provided and physical inspections.

A three-year on-site monitoring schedule was put in place in 2003. The current three-year on-site monitoring cycle began in March 2008.

HHS also conducts desk monitoring of the project sponsor on an ongoing basis for the HOPWA Program. On-site monitoring of financials, internal controls and client charts occurs every two years, or more frequently, if desk monitoring presents cause for interim on-site monitoring.

OTHER ACTIONS

Underserved Needs

All of the activities which will be funded under the State's Community Development Block Grant Program, HOME Investment Partnerships Program, Emergency Shelter Grant Program, Housing Opportunities for Persons with AIDS Program, Nebraska Affordable Housing Trust Fund and Nebraska Homeless Shelter Assistance Program will address obstacles to meeting underserved needs. The state will identify and respond to underserved needs as they arise from self-evaluation and citizen participation.

Foster and Maintain Affordable Housing

The Housing Priority of the Annual Action Plan addresses how the State will foster and maintain affordable housing. In particular Housing Objectives One, Two and Three specifically address this issue.

Remove Barriers to Affordable Housing

The Housing Priority of the Annual Action Plan addresses how the State attempts to remove barriers to affordable housing. Housing Objectives Three and Four deal with removing barriers to affordable housing.

Evaluate and Reduce Lead Based Paint Hazards

The State is committed to reducing lead based paint hazards. DED will continue its efforts to educate CDBG and HOME recipients on the dangers of lead-based paint. The ninth performance indicator under Housing Objective One and the seventh outcome indicator under Objective Two outline what is being done by the State to evaluate and reduce lead based paint hazards.

Reduce the Number of Poverty Level Families

Many agencies throughout Nebraska actively pursue the elimination of poverty. The role that DED and HHS perform in this overall endeavor is to foster and promote self-sufficiency and independence. To better empower individuals and families toward self-sufficiency and independence the following strategies will be put to work:

- Promote sustainable economic development through affordable housing and other community development activities;
- Evaluate projects, in part, on the basis of their ability to foster self-sufficiency when awarding funding for projects;
- Maintain a strong relationship with the Continuum of Care system, to enhance and promote the stabilization of homeless families and encourage transition to stable households and housing situations;
- Explore partnership opportunities with other agencies that provide a range of services and activities having a measurable and potentially major impact on the causes of poverty in their communities; and

- Enhance efforts to educate the public and interested people about available supportive services that foster self-sufficiency and independent living arrangements.

Develop an Improved Institutional Structure

DED is committed to improving institutional structures. The institutional structure for the CDBG, HOME, ESG and HOPWA programs is composed of DED, HHS, local governments, nonprofit organizations and private industry. It is essential that these entities work together efficiently. The Consolidated Plan focuses on improving institutional structure through coordination particularly in rental housing programs and water/wastewater programs for communities. In the Nebraska Affordable Housing Program DED will continue to support the interagency institutional structure through set-asides for leveraging with other agency resources.

Enhance Coordination Between Public and Private Housing and Social Service Agencies

DED will continue to coordinate with public partners in the Affordable Housing Agency Committee (AHAC) process to then work with private housing and social service agencies through providing technical assistance and financing resources in the Nebraska Investment Finance Authority (NIFA)-led Collaborative Resource Allocation in Nebraska (CRANE) process. In addition, DED is represented on various social service state advisory groups to ensure housing services are coordinated with social services for needy populations in Nebraska.

Fostering Public Housing Resident Initiatives

The State does not operate public housing units. Therefore, action in this area is not feasible. However, the State does work with local public housing agencies to the extent possible and is interested in efforts to increase residents' involvement in public management and provide them with expanded homeownership opportunities.

Assistance to Public Housing Authorities

The State contacts PHA's identified as troubled to offer assistance. The State works with HUD PHA staff for any identified needs.

CITIZEN PARTICIPATION PLAN

Purpose

The importance of public participation (including consultation with advisory groups) in the consolidated planning process cannot be overstated. This Citizen Participation Plan seeks to provide for and encourage the participation of Nebraska citizens in the development of the Consolidated Plan, any substantial amendments to the Consolidated Plan, and the annual performance report, with an emphasis on encouraging participation and involvement by low and moderate income persons; residents of low and moderate income areas, and slums and blighted areas; individuals and organizations located where federal and state funds may be used; minorities and non-English speaking residents; and persons with disabilities.

Adoption or Amendment Of The Citizen Participation Plan

The State of Nebraska will seek input on its Citizen Participation Plan using several means. DED will provide citizens and units of local government a reasonable opportunity to comment on amendments to the Citizen Participation Plan by holding a 30-day public comment period. A news release announcing the availability of the proposed amendment and public comment period will be sent to local news sources throughout the State. The news release will also be circulated to local governments, housing, economic and community development organizations and other interested individuals and groups.

Development Of The Consolidated Plan

Before adopting a Consolidated Plan, DED will make available the annual amount of federal assistance it expects to receive for community development, economic development and housing. The Consolidated Plan will describe the range of activities that may be undertaken in the coming program year. The plan will estimate the amount that will benefit persons of low-and moderate- income. The plan will also describe how the activities undertaken will minimize the displacement of persons and assist any persons displaced.

Publication Of The Consolidated Plan

The DED will publish a public notice that contains a summary of the Consolidated Plan in at least three newspapers that have circulation in different regions of the state. The notice will describe the contents and purpose of the Consolidated Plan and will also include a list of the locations where copies of the entire proposed plan may be examined. Complete copies will be distributed to 16 public libraries throughout the state, will be available at DED's office and a reasonable number will also be sent to citizens and groups upon request. Notices announcing the availability of the proposed Plan and soliciting comments will be sent to local governments, state legislators, community, housing and economic development organizations, and other interested individuals and groups (Approximately 600 notices).

Public Meetings

DED will conduct at least one public meeting for citizen input on housing and community development needs before the formation of the Proposed Consolidated Plan. DED will conduct public meetings covering at least three geographic regions of the state for citizen review and testimony on the Proposed Consolidated Plan. DED will publish notices for the public meetings on the Consolidated Plan in at least three newspapers that have circulation in different regions of

the state. The notices will be published at least two weeks prior to the meetings. The notices will include the purpose, time, and place of the public meetings as well as summarize the contents and purpose of the Consolidated Plan and list locations where copies of the entire Plan can be examined.

The meetings will be held at times and locations considered convenient to potential and actual beneficiaries, and will accommodate for persons with disabilities. DED will offer bilingual communications for non-English speaking residents upon advance request, when non-English speaking individuals make up a significant percentage of the proposed or actual beneficiaries of the programs. Opinions from the public regarding the best time and date for such meetings are welcome.

Public Comments

DED will establish a public comment period of no less than thirty (30) days to receive the views of citizens on the proposed Consolidated Plan. Official public comments will be taken orally at the public meetings or comments may be submitted in writing to the Department of Economic Development during the official public comment period. DED will consider all submitted comments in preparing the final draft of the Consolidated Plan. A summary of all comments, and a summary of any comments not accepted and the reasons for non-acceptance will be included in the Final Consolidated Plan.

Criteria For Substantial Change

DED reserves the right to make non-substantive changes to the Consolidated Plan without opening a public comment period. A change to the Consolidated Plan, which constitutes an amendment, or a substantial change must meet one or more of the following criteria:

Changes in the State's method of distribution of funds covered by the Consolidated Plan;
Addition or deletion of a priority;
Addition of an objective non consistent with an existing priority; or
Deletion of an objective that was previously included.

DED will make any proposed substantial amendments available to the public for review and comment prior to finalizing the amendment. Public notice announcing the amendment, the public comment period for the amendment and how copies of the amendment can be obtained will be published in at least one newspaper of general circulation. DED will hold a public comment period of at least thirty (30) days to receive comments on the proposed substantial amendment. All comments will be considered before finalizing the substantial amendment. A summary of all comments received, and any comments not accepted and the reasons therefore, will be attached to the final substantial amendment.

Annual Performance Reports (APR)

DED will complete an Annual Performance Report for each program year covered by the Consolidated Plan. A public comment period of at least fifteen (15) days will be provided to receive comments on the preliminary draft of the report. DED will publish a public notice on the availability of the APR and the public comment period for the APR before the opening of the public comment period in at least three newspapers that have circulation in different regions of

the state. Notices announcing the availability of the proposed APR and soliciting comments will be sent to local governments, state legislators, community, housing and economic development organizations, and other interested individuals and groups. DED will consider any citizen comments received and a summary of the comments will be included in the APR.

Requirements For Local Governments

Upon application for funding, local governments are required to submit a certification of a local citizen participation plan. Local citizen participation plans ensure that the units of local government are meeting the requirements of Title 24 of the Code of Federal Regulations Part 570.486. The local participation plans should include the following provisions at a minimum:

Local governments shall conduct a minimum of two (2) public hearings to be conducted with regard to any CDBG or HOME application. One hearing shall be conducted at the initiation of any such application and a second public hearing shall be held near the completion of any such funded activities to obtain citizen input, comments or opinions with regard to such application(s) and with regard to program or project performance.

Notices of public meetings to be conducted by the local government shall be published and posted not later than six (6) days prior to such meetings. Notices for public meetings must identify each proposed project; project location, including target area boundaries, if any; proposed project activity; total project cost; and grant amount requested.

Public meetings must be held at times and places convenient for affected citizens, including persons with disabilities. Public hearings must contain bilingual communications for non-English speaking residents when they will be affected by a proposal and reasonable advanced notification is given to the local government.

Availability To The Public

The Consolidated Plan, substantial amendments, and APRs will be available to the public. These materials will be modified for individuals with disabilities upon request as needed. Copies of these documents may be obtained upon request from the Nebraska Department of Economic Development. Current program year documents will be available on the DED website at: <http://www.neded.org/content/view/104/235/>.

Access To Records

DED will provide citizens, public agencies and other interested parties with reasonable and timely access to information and records relating to the State's Consolidated Plan and DED's use of assistance under the mandated programs (CDBG, HOME, ESG, and HOPWA). Records will be available for the preceding five (5) years.

Complaints

DED will respond in writing to written citizen complaints about the Consolidated Plan, substantial amendments, or performance reports. Citizen complaints should be submitted to the Nebraska Department of Economic Development. DED will respond to complaints within fifteen (15) working days, where practicable.

DEVELOPMENT OF THE CONSOLIDATED PLAN

A combination of research, consultation, coordination, and citizen participation was used in the development of the 2010-2014 Consolidated Plan.

Sources Used in the Development of the 2010-2014 Consolidated Plan

Quantitative research was conducting using the following resources:

1990 U.S. Census Bureau; 2000 U.S. Census Bureau (Demographic, Housing and Economic Data); U.S. Census Bureau, Residential Construction Branch <http://www.census.gov/const/www/permitsindex.html>, New Residential Construction Building Permits; Bureau of Economic Analysis (BEA); Bureau of Labor Services (BLS); “Health Status of Racial and Ethnic Minorities in Nebraska,” Ed. 4, Rev. 3, Nebraska Department of Health and Human Services, September 2003; www.huduser.org/datasets/il/ilo4 including: Bureau of Labor Services earnings and employment data, Census P-60 median family income data, Census American Community Survey data; <http://www.census.gov/hhes/poverty/povdef.html>; The Office of Federal Housing Enterprise Oversight; The State of the Nation’s Housing: 2004, Joint Center for Housing Studies of Harvard University, 2004; Nebraska’s Regional Continuum of Care Applications; <http://www.hhs.state.ne.us/sua/needsasmt.htm>; State of Nebraska Consumer Housing Need Study, November 2003. Prepared by Hanna:Keelan Associates, P.C.; Nebraska HIV/AIDS Housing Plan, October 2003. Prepared by AIDS Housing of Washington, for Nebraska Department of Health and Human Services; U.S. Department of Housing and Urban Development: <http://www.huduser.org/datasets/cp.html>. Special Tabulations - Comprehensive Housing Affordability Strategy (CHAS) data; Bureau of Business Research of the University of Nebraska at Lincoln (UNL) Population Forecast; and Western Economic Services, LLC.

Consultation, Coordination, & Citizen Participation in the Development of the 2010-2014 Consolidated Plan

For the development of the 2010-2014 Consolidated Plan, DED utilized partnering organizations, advisory groups and a private consultant to assist with gathering and compiling public input and distributing information about HUD’s formula grant programs. The activities detailed below were conducted in an effort to provide opportunities for the public to participate in the planning process.

During May and June of 2009, the Nebraska Department of Economic Development used two internet based survey instruments for the purpose of collecting qualitative data, or input, as part of the Consolidated Planning Process. This first survey, entitled the “2009 Nebraska Housing and Community Development Survey,” or 2009 HCD Survey, comprised a series of questions in which the respondent was asked to rate the desirability of the particular housing or community development activity or issue. The levels of the rating were listed as “no need,” “low need,” “medium need” and “high need.” Topics included housing, homelessness, economic development, community facilities, infrastructure and the needs of special populations.

Additional open-ended questions were also included and addressed topics such as barriers to the provision of affordable housing. The 2009 HCD Survey was distributed to various groups including, but not limited to, statewide Continuums of Care, the Association of Home Builders, CDBG Certified Administrators, Community Action Agencies, Housing Authorities, the Housing Developers Association members, the Nebraska Economic Developers Association, and

numerous advisory groups and agencies working with special needs groups including those addressing issues such as behavioral health, developmental disabilities, Medicaid, aging, long term care, public health, children and family services, and domestic violence. DED received 330 responses, with respondents addressing one of six consolidated planning regions of the entire state. The statewide perspective represented the largest of all regional perspectives, with 92 survey respondents. The northeast region had a close second, with 87 survey respondents. However, all other regions in the respondent sample had fewer than 40 respondents; the southwest region had the fewest surveys with only 21 respondents.

The second survey instrument was entitled the “2009 Nebraska Elected Official Survey,” or 2009 EO Survey. It was also an Internet-based instrument and directed attention primarily to the allocation, ranking and distribution of CDBG funds distributed by DED for the purpose of preparing the method of distribution of CDBG assistance. The 2009 EO Survey was sent to 93 county clerks and elected officials in 208 first and second class cities and 195 villages. Of the 496 elected officials who were solicited for participation, 288 submitted responses. The majority of respondents were from communities with a population of less than 800 persons; 122 of 288 of the participating elected officials were from communities of this size, with 95 from communities from 801 to 5,000 people and 67 from communities from 5,001 to 50,000.

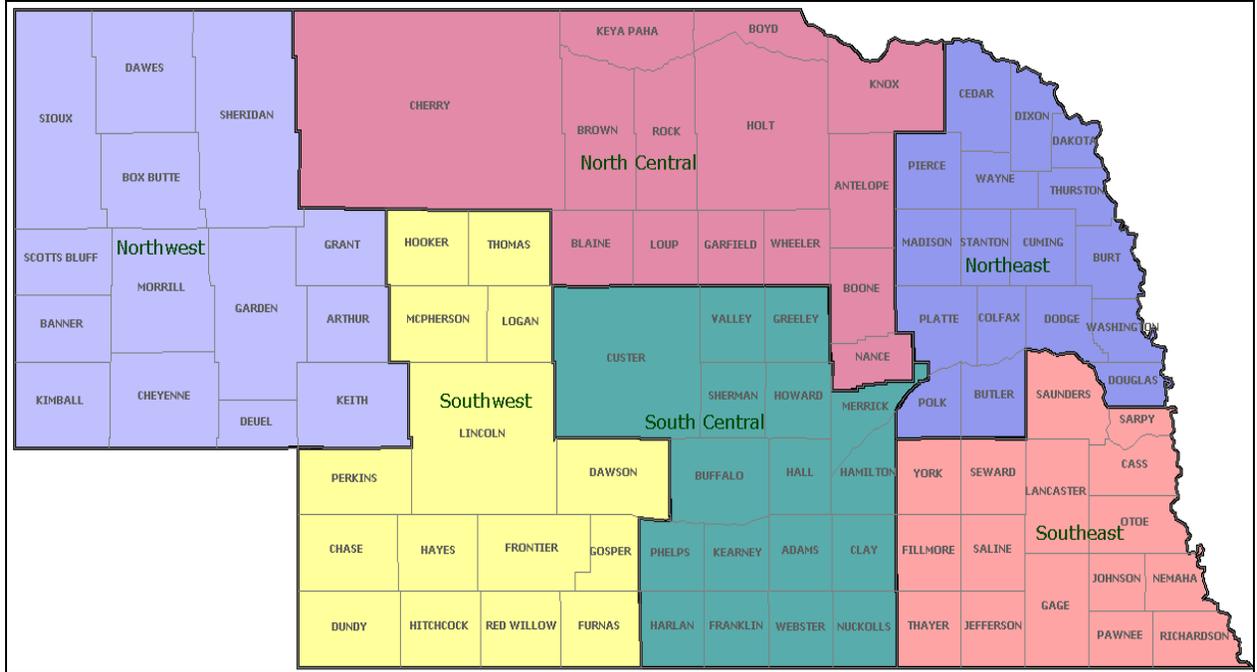
The results of both surveys were used to produce a succinct report, known as the *Nebraska Consolidated Plan Support: Surveys and Consultation*, which identifies several attributes associated with the Consolidated Plan and the DED formula grant programs. This report was then presented at a public input meeting conducted through videoconferencing, which reached eight sites across the State of Nebraska. Citizens were also given the opportunity to provide input on housing, homeless and community development needs at the public input meeting. Comments were accepted during the public input meeting, and a thirty day public comment period was held. The results of the surveys and comments received were used in conjunction with data gathered on Nebraska’s demographics, economics, and housing market to develop the 2010-2014 Consolidated Plan. The entire report is available on DED’s website at: <http://www.neded.org/content/view/57/675/>. Public comments received at the videoconference and during the comment period are incorporated into the report.

Development of the Strategic Plan

The Strategic Plan was developed from the information contained in Part II through Part IV of this document. Through analysis and assessment of data and information, and public input each of the priorities, objectives, and outcome indicators were developed. The Annual Action Plan was then developed. This Consolidated Plan, along with the 2010 Annual Action Plan will begin the new program year commencing July 1, 2010.

Several parts of the housing research and analysis partition the State into six regions, as displayed in Exhibit I.1, on the following page. These are the Nebraska Affordable Housing Trust Fund Regions. However, the HUD Tables contained in Section Four are not for the entire State of Nebraska. Instead, they focus specifically on the non-entitled areas of the State in which DED is responsible for administering its formula grant programs.

EXHIBIT I.1 MAP OF NEBRASKA'S SIX HOUSING TRUST FUND REGIONS



SUMMARY OF CITIZEN PARTICIPATION

A formal public comment period opened November 16, 2009 and continued through January 4, 2010 for the Consolidated Plan, the Citizen Participation Plan, and the 2010 Annual Action Plan. Public meetings, covering nine geographic areas, were conducted at the locations listed below.

November 16, 2009	PUBLIC COMMENT PERIOD BEGAN Proposed Consolidated Plan Available	
November 17, 2009	Public Meeting 2:00 pm – 4:00 pm (CT) Videoconference	Lincoln Norfolk Ainsworth Kearney
November 23, 2009	Public Meeting 10:00 am – 12:00 pm (CT) Videoconference	Lincoln Wayne McCook Chadron Alliance
January 4, 2010	PUBLIC COMMENT PERIOD ENDED	
May 15, 2010	FINAL CONSOLIDATED PLAN AVAILABLE	

A news release announcing the comment period and public meetings was sent to media statewide and notices were sent to approximately 2,000 including: Advisory Groups, Nebraska Investment Finance Authority, Nebraska Housing Developers Association members, Public Housing Authorities, Rural Development Commission, City and Village Mayors, Chairpersons, Clerks, County Clerks, Community Action Agencies, Councils of Government, Nebraska Economic Developers Association, State Senators, Congressional Delegates, State Agency Directors, and CDBG Administrators. The Proposed 2010-2014 Consolidated Plan, the Proposed Citizen Participation Plan, and Proposed 2010 Annual Action Plan were available at the public meetings and were posted on the DED website at: <http://www.neded.org/content/view/104/235/>.

In order to increase the opportunities for public participation and public comment, the proposed plans were sent to 17 libraries throughout Nebraska as listed below: Alliance Public Library (**Alliance**), Auburn Memorial Library (**Auburn**), Garfield County (**Burwell**), Central City Public Library (**Central City**), Chadron Public Library (**Chadron**), Lexington Public Library (**Lexington**), Bennett Martin Public Library (**Lincoln**), McCook Public Library (**McCook**), Jensen Memorial Library (**Minden**), Goodall City Library (**Ogallala**), W. Dale Clark Library (**Omaha**), Scottsbluff Public Library (**Scottsbluff**), Sidney Public Library (**Sidney**), Wayne Public Library (**Wayne**), Thomas County Library (**Theadford**), Valentine Public Library (**Valentine**), and Baright Public Library (**Ralston**).

Public notices were placed in the Scottsbluff Star-Herald, North Platte Telegraph, Norfolk Daily News, Lincoln Journal Star, Grand Island Independent, Kearney Daily Hub, Alliance Times-Herald, Ainsworth Star Journal, Chadron Record, and the Nebraska City News-Press.

SUMMARY OF PUBLIC COMMENTS

DED received five official public comments on the Proposed Consolidated Plan. Comments were received through verbal testimony at the public meetings and in writing by letter or e-mail during the official comment period November 16, 2009 through January 4, 2010. Some comments may address the Proposed 2010 Annual Action Plan that was also open for public comment during this time period.

The Proposed Consolidated Plan was available at the public meetings and was posted on the DED website.

All comments were logged as they were received. DED sent written responses to individuals who submitted verbal and written comments. All comments of record are available to the public at DED. A synopsis of the comments and responses follows. DED written responses are in italics, bold and indented.

Comment #1

I appreciate the 2010 set-asides for continuing homeownership programs.

I appreciate the openness and clarity used in explaining the 2010 NAHP allocation of funds process. I appreciate being able to participate in the 2009 HCD Survey and your inclusion of the results in the proposed Comprehensive Plan.

I appreciate the language used in the purpose of the housing non-profit operating assistance.

I request a collaborative approach between Nebraska Dept of Economic Development Housing Division and Nebraska Housing Developers Association in assessing Nebraska housing needs, in order to progressively use the information gleaned at the 2009 Housing Summit and future summits.

I question the “reasonableness” of rehabbing and testing an estimated 100 existing units per year to qualify as Energy Star. My understanding was also that only newly constructed buildings could be tested for qualify as Energy Star.

Thank you for this opportunity to comment on the Nebraska proposed 2010-2014 Consolidated Plan and the proposed 2010 Annual Action Plan.

The Department appreciates your input on the affordable housing program, and thanks you for your support of the set-aside programs listed in the plan, the NAHP allocation of funds process, and the purpose of the housing non-profit operating assistance.

The Department is pleased to hear that you participated in the 2009 Housing and Community Development Survey, and that you support the inclusion of the results in the 2010-2014 Consolidated Plan. We will take your recommendation under consideration in regard to using the information obtained through the Nebraska Housing Developers Association Policy Symposium in the Consolidated Plan.

In regard to your concern for rehabbing and testing existing units to qualify as Energy Star, to clarify, the plan does not state that we will rehabilitate 100 units to Energy Star standards. We do state that 100 units will be brought from substandard condition to meet the Departments Rehabilitation Standards. We state that zero rehabilitated units will be brought to Energy Star standards.

Comment #2

Please enforce the No loss leader arrangements. When an entity substantially underbids the administration costs of a CDBG grant and then is allowed to provide the consultant/engineering services they are violating the loss leader provision. Some also use the multi-year and/or pre-grant procurement process to attempt to "work around" the loss leader clause. The intent is to pre-select the firm prior to proper procurement procedures.

The Department attempts to educate grantees on proper procurement procedures in order to ensure maximum open and free competition. The Department will take your concern in regard to loss leader arrangements into consideration when educating grantees and monitoring projects.

Comment #3

Housing:

Continue to look at mixed upper floor housing development in downtown districts. Low-mod income rental units mixed with owner occupied units has been shown to create a vibrant atmosphere in a downtown district. In addition, it is important to consider the commercial uses below as the housing units are developed above. A good mix of residential and commercial uses is important for downtown revitalization.

Look at preservation and repair of existing homes before demolition and construction of new.

Community Development:

Leadership development continues to be a struggle in many of our communities. The knowledge base of community leaders is still very narrow. Progressive communities and leaders with a broad knowledge base are able to make smarter decisions and are more successful. Continue to work on programs that educate and increase the breadth of knowledge of community leaders and volunteers statewide.

Help communities become more progressive and balanced in their community development efforts. Many states are far and above Nebraska because they successfully balance adaptive reuse and historic preservation with new development (both public and privately owned buildings). This helps a community maintain its unique character and identity while making it more attractive to economic development and job creation. Communities that have embraced their existing assets and have made efforts to ensure they are maintained over time make them more attractive to businesses looking to locate there. Successfully re-purposed buildings save communities from becoming "just another vanilla box town with no identity."

The cost of compliance with fire and building codes continues to be overwhelming for building owners in downtown commercial business districts across the state. It is very important that we address these fire and life safety issues so we don't lose our community character defining historic homes and buildings. Fire suppression applications are costly and prevent development activity we would expect to see as more communities look at adaptive reuse and preservation of existing buildings. As we look at expanding opportunities to create affordable and attractive housing on the upper floors of downtown buildings while working on business development on the first floors, these issues will continue to rise, preventing revitalization from occurring.

Economic Development:

Work on developing programs to further assist micro-enterprises and help educate local leaders to think about the myriad of small business development opportunities for their communities. Many of the potential businesses serve to help primary employers in a community and in turn become primary

employers themselves. Continue to support existing programs that help communities with these activities.

Heritage Tourism can play an important role in business attraction and job creation. Many people think heritage tourism is about museums or historic sites, but it goes beyond that. A healthy, revitalized downtown with unique businesses, restaurants, and genuine original buildings is a strong part of heritage tourism. People tend to revisit these places and spend money more often than people who visit museums and historic sites. It's important to invest in enhancing these assets and important to include this in tourism planning and development.

On-going maintenance and care of our existing infrastructure requires skilled jobs. Nebraska has an opportunity to train and employ workers skilled in working with existing historic buildings. Typically, these jobs pay higher wages than new construction jobs which is something to consider.

Thank you for your support of the Department continuing to provide incentives for downtown second story housing.

The Nebraska Affordable Housing Program receives various requests throughout the year for rehabilitation programs and projects. We currently fund grant applications that include the use of NAHP for eligible rehabilitation activities including down-payment assistance with rehabilitation, purchase/rehab/resale and owner occupied rehabilitation.

Regarding your comments on Community Development:

The Department continues to support leadership development of community leaders and volunteers. This occurs through the Nebraska Community Improvement Program and the Department's support of the Nebraska Municipal Clerks' Association and the Nebraska Planning and Zoning Association.

The Department also supports helping communities become more progressive and balanced in their community development efforts. One way this is accomplished is through awards in the Planning Funding Category where communities are able to plan for community development needs, develop options for meeting those needs, and package work plans that lead to successful projects.

The Department appreciates your comments regarding the cost of compliance with fire and building codes, and will continue to consider how the Department can provide assistance in this area.

Regarding your comments on Economic Development:

The Department recognizes the importance of micro and small businesses to the economies of Greater Nebraska and will continue to support the development of those businesses within the guidelines of the programs that we have available and with the resources we have at our disposal.

The Department appreciates your support of heritage tourism, and CDBG-eligible heritage tourism projects will remain eligible activities in the Tourism Funding Category.

The Department is supportive of the training that you referenced however we do not currently have resources available to allow us to fund this type of activity. We will continue to work with partners such as the Community Colleges who may be able to provide assistance in this area.

Comment #4

Support funds for non-profit operating expenses. Non-profit housing development organizations are critical to the delivery of housing resources that meet individual and community economic development needs.

Recommend on pg. 3-12 of the Annual Action Plan under “Non-Profit Operating Assistance – Housing”

- Define NDED’s capacity building requirements.
- Include “undertaking housing development projects in the next 2 years relative to NAHTF funds” currently the plan indicates this only for CHDOs.
- Consider including the following in the “review criteria”, basing the amount of the grant on financial need vs. a pre-determined award amount and performance e.g., Standards of Excellence, production with consideration to housing demand and/or population of service area, etc.

Support funds for set-aside of \$200,000 for Making Homes Accessible Program.

Support for operating and/or project set-asides for organizations and/or services that exhibit effective and efficient administration of their organization and their programs.

Include in Scoring Criteria for Homebuyer Assistance Programs under Resource Stewardship Projects terminology that includes designing projects to be “visitable”. Construction or rehabilitation activities that incorporate visitable design can prevent the need for funding to make accessibility modifications and enhance a household’s ability to remain in their home if events occur that cause a mobility impairment and make good use of resources by making more homes accessible to people with mobility impairments that want to “visit” friends or family.

Recommend all homebuyer programs require homebuyer education delivered by a REACH Affiliate Organization be included in program guidelines.

Nebraska experienced a much lower foreclosure rate as compared to other states during the recent downturn in the housing market. We firmly believe that the Readiness Education Awareness Collaborative for Homebuyers & Homeowners (REACH) homebuyer education delivery system in Nebraska played a role in the reduced cases of foreclosure. Nebraska’s homebuyer education delivery system has been active since 1997. Nebraska is one of the few states that has a statewide homebuyer education delivery system. There are 21 non-profits (REACH Affiliate Organizations) delivering education and absolutely no evidence the existing delivery system couldn’t either meet or step-up to meet an increase in the demand to deliver homebuyer education if the recommended requirement is established. REACH’s Uniform Standards, and REACH Affiliate Organizations have been recognized by USDA Rural Development and HUD to meet education requirements for some of their specific programs and/or funding sources. Additionally, NIFA and FHL Bank Topeka have supported and recognized the value of REACH for many years.

Recommend establishing a pilot “Statewide Individual Development Account program”. In order to continue to develop a market of consumers that are positioned to become homebuyers, leverage state and federal resources, and increase the amount of consumer resources brought to bear in the purchase of a home, we recommend establishing an individual development (IDA) program as an eligible activity with homebuyer programs. A primary factor in people being qualified for home mortgages are credit issues. Consumer participation in an IDA program that incorporates financial literacy & pre-purchase education

along with requirements for consumer savings that can be matched with the IDA program will go a long way in helping consumer to prepare to purchase a house, make sound decisions between needs and wants when purchasing a home and leveraging program dollars. If the resource used is CDBG – IDAs for business start-ups may also be used and if the resource is NHAP, IDAs may be used to help improve their housing situation.

Request clarification on the intent of the Housing Priority – “Respond to regional needs for affordable, decent, safe and appropriate housing as part of balanced economic development in Nebraska”. Respond implies that input is received that can be defined as “regional” needs for housing. It is our understanding that none of the surveys distributed collected information from survey respondents as to the “region” they serve. How is information on regional housing needs received?

Please define “balanced economic development” – housing development or rehabilitation is economic development if defined as building assets or increasing revenue. Housing development and rehabilitation often times create jobs, increase communities’ tax base, increase individuals’ assets, generate fees for title companies, lenders etc. and generate revenue for local companies that sell building supplies and/or household furnishings and supplies. There are many times when a communities’ economic development efforts are stymied by the lack of available, quality housing that is affordable.

In addition to being an economic development activity, housing is a basic human need. Recommend the Housing Priority include, “support housing activities that reflect a balance between investment in housing that enhances economic development efforts and meets basic human needs to build healthy and/or economically viable communities”.

Recommend utilizing identifying a process for regional prioritization of housing needs and/or creating a more transparent process in which the department identifies its priorities. In 2008, the Nebraska Housing Developers Association hosted or supported 6 regional housing summits held in Norfolk, Tecumseh, Hastings, Burwell, Gering and Grant with a cumulative attendance of more than 250 people. Each participant was provided with an opportunity to express their opinion on priority housing needs for the community and/or region they serve. One of the top priorities that surfaced as a priority in each region, was the need for resources to demolish dilapidated housing. Participant information was collected that may be used to reflect areas that were represented e.g., government, non-profit, business etc. and where they are located. Additionally, in 2009 more than 80 people gathered to discuss and identify priority housing needs – the discussion and priority identification was relative to statewide needs, urban specific needs and rural specific housing needs. A link to the report from 2009 Build Nebraska Housing Policy Summit <http://www.housingdevelopers.org/images/PDFdocuments/2009PolicySummit/nhs-updated%20preliminary%20report.pdf>.

Further recommend information from the regional and/or statewide policy summit(s) be used to inform the Five-Year Consolidated planning process and development of the Annual Action Plan(s).

We appreciate your input on the affordable housing program. Regarding the references to Non-Profit Operating Assistance, if a non-profit is not a CHDO and is applying for operating assistance they do not have to plan a development project in the next two years. We need to ensure that organizations that only provide down-payment assistance or owner-occupied rehabilitation programs are eligible as well as organizations that provide rental, new construction or purchase/rehab/resale homes.

In regard to your comment about designing projects to be visitable, the scoring criteria for Homebuyer Assistance Programs do include points for visitable units under the Reasonableness category.

In response to your comments on the Making Homes Accessible Program and operating and/or project set-asides for organizations and/or services that exhibit effective and efficient administration of their organization and their programs, we thank you for your support.

Regarding REACH homebuyer/Rentwise education, the Department consistently promotes this concept as each project is negotiated and ensures it is incorporated when feasible.

In regard to a Statewide Individual Development Account program, the Nebraska Affordable Housing Program receives various requests throughout the year for special purpose programs and projects such as Individual Development Accounts. We are open to grant applications that include the use of NAHP funding for eligible activities that will leverage these programs.

In response to your request for clarification on the intent of the Housing Priority, we have removed the word “regional” from the priority statement. We will take your recommendation under consideration in regard to using the information obtained through the Nebraska Housing Developers Association Policy Symposium in the Consolidated Plan.

Comment #5

Support funds for non-profit operating expenses. Non-profit housing development organizations are critical to the delivery of housing resources that meet individual and community economic development needs.

Recommend on pg. 3-12 under “Non-Profit Operating Assistance – Housing”

- define NDED’s capacity building requirements.
- include “undertaking housing development projects in the next 2 years relative to NAHTF funds” currently the plan indicates this only for CHDOs
- consider including the following in the “review criteria”, basing the amount of the grant on financial need vs. a pre-determined award amount and performance e.g., Standards of Excellence, production with consideration to housing demand and/or population of service area, etc.

Support funds for set-aside of \$200,000 for Making Homes Accessible Program.

Support for operating and/or project set-asides for organizations and/or services that exhibit effective and efficient administration of their organization and their programs.

Include in Scoring Criteria for Homebuyer Assistance Programs under Resource Stewardship projects terminology that includes designing projects to be “visitable”.

- Construction or rehabilitation activities that incorporate visitable design can prevent the need for funding to make accessibility modifications and enhance a household’s ability to remain in their home if events occur that cause a mobility impairment and make good use of resources by making more homes accessible to people with mobility impairments that want to “visit” friends or family.
- Recommend all homebuyer programs require homebuyer education delivered by REACH Affiliate Organization be included in program guidelines.
- If the recommended requirement is established. REACH’s Uniform Standards, and REACH Affiliate Organizations have been recognized by USDA Rural Development and HUD to meet education requirements for some of their specific programs and/or funding sources. Additionally, NIFA and FHLBank Topeka have supported and recognized the value of REACH for many years.

Recommend establishing a pilot “Statewide Individual Development Account program”.

Request clarification on the intent of the Housing Priority – “Respond to regional needs for affordable, decent, safe and appropriate housing as part of balanced economic development in Nebraska”

Further recommend information from the regional and/or statewide policy summits sponsored by the Nebraska Housing Developers Association be used to inform the Five-Year Consolidated planning process and development of the Annual Action Plan(s).

We appreciate your input on the Nebraska Affordable Housing Program. Regarding the references to Non-Profit Operating Assistance, if a non-profit is not a CHDO and is applying for operating assistance they do not have to plan a development project in the next two years. We need to ensure organizations that only provide down-payment assistance or owner-occupied rehabilitation programs are eligible as well as organizations that provide rental, new construction or purchase/rehab/resale homes.

In regard to the set-asides for the Making Homes Accessible Program and operating assistance programs, we thank you for your support.

In regard to the scoring criteria for homebuyer assistance programs, we do include points for visitable units under the Reasonableness Category.

Regarding REACH homebuyer/Rentwise education, the Department consistently promotes this concept as each project is negotiated and ensures it is incorporated when feasible.

In regard to a Statewide Individual Development Account program, the Nebraska Affordable Housing Program receives various requests throughout the year for special purpose programs and projects such as Individual Development Accounts. We are open to grant applications that include the use of NAHP funding for eligible activities that will leverage these programs.

In response to your request for clarification on the intent of the Housing Priority, we have removed the word “regional” from the priority statement. We will take your recommendation under consideration in regard to using the information obtained through the Nebraska Housing Developers Association Policy Symposium in the Consolidated Plan.

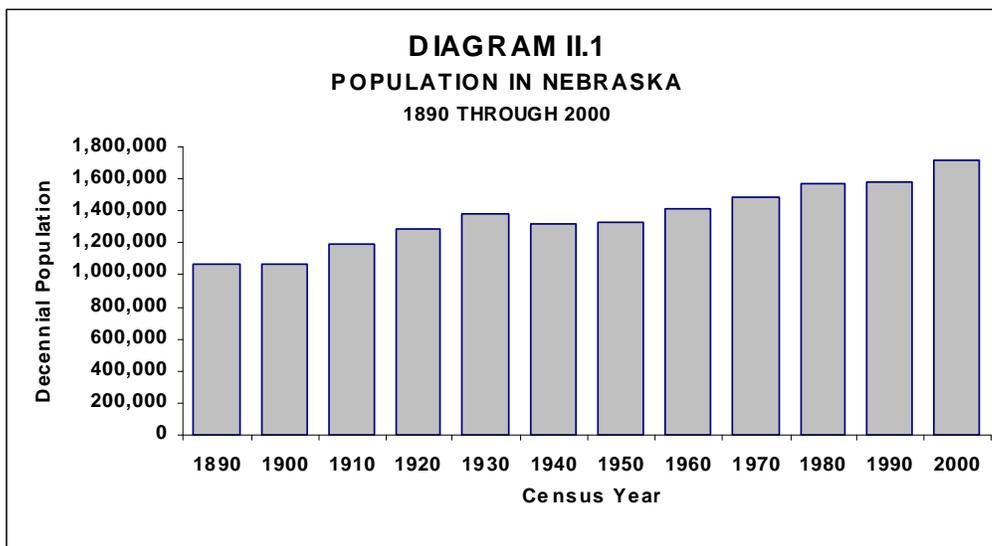
Section Two

Nebraska Demographics and Economics

Section Two. Nebraska Demographics and Economics

Population

For more than 100 years, population growth in Nebraska was rather modest, growing an average of just .4 percent per year. This includes one period of population decline, the net out-migration of the 1930s. The growth rate between 1990 and 2000 increased to .8 percent per year, twice the historical trend. The population reached 1,711,263 people when Census 2000 was taken. This growth placed greater pressure on housing in the State. These population data are presented in Diagram II.1, below. Population growth also continued at a good pace after 2000. The Bureau of the Census estimated Nebraska's total population was 1,783,431 as of July 1, 2008.



Nebraska's population, which was 50.7 percent female in 2000, is highly concentrated in the eastern portion of the State. The Census reported that the Northeast region had 695,795 residents in 2000 and the Southeast region had 546,080 residents, accounting for 72.6 percent of Nebraska's total population, as seen in Table II.1, below.

Population in the Northeast and Southeast regions expanded much more quickly than it did in the remainder of the State, with the Southeast region swelling 12.9 percent and population in the Northeast rising 9.6 percent, together comprising 92.7 percent of Nebraska's total population growth between 1990 and 2000. This data implies that regional housing markets are much more robust in these two eastern regions.

TABLE II.1
REGIONAL POPULATION
1990 AND 2000 CENSUS

Region	1990	2000	% Change	% of 2000 State Population
North Central	61,334	57,607	-6.1	3.4
Northeast	634,813	695,795	9.6	40.7
Northwest	100,864	100,476	-0.4	5.9
South Central	204,399	213,736	4.6	12.5
Southeast	483,870	546,080	12.9	31.9
Southwest	93,105	97,569	4.8	5.7
Nebraska	1,578,385	1,711,263	8.4	100

Pockets of strong growth exist within regions of Nebraska that grew more slowly overall, such as Dawson County in the Southwest region, which grew 22 percent, and its neighbor, Buffalo County in the South Central region, which grew nearly 13 percent. Conversely, some counties in fast-growing regions had slow or negative growth, such as Richardson, Pawnee, Johnson and Nemaha counties in the Southeast region, where populations declined 4.1, 6.9, 4.0 and 5.1 percent, respectively.

Age

Between 1990 and 2000 and also between 2000 and 2007, population growth in Nebraska was not uniform across all age sectors, as shown in Table II.2. The number of residents aged 35 to 54 expanded 29.5 percent from 1990 to 2000, the largest increase for any age group. Post World War II baby-boomers made up the 35-54 years age group in the 1990 – 2000 period. Growing older, they continued to exert significant change. Consequently, from 2000 through 2007, the number of residents aged 55-64 expanded at the highest rate of any group, 33.2%.

Age Group	Percent Growth 1990-2000		Percent Growth 2000-2007	
	NE	US	NE	US
Under 20 years	5.9	12.8	-1.1	2.3
20 to 24 years	10.8	-0.3	11.6	10.8
25 to 34 years	-13.2	-7.6	2.8	1.8
35 to 54 years	29.5	31.9	-0.5	5.17
55 to 64 years	4.8	14.8	33.2	34.8
65 & Over	4.1	12.0	1.9	8.3

However, census reports indicate that most age groups in Nebraska grew more slowly than national averages. A disproportionate number of people aged 25 to 34 left the State between 1990 and 2000, implying a need for strategies designed to enhance citizens' access to economic opportunity and well-being, thereby encouraging these younger residents to stay in Nebraska.

**TABLE II.3
REGIONAL POPULATION BY AGE GROUP
2000 CENSUS**

Region	Under 20	20 to 24	25 to 34	35 to 54	55 to 64	65 +	Total
North Central	16,621	2,050	4,995	16,277	5,757	11,907	57,607
Northeast	208,524	48,358	96,668	200,047	55,370	86,828	695,795
Northwest	28,834	5,657	10,354	28,450	9,677	17,504	100,476
South Central	62,392	14,193	24,671	59,343	18,720	34,417	213,736
Southeast	159,416	45,199	75,723	157,897	42,895	64,950	546,080
Southwest	28,549	4,874	10,862	27,574	9,121	16,589	97,569
Nebraska	504,336	120,331	223,273	489,588	141,540	232,195	1,711,263
AGE GROUP AS PERCENT OF REGIONAL POPULATION							
North Central	28.9	3.6	8.7	28.3	10.0	20.7	100.0
Northeast	30.0	7.0	13.9	28.8	8.0	12.5	100.0
Northwest	28.7	5.6	10.3	28.3	9.6	17.4	100.0
South Central	29.2	6.6	11.5	27.8	8.8	16.1	100.0
Southeast	29.2	8.3	13.9	28.9	7.9	11.9	100.0
Southwest	29.3	5.0	11.1	28.3	9.4	17.0	100.0
Total	29.5	7.0	13.1	28.6	8.3	13.6	100.0

Population growth also varied by region in part due to the fact that age groups were represented differently in each of the six regions. As seen in Table II.3, above, the more rural areas of the State tended to have a smaller proportion of people aged 20 to 35 in 2000 and relatively more elderly people aged 65 or more. This was especially true for the North Central region, where nearly 21 percent were elderly and the Northwest and Southwest regions with 17 percent or more elderly. Conversely, the Northeast and Southeast regions had the smallest shares of elderly people, 12.5 and 11.9 percent, respectively, and the highest share of those ages 25 to 34 at 13.9 percent each.

Race and Ethnicity

Between 1990 and 2000, Nebraska’s white population rose only 3.6 percent, much slower than the average national growth of 5.9 percent. Nebraska’s black population, on the other hand, rose 19.4 percent, more than the national average of 15.6 percent. When grouped together as one category, Nebraska’s racial minorities increased a startling 111.5 percent over the decade.¹ These data are presented in Table II.4, below. When all racial minorities, including those who checked “two or more races” on the Census 2000 form, were considered, in addition to those who marked one race, Nebraska’s racial minority population comprised 10.4 percent of the State’s total population.

TABLE II.4
POPULATION GROWTH RATES BY RACE AND ETHNICITY
1990 and 2000 CENSUS

Race	Population		Percent Growth	
	1990	2000	NE	US
White	1,480,558	1,533,261	3.56	5.90
Black	57,404	68,541	19.40	15.58
All Other of One Race	40,423	85,508	111.53	49.58
Two or More Races	.	23,953	.	.
ETHNICITY				
Hispanic	36,969	94,425	155.42	57.94

While the absolute size of these minority populations remains small in comparison to the white population, these trends suggest that Nebraska is becoming increasingly more racially diverse and at a much faster pace than seen nationally. A significant portion of Nebraska’s new residents were from outside the United States. It is estimated, for instance, that half of all Sudanese in the United States are living in Nebraska.² The new immigrants will continue to impact life and culture in the State.

The Hispanic population was the largest and most rapidly expanding minority group in Nebraska between 1990 and 2000. Hispanic ethnicity jumped 155.4 percent over the decade. Hispanics now comprise 5.5 percent of the State’s total population. Mexicans are the largest group of Hispanics in Nebraska, making up 75.2 percent of the total Hispanic population, which also includes people from many Latin American countries, such as Argentina, Brazil, or Cuba.

¹ In 2000, the Census asked whether the individual belonged to two or more races, but the “two or more races” category was not included in the 1990 Census. The 23,953 people who marked “two or more races” on Census 2000 are therefore not included in the 111.53 percentage growth seen between 1990 and 2000.

² “Health Status of Racial and Ethnic Minorities in Nebraska,” Ed. 4, Rev. 3, Nebraska Health and Human Services System, September 2003.

Almost half of Nebraska’s Hispanic population, 46,755 people, lived in the Northeast region. However, the two regions with the greatest percent concentration of Hispanics were in the western portion of the State. In the Northwest, 9.2 percent of the population was Hispanic, and 9.1 percent of population in the Southwest region was Hispanic. These statistics are presented in Table II.5.

**TABLE II.5
DISTRIBUTION OF RACIAL AND ETHNIC MINORITIES BY REGION
2000 CENSUS**

Blacks comprised 4.0 percent of Nebraska’s population in 2000, and nearly 80 percent of the State’s black population, about 54,309 people, lived in the Northeast region. The Southeast region included 18.8 percent of Nebraska’s black population.³

Region	Race					Hispanic of Any Race
	White	Black	All Other	Two or More	Total	
North Central	55,990	24	1,247	346	57,607	493
Northeast	588,883	54,309	42,071	10,532	695,795	46,755
Northwest	92,131	260	6,633	1,452	100,476	9,277
South Central	202,467	763	8,696	1,810	213,736	12,227
Southeast	503,170	12,881	21,255	8,774	546,080	16,829
Southwest	90,620	304	5,606	1,039	97,569	8,844
PERCENT SHARE OF REGIONAL POPULATION						
Nebraska	1,533,261	68,541	85,508	23,953	1,711,263	94,425
North Central	97.19	0.04	2.16	0.60	100.00	0.86
Northeast	84.63	7.81	6.05	1.51	100.00	6.72
Northwest	91.69	0.26	6.60	1.45	100.00	9.23
South Central	94.73	0.36	4.07	0.85	100.00	5.72
Southeast	92.14	2.36	3.89	1.61	100.00	3.08
Southwest	92.88	0.31	5.75	1.06	100.00	9.06
Nebraska	89.60	4.01	5.00	1.40	100.00	5.52

Other racial minorities were more evenly distributed across the State. Combined, all other races (American Indians, Alaska Natives, Asian, Hawaiian, Pacific Islanders, and others) comprised about 5.0 percent of Nebraska’s population in 2000.

As of 2000, the State had four federally recognized American Indian tribes: the Santee Sioux Nation, and Ponca Tribe, both headquartered in the North Central region, and the Omaha and Winnebago tribes, both headquartered in the Northeast region. Nebraska’s American Indian population increased 20.0 percent between 1990 and 2000.

The State’s 2000 total racial minority concentration by county, as well as black and Hispanic concentrations by county, are presented graphically in Exhibits II.1, II.2, and II.3 on the following pages. Exhibit II.1 shows that Nebraska’s minority populations were most highly concentrated in several counties in the eastern portion of the State, including Colfax, Dakota, Douglas, and Thurston counties. However, counties in other areas of the State also had high minority concentrations, including Dawson and Hall counties in the central part of Nebraska, with 11.33 and 17.68 percent respectively, and Scotts Bluff, Sheridan, and Box Butte counties in the western part of the State, with 12.42, 11.89, and 9.16 percent respectively.

³ The Census currently does not separate African Americans from African immigrant and refugee populations, all of which are grouped under “African American.”

Exhibit II.2 shows that Douglas County, with an 11.5 percent concentration of blacks, was the only county in the State with a large share of the black population.

Exhibit II.3 presents the Hispanic ethnic concentration by county. Colfax, Dakota, and Dawson counties had disproportionately high shares of Hispanic population with 26.2, 22.6 and 25.4 percent, respectively. These statistics indicate that high concentrations of minority populations are largely a rural phenomenon for Nebraska.

Disability

Census 2000 reported that the State's disabled population totaled 250,534 people.⁴ This represented 16.1 percent of Nebraska's non-institutionalized population, age five or older, as seen in Table II.6, below. The State's concentration of disabled residents was 3.3 percent lower than the national average of 19.3 percent. The State's elderly population, those aged 65 or older, was about 5.3 percent less likely to be disabled, as compared to the national average.

TABLE II.6
PERCENT DISABLED
2000 CENSUS

Age Group	NE	US
Population 5-15	4.97	5.79
Population 16-20	10.44	13.29
Population 21-64	15.25	19.20
Population 65-74	27.01	32.27
Population 75+	48.33	53.59
Average	16.05	19.34

The distribution of the disabled varied significantly by region, as seen in Table II.7, on the following page. Interestingly, the size of the disabled population varied inversely to total population. The two eastern regions of the State, with 72.5 percent of the population, had 69.5 percent of Nebraska's disabled. The South Central region, with 12.5 percent of the State's population, had 13.5 percent of Nebraska's disabled population, and the Southwest, with 5.7 percent of the State's total population, had 6.8 percent of Nebraska's disabled. Hence, relatively higher concentrations of the disabled population were found in the more rural areas of Nebraska as compared to the more densely populated eastern portion of the State.

⁴ The data on disability status were derived from answers to long-form questionnaire items 16 and 17. Item 16 was a two-part question that asked about the existence of the following long-lasting conditions: (a) blindness, deafness, or a severe vision or hearing impairment, (sensory disability) and (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying (physical disability). Item 16 was asked of a sample of the population age five years old and older. Item 17 was a four-part question that asked if the individual had a physical, mental, or emotional condition lasting six months or more that made it difficult to perform certain activities. The four activity categories were: (a) learning, remembering, or concentrating (mental disability); (b) dressing, bathing, or getting around inside the home (self-care disability); (c) going outside the home alone to shop or visit a doctor's office (going outside the home disability); and (d) working at a job or business (employment disability). Categories 17a and 17b were asked of a sample of the population age five years old and older; 17c and 17d were asked of a sample of the population age 16 years old and older. For data products that use the items individually, the following terms are used: sensory disability for 16a, physical disability for 16b, mental disability for 17a, self-care disability for 17b, going outside the home disability for 17c, and employment disability for 17d. For data products which use a disability status indicator, individuals were classified as having a disability if any of the following three conditions was true: (1) they were age five years old and older and had a response of "yes" to a sensory, physical, mental or self-care disability; (2) they were age 16 years old and older and had a response of "yes" to going outside the home disability; or (3) they were 16 to 64 years old and had a response of "yes" to employment disability.

TABLE II.7
NEBRASKA'S DISABLED POPULATION BY REGION BY AGE
2000 CENSUS

Region	5 to 20	21 to 64	65 years +	Total
North Central	689	4,234	4,183	9,106
Northeast	11,213	60,120	29,496	100,829
Northwest	1,617	8,961	6,186	16,764
South Central	3,654	18,278	11,750	33,682
Southeast	8,621	41,701	22,896	73,218
Southwest	1,692	9,353	5,890	16,935
Nebraska	27,486	142,647	80,401	250,534

The more urbanized areas are likely to have better capacity to deliver services, but there tends to be a relatively greater share of disabled living in the more rural areas of Nebraska. This implies a potential for unmet needs to be relatively greater in the more rural areas of the State.

Any disabled person could potentially have more than one type of disability. A tabulation of the number of disabilities by type of disability is presented in Table II.8, below. At the time of the 2000 Census, 59,179 cases of mental disability existed among non-institutionalized people, with about 11,338 of these cases in people aged 5 to 15. Physical disabilities were more common, with more than 108,000 cases statewide, and more than 52,000 cases among people aged 65 or older. Another 100,138 people in their working years, aged 16 to 64, had employment disabilities.

TABLE II.8
INDIVIDUALS BY DISABILITY BY AGE AND TYPE
2000 CENSUS

Type of Disability	5-15	16-20	21-64	65+	Total
Sensory Disability	1,251	768	10,946	9,445	22,410
Physical Disability	824	591	18,178	20,451	40,044
Mental Disability	9,018	2,350	6,360	2,003	19,731
Self-care Disability	142	6	245	251	644
Go-outside-home Disability	.	923	3,483	10,544	14,950
Employment Disability	.	4,408	41,217	.	45,625
Two or More Types of Disability	2,597	4,608	62,218	37,707	107,130
Total	13,832	13,654	142,647	80,401	250,534

For those people with mental disabilities residing in institutionalized settings (meaning a group setting of some sort), the population declined by more than 37 percent over the decade, falling from 979 people in 1990 to 615 people in 2000, as seen in Table II.9, on the following page. Given that this population depended on institutional care, the demand for housing with related services in local communities likely increased proportionately.

TABLE II.9
INSTITUTIONALIZED PEOPLE IN MENTAL (PSYCHIATRIC) HOSPITALS/WARDS
1990 AND 2000 CENSUS

Region	1990			2000		
	Inst. People In Mental (Psychiatric) Hospitals/Wards	Total People in Group Quarters	Percent of Total	Inst. People In Mental (Psychiatric) Hospitals/Wards	Total People in Group Quarters	Percent of Total
North Central	.	1,089	.	.	1,059	.
Northeast	518	15,529	3.34	336	17,995	1.87
Northwest	17	2,409	0.71	.	2,538	.
South Central	157	7,571	2.07	139	7,437	1.87
Southeast	287	19,286	1.49	135	19,727	0.68
Southwest	.	1,669	.	5	2,062	0.24
Nebraska	979	47,553	2.06	615	50,818	1.21

Households

Household formation can change either more or less quickly than the rate of change in the population. This is because of changes that may occur in the number of persons per household. Between 1990 and 2000, the total number of households in Nebraska increased more quickly than the population, growing 10.6 percent versus the 8.4 percent rise in population. The State's rate of household growth over the decade was not, however, as fast as the nation's 14.7 percent household growth rate.

Nebraska's household growth varied across regions, as shown in Table II.10, below, with growth increasing 16.1 percent in the Southeast region and 11.2 percent in the Northeast. The State's rural areas tended to expand more slowly, and the North Central region lost households over the decade.

TABLE II.10
HOUSEHOLD FORMATION
1990 AND 2000 CENSUS

Region	1990	2000	% Change
North Central	23,811	23,319	-2.07
Northeast	242,481	269,645	11.20
Northwest	39,275	40,692	3.61
South Central	78,657	83,198	5.77
Southeast	181,408	210,594	16.09
Southwest	36,731	38,736	5.46
Nebraska	602,363	666,184	10.60
United States	91,947,410	105,480,101	14.72

Household Size. The number of households in Nebraska increased faster than the population due to the fact that the number of people per household declined, continuing a long slide that began about 40 years ago. In 1990, the average number of people per household was 2.54; this number slipped to 2.49 in 2000. The downward trend in persons per household creates more demand for housing. If the State's population growth were to end entirely, the demand for housing would still increase if the number of persons per household continued to decrease.

As seen in Table II.11, below, the average size of renter households was smaller than the average size of homeowner households in all regions in 2000. This difference was most extreme in the more densely populated eastern side of the State, where renters had Nebraska's smallest average household size and homeowners had the largest. The implication is that the demand for rental units is higher in the more urban areas, due in part to the relatively lower number of renters per household in the two eastern regions.

**TABLE II.11
INDIVIDUALS PER HOUSEHOLD BY REGION
1990 AND 2000 CENSUS**

Region	Renters 1990	Renters 2000	Owners 1990	Owners 2000
North Central	2.59	2.38	2.51	2.44
Northeast	2.16	2.17	2.76	2.69
Northwest	2.47	2.29	2.52	2.46
South Central	2.33	2.25	2.58	2.58
Southeast	2.29	2.19	2.70	2.65
Southwest	2.41	2.33	2.52	2.52
Nebraska	2.27	2.20	2.68	2.63

Household size impacts housing availability and affordability, as large households may find it more difficult to find suitable housing at an affordable price. Table II.12, below, shows the number of households in each region of Nebraska, based on the size of the household. The most common household size in all regions was a two-person household. In all regions, one-person households were the next most common, followed by three-person households.

**TABLE II.12
HOUSEHOLDS BY SIZE OF HOUSEHOLD AND REGION: OCCUPIED
HOUSING UNITS
2000 CENSUS**

Region	Number of People in the Household							Total
	1	2	3	4	5	6	7+	
North Central	6,834	8,515	2,814	2,708	1,596	626	226	23,319
Northeast	76,859	87,930	40,666	35,683	18,399	6,555	3,553	269,645
Northwest	11,576	14,850	5,682	5,086	2,358	881	259	40,692
South Central	22,343	29,873	11,952	10,908	5,537	1,834	751	83,198
Southeast	55,244	72,850	33,392	29,504	13,688	4,168	1,748	210,594
Southwest	10,654	14,242	5,123	4,848	2,530	867	472	38,736
Nebraska	183,510	228,260	99,629	88,737	44,108	14,931	7,009	666,184

Extremely large households—those with seven or more people—were most common in the Northeast and Southwest regions, composing 1.3 and 1.2 percent, respectively, of the total households in those regions. Statewide, about 10 percent of all households had five or more people. The region with the highest concentration of one-person households was the North Central region, at 29.3 percent.

Single-Parent Households. Over the last decade, the number of single-parent households in Nebraska swelled 33.8 percent at the same time that the total number of households increased only

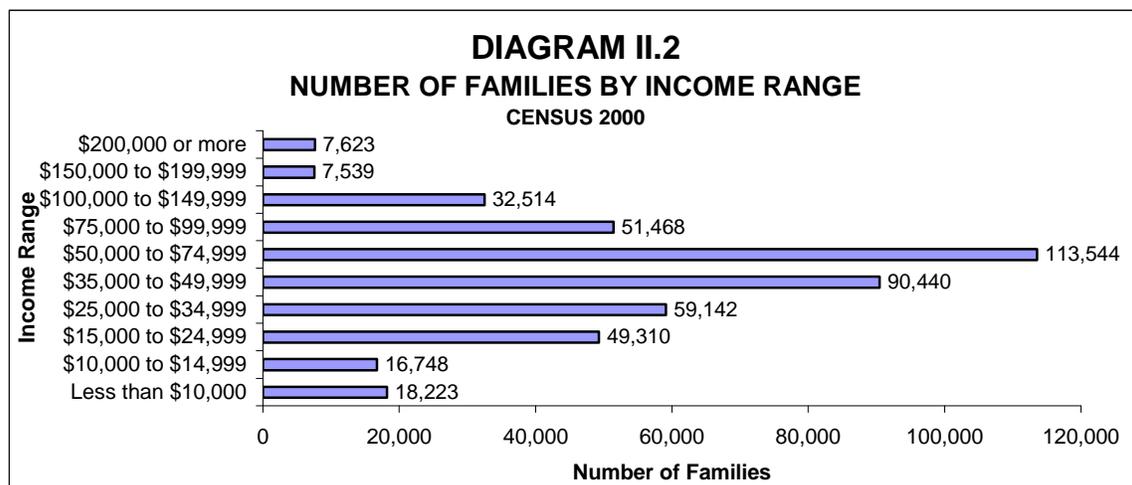
10.8 percent. Single-parent households headed by a male increased sharply, 78.8 percent. In 2000, the highest concentration of single-parent households was in the Northeast region, where 8.6 percent of the total households were headed by one parent. The Northwest and Southeast regions also had relatively high concentrations, 7.7 and 7.4 percent respectively, and the greatest percentage increase in single-parent households occurred in the South Central region, where the concentration rose from 5.0 percent to 7.0 percent. These data, presented in Table II.13, below, underscore the rising need for housing and housing-related services for single-parent households in the State.

TABLE II.13
SINGLE-PARENT HOUSEHOLDS
1990 AND 2000 CENSUS

REGION	1990			2000		
	Household Headed by Single Male with Children under 18	Household Headed by Single Female with Children under 18	Total Households	Household Headed by Single Male with Children under 18	Household Headed by Single Female with Children under 18	Total Households
North Central	203	650	23,811	316	851	23,319
Northeast	2,808	15,518	242,481	5,054	18,004	269,645
Northwest	594	2,024	39,275	747	2,400	40,692
South Central	780	3,192	78,657	1,566	4,266	83,198
Southeast	2,111	8,354	181,408	3,894	11,629	210,594
Southwest	397	1,623	36,731	745	1,725	38,736
Nebraska	6,893	31,361	602,363	12,322	38,875	666,184

Family Income

The 2000 Census reported that there were 446,551 families in Nebraska. Unfortunately, there were more than 18,000 families with incomes below \$10,000. Another 16,748 families had incomes between \$10,000 and \$15,000. One wage earner being paid \$7.50 per hour and working full-time will earn approximately \$15,000 in a year's time. However, at these levels of income, the families are at risk for a variety of difficulties, such as health, housing (homelessness), and continued employment. However, there also are a number of households with much higher incomes, as seen in Diagram II.2, below.



Household Income

According to Census 2000 data, the median household income in Nebraska was \$39,250. However, of the 666,184 total households in Nebraska in 2000, more than 53 percent were between \$25,000 and \$75,000, as seen in Table II.14, at right.

TABLE II.14
HOUSEHOLDS BY TENURE AND
INCOME
2000 CENSUS

Of the homeowner households, 14.8 percent earned less than \$20,000. While renter households were less than half as common as homeowner households, nearly 14,000 more renter households earned less than \$20,000—37.1 percent of all renters.

Household Income	Owners	Renters	Total
Less than \$5,000	7,614	12,149	19,763
\$5,000 to \$9,999	14,137	21,735	35,872
\$10,000 to \$14,999	20,689	23,288	43,977
\$15,000 to \$19,999	23,948	23,202	47,150
\$20,000 to \$24,999	27,530	23,990	51,520
\$25,000 to \$34,999	58,142	39,621	97,763
\$35,000 to \$49,999	85,555	37,093	122,648
\$50,000 to \$74,999	110,184	25,397	135,581
\$75,000 to \$99,999	51,927	6,227	58,154
\$100,000 to \$149,999	33,394	2,836	36,230
\$150,000 or more	16,186	1,340	17,526
Total	449,306	216,878	666,184

Of the 146,762 total households with incomes below \$20,000, the North Central and Southwest regions of the State had the highest concentrations. Ten counties in these two regions had concentrations above 35.0 percent of these low-income households, as demonstrated in Exhibit II.4, on the following page. These two regions also had nine counties with low-income concentrations between 30 and 34.99 percent.

The Northeast and Southeast regions had just four counties with low-income concentrations above 30 percent. Six counties in the South Central region had low-income concentrations between 30 and 33 percent, and the Northwest region had four counties with low-income concentrations above 30 percent. Although all regions showed some clusters of low-income concentration, high concentrations of lower-income households were common in the more rural areas of the State.

HUD provides another means by which to analyze low-income concentrations. HUD programs are designed to serve households based upon their income expressed as a percent of median family income (MFI).⁵ HUD's definitions of household income levels in relation to MFI are provided below:

- Extremely low-income households earn incomes between 0 and 30 percent of MFI;
- Very low-income households earn incomes between 30 and 50 percent of MFI;
- Low-income households earn incomes between 50 and 80 percent of MFI; and,
- Moderately low-income households earn incomes between 80 and 95 percent of MFI.

The distribution of household income in Nebraska did not improve appreciably between 1990 and 2000. In 1990, 62,308 households had incomes classified as extremely low-income, meaning they earned less than 30 percent of MFI.

⁵ Median Family Income (MFI) represents that value at which one-half of all families have incomes above that value, and one-half have incomes below that value. HUD's MFI estimates are updated yearly, and based on Census 2000 data on family incomes, using a combination of Bureau of Labor Services earnings and employment data, Census P-60 median family income data, and Census American Community Survey data concerning changes in state median family incomes. For more information, visit www.huduser.org/datasets/il/ilo4.

These extremely low-income households were predominately renter households, as seen in Table II.15, below. By 2000, the total number of extremely low-income households rose by 4,165, to 66,473 households, including 41,819 renter households.⁶ The number of very low-income households, earning between 30 and 50 percent of MFI, increased by 5,554 households between 1990 and 2000.

TABLE II.15
1990 AND 2000 HOUSEHOLDS BY HOUSEHOLD INCOME & TENURE
CENSUS 1990 AND 2000, HUD SPECIAL TABULATIONS

Percent of Median Family Income	1990			2000		
	Owner	Renter	Total	Owner	Renter	Total
0-30% MFI	25,291	37,017	62,308	24,654	41,819	66,473
30-50% MFI	35,999	34,174	70,173	36,802	38,925	75,727
50-80% MFI	65,969	49,690	115,659	75,608	56,569	132,177
80-95% MFI	37,064	19,787	56,851	37,580	19,419	56,999
>95% MFI	239,354	58,513	297,867	274,648	60,155	334,803
Total	403,677	199,181	602,858	449,292	216,887	666,179

This information implies three things: (1) the number of renters in the very lowest income categories are increasing more quickly than the total number of renters; (2) serving the needs of these extremely low-income households will continue to pressure assistance programs, and (3) those renters with sufficient incomes have been moving to homeownership.

Using the HUD special tabulations in an alternative fashion, aggregating the data by type of family household, another view of the data tells us how these households are distributed across elderly, small related, large related, and all other households.⁷ Furthermore, the entitlement cities of Lincoln and Omaha have been excluded from these data, giving a more precise idea of the degree of need faced by the Nebraska Department of Economic Development in the administration of its formula grant programs.

Interestingly, extremely low-income elderly households tend to represent a disproportionate share when compared to other family types, whether, small related, large related, or other. Extremely low-income elderly households represent 13.9 percent of all elderly households. The extremely low-income elderly renter households comprise 27.5 percent of all elderly households. These data are presented in Table II.16, on the following page.

⁶ These special tabulations have been revised since the first release in September 2003. The earlier tables used rounding methods at the tract level, which, when aggregated to higher geographic levels, were overly inflated or deflated when compared to the Census SF3 data. The revised files have been rounded at each geographic level, such as State, county, place, etc. The rounding rules applied to each cell are:

- 0 rounds to 0
- 1-7 rounds to 4
- all other values round to the nearest multiple of 5.

The totals at each of the geographic levels therefore will not add to totals of higher geographic levels, because of individual rounding of the geographic series.

⁷ Again, due to the rounding algorithm, the data will not sum precisely as presented in other HUD Special Tabulation Tables.

**TABLE II.16
HOUSEHOLDS BY INCOME AND TENURE**

NEBRASKA (WITHOUT ENTITLEMENT AREAS), 2000 HUD SPECIAL TABULATIONS					
Income	Elderly Households	Small, Related Households	Large, Related Households	Other	Total
Owner					
0-30	10,032	3,843	981	2,721	17,577
30.1-50	15,472	5,557	2,093	2,659	25,781
50.1-80	21,791	16,296	6,084	6,754	50,925
80+	46,332	120,612	24,421	17,784	209,149
Total	93,627	146,308	33,579	29,918	303,432
Renter					
0-30	6,085	5,755	1,058	6,446	19,344
30.1-50	5,914	6,406	1,829	6,315	20,464
50.1-80	4,677	11,456	3,125	10,407	29,665
80+	5,373	21,296	4,215	15,032	45,916
Total	22,049	44,913	10,227	38,200	115,389
Total					
0-30	16,117	9,598	2,039	9,167	36,921
30.1-50	21,386	11,963	3,922	8,974	46,245
50.1-80	26,468	27,752	9,209	17,161	80,590
80+	51,705	141,908	28,636	32,816	255,065
Total	115,676	191,221	43,806	68,118	418,821

Household Income by Race and Ethnicity. Lower-income households were significantly more common among racial and ethnic minorities in Nebraska. As shown in Table II.17, below, 6,475 non-Hispanic black households earned 30 percent or less of MFI, 26.7 percent of the 24,235 households. This is three times the 8.9 percent concentration of extremely low-income non-Hispanic white households. Non-Hispanic black households also were 7.0 percent more likely to earn 30 to 50 percent of MFI. On the other hand, non-Hispanic white households were more than twice as likely to fall into the over-95 percent MFI category, 52.2 percent compared to 25.9 percent for non-Hispanic blacks.

**TABLE II.17
HOUSEHOLDS BY HOUSEHOLD INCOME & TENURE
NON-HISPANIC WHITE AND BLACK, AND HISPANIC
CENSUS 2000, HUD SPECIAL TABULATIONS**

Percent of Median Family Income	Non-Hispanic White			Non-Hispanic Black			Hispanic		
	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total
0-30% MFI	22,140	31,360	53,500	1,360	5,115	6,475	735	2,615	3,350
30-50% MFI	33,905	31,365	65,270	1,020	3,300	4,320	1,295	2,610	3,905
50-80% MFI	70,015	47,775	117,790	1,895	3,195	5,090	2,660	3,625	6,285
80-95% MFI	34,985	16,810	51,795	1,080	990	2,070	1,085	1,000	2,085
>95% MFI	261,895	53,425	315,320	4,130	2,150	6,280	5,030	2,670	7,700
Total	422,940	180,735	603,675	9,485	14,750	24,235	10,805	12,520	23,325

Similar income discrepancies were found among non-Hispanic whites as compared to Hispanics. The 3,350 Hispanics earning 30 percent or less of MFI formed 14.4 percent of

total households, compared to 8.9 percent for non-Hispanic whites. An additional 16.7 percent of Hispanic households were very low income, compared to 10.8 percent of non-Hispanic whites. Although low-income rates among Hispanics were lower than among blacks, both minority groups were more concentrated than whites in the lower income brackets.

Poverty

The poverty status of Nebraska’s residents provides additional data concerning low-income residents. The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family’s total income is less than that family’s threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation, using the Consumer Price Index. The official poverty definition counts monetary income earned before taxes and does not include capital gains and non-cash benefits, such as public housing, Medicaid, and food stamps. Poverty is not defined for people in military barracks, institutional group quarters, or for unrelated individuals under the age of 15, such as foster children. These people are excluded from the poverty calculations, meaning that they are neither considered poor nor not poor.⁸

In 2000, 161,269 people lived in poverty in Nebraska—a poverty rate of 9.7 percent. This rate was significantly lower than the 12.4 percent rate seen in the nation, and 1.4 percentage points lower than the State’s 1990 poverty rate. The number of individuals in poverty declined by 9,347 between 1990 and 2000, and the number of people in poverty decreased in each of the State’s six regions, as seen in Table II.18, below. This is a very positive development.

TABLE II.18
INDIVIDUALS IN POVERTY
1990 AND 2000 CENSUS

Region	1990	2000	Change
North Central	10,729	7,834	-2,895
Northeast	67,201	66,712	-489
Northwest	14,286	12,855	-1,431
South Central	23,474	22,391	-1,083
Southeast	43,256	41,335	-1,921
Southwest	11,670	10,142	-1,528
Nebraska	170,616	161,269	-9,347
Poverty Rate	11.1	9.7	-1.4

Table II.19, on the following page, shows the number of people in poverty in each of Nebraska’s six regions, by age. Nearly 55,000 people under the age of 18 lived in poverty in 2000. The Southeast region had the lowest concentration of people in poverty under the age of 18, with 29.9 percent. The Northwest, with 36.4 percent of the population in poverty under the age of 18, had the highest concentration. More than 17,300 people 65 years of age or older lived in poverty in the State. Of those 75

⁸ Information available at <http://www.census.gov/hhes/poverty/povdef.html>.

years and over, the highest concentration was found in the least populated region, North Central, where 11.1 percent of those age 75 or older lived in poverty in 2000. The lowest concentration was in the most populated region, the Northeast, where the percentage of those 75 years or older in poverty was 5.4 percent.

TABLE II.19
POVERTY BY AGE BY REGION
2000 CENSUS

Region	Under 5 years	5 years	6 to 11 years	12 to 17 years	18 to 64 years	65 to 74 years	75 years and over	Total
North Central	644	109	962	924	3,834	489	872	7,834
Northeast	7,091	1,507	8,321	6,982	36,516	2,699	3,596	66,712
Northwest	1,347	283	1,671	1,381	6,762	554	857	12,855
South Central	2,137	485	2,492	2,236	12,324	1,019	1,698	22,391
Southeast	3,720	838	3,997	3,809	24,825	1,613	2,533	41,335
Southwest	1,007	212	1,242	1,080	5,146	622	833	10,142
Nebraska	15,946	3,434	18,685	16,412	89,407	6,996	10,389	161,269

Labor Force, Employment, and Unemployment Rates

Labor force statistics provide a source of employment data that may be utilized to better understand economics in Nebraska. These statistics were collected by the Nebraska Department of Labor, under rules established by the U.S. Bureau of Labor Statistics. For these data, employment is defined as people either working or looking for work and covered under the unemployment compensation system.

Between 1990 and 2007, Nebraska’s labor force expanded by 168,120 people—an annual rate of increase of 1.0 percent. During the same time period, employment increased by 156,602, at a similar 1.0 percent annual rate. Labor force statistics for the 1990-2007 period are presented in Table II.20 below.

TABLE II.20
LABOR FORCE STATISTICS, NEBRASKA
BUREAU OF LABOR STATISTICS

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	815,318	797,167	18,151	2.2
1991	838,178	814,963	23,215	2.8
1992	843,511	817,959	25,552	3.0
1993	865,506	842,500	23,006	2.7
1994	888,060	862,586	25,474	2.9
1995	909,607	885,547	24,060	2.6
1996	924,310	897,235	27,075	2.9
1997	922,179	898,119	24,060	2.6
1998	935,136	909,901	25,235	2.7
1999	931,859	905,213	26,646	2.9
2000	943,996	915,911	28,085	3.0
2001	952,869	923,481	29,388	3.1
2002	959,217	924,870	34,347	3.6
2003	976,034	936,664	39,370	4.0
2004	977,010	938,688	38,322	3.9
2005	976,306	938,459	37,846	3.9
2006	974,928	945,207	29,721	3.0
2007	983,438	953,769	29,669	3.0

The highest unemployment rate in Nebraska from 1990 through 2000 was 4.0 percent in 2003. It fell to 3.0 percent by 2007. Conventional economic thought suggests that an unemployment rate of four percent represents full employment of the labor force, with those unemployed simply a transient portion of the total labor force. Hence, Nebraska's unemployment picture remains positive.

DIAGRAM II.3
NEBRASKA AND U.S. UNEMPLOYMENT RATES
BLS DATA

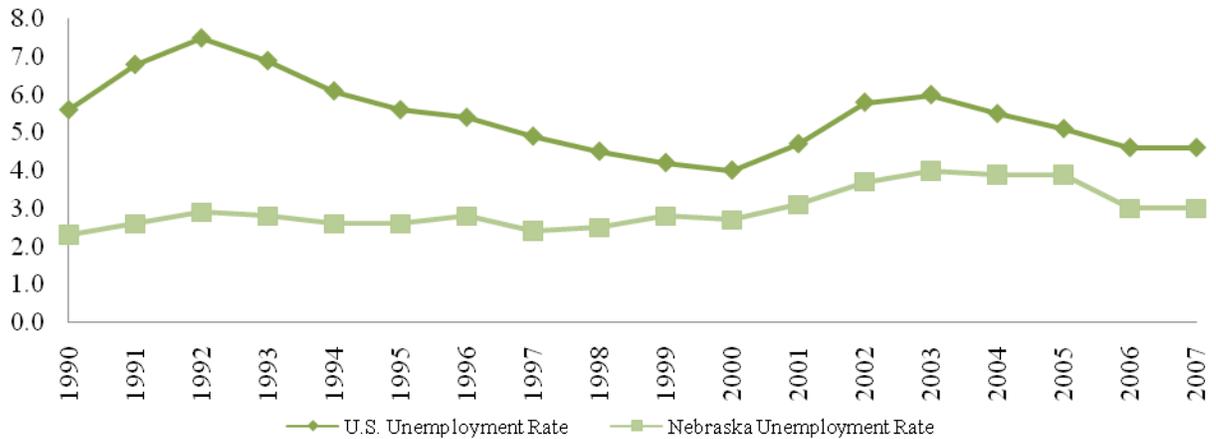
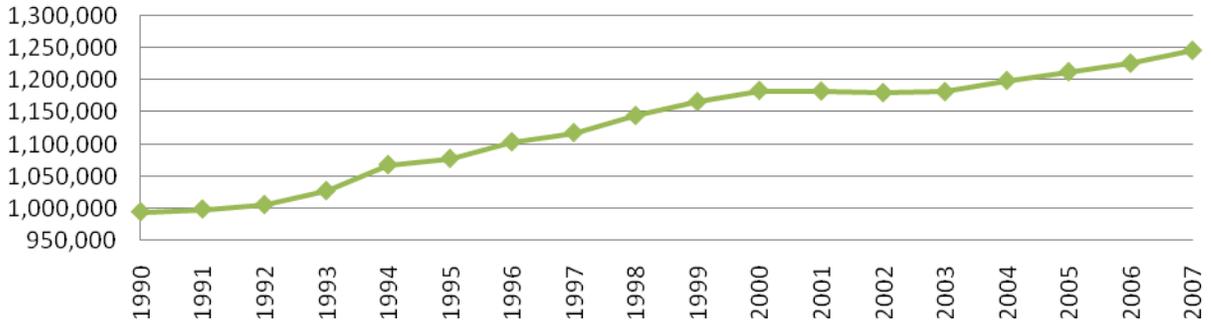


Diagram II.3, above, shows that Nebraska's unemployment rate has consistently been lower than the nation's unemployment rate. The national unemployment rate in 2007 was 4.6 percent, while in Nebraska it was 3.0 percent. Since 1990 the gap between state and national unemployment rates reached its highest level in 1992 when Nebraska's unemployment rate of 2.9 percent was 4.6 percentage points below the national rate of 7.5 percent. The gap was smallest in 2005 when Nebraska's unemployment rate was 3.9 percent and the national rate was 5.1 percent.

The Bureau of Economic Analysis (BEA) also releases estimates of employment. These data are in some ways more complete than the BLS labor force statistics, since they include domestic employment, sole proprietors, and agricultural workers not covered by the unemployment compensation system. These data represent all full-and part-time jobs. Total employment in Nebraska rose from 994,828 in 1990 to more than 1,245,806 in 2007. However, as seen in Diagram II.4, below, employment contracted slightly in 2002, falling to about 3,000 statewide.

DIAGRAM II.4
NEBRASKA FULL AND PART-TIME EMPLOYMENT
 1990-2007



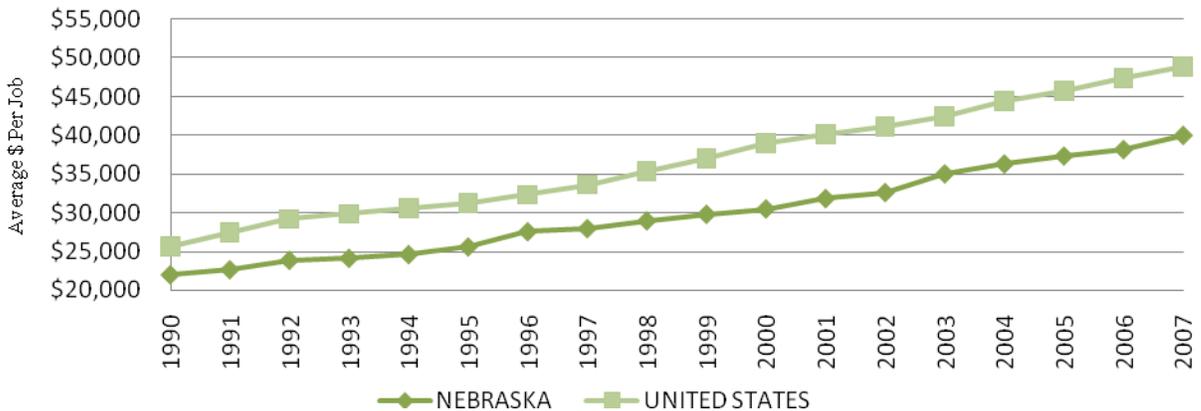
Personal Income

The BEA also provides income and earnings data. The BEA reported that total earnings in Nebraska by place of work totaled over \$49.8 billion in 2007. The State’s total personal income was over \$64.2 billion in 2007 including earnings, transfer payments, dividends, interest, and rent.

Historically, Nebraska’s average earnings per job have been significantly lower than the U.S. average. In 1990, the average earnings per job was \$22,044 in Nebraska, compared to \$25,651 nationally—a difference of \$3,607. The difference widened in later years.

Average real earnings per job in Nebraska reached \$40,009 in 2007 compared to \$48,886 for the United States – a difference of \$8,877. These data are presented in Diagram II.5, below.

DIAGRAM II.5
NEBRASKA VS U.S. AVERAGE EARNINGS PER JOB
 BEA DATA

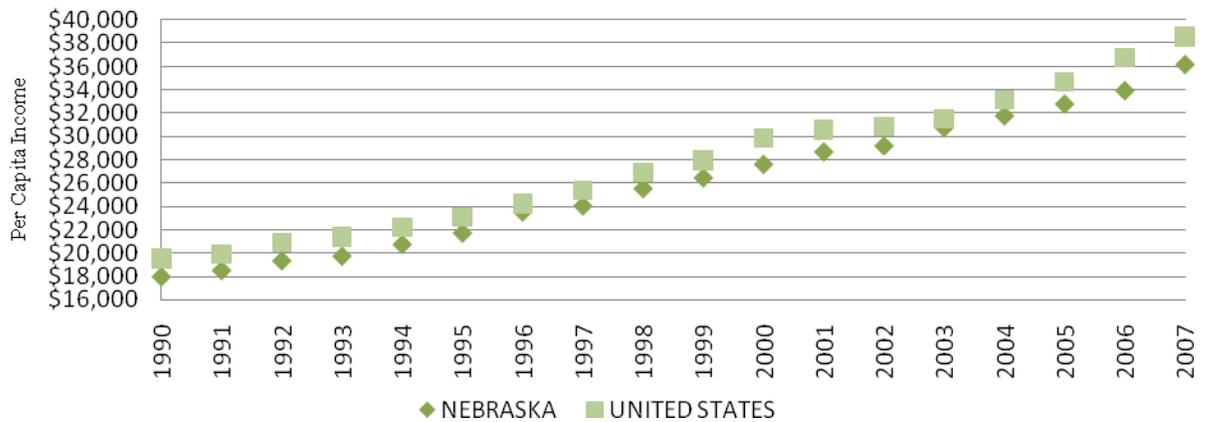


Per Capita Income

Although Nebraska's average wages per job have been significantly lower than national average wages, the State's average per capita income is much closer to the national average. This is partly because Nebraska's labor force participation rates are higher than national norms, with many residents holding multiple jobs. Incomes from sources other than earnings are also relatively more important in Nebraska. The BEA 2007 estimate of Nebraska's per capita personal income, defined as total personal income divided by population, was \$36,189, compared to \$38,564 for the U.S.

In no single year during the 1990 – 2007 period did per capita personal income in Nebraska exceed the national average, but it was within \$1,000 of the national average in 1996 and 2003.

DIAGRAM II.6
NEBRASKA US U.S. PER CAPITA INCOME
BEA DATA



Section Three

Nebraska Housing Market Analysis

Section Three. Nebraska Housing Market Analysis

Housing Stock

Between 1990 and 2000, Nebraska's total housing stock rose by more than 62,000 units, or 9.4 percent, higher than the State's total population growth of 8.4 percent. The strongest rate of growth occurred in the two eastern regions of the State. The number of units rose 15.2 percent in the Southeast region and 10.1 percent in the Northeast region, as seen in Table III.1.

Growth in housing stock was not as strong in the southern and western regions, and housing stock in the North Central region actually declined by 2.3 percent. Overall, eastern Nebraska experienced 90.3 percent of the housing growth and 92.7 percent of the population growth between 1990 and 2000.

**TABLE III.1
TOTAL HOUSING UNITS IN
NEBRASKA**

Source: 1990 & 2000 Decennial US Census

Region	1990	2000	% Change
North Central	28,892	28,237	-2.3%
Northeast	261,330	287,837	10.1%
Northwest	46,268	47,010	1.6%
South Central	86,751	91,273	5.2%
Southeast	194,377	223,913	15.2%
Southwest	43,003	44,398	3.2%
Nebraska	660,621	722,668	9.4%

**TABLE III.2
TOTAL HOUSING UNITS BY TYPE OF DWELLING**

Source: 1990 & 2000 Decennial US Census

Region	Housing Type	1990	2000	% Change
North Central	1 unit attached or detached	24,256	24,061	-0.80%
	Duplex or larger	1,458	1,554	6.60%
	Mobile home or other	3,178	2,622	-17.50%
	Total	28,892	28,237	-2.30%
Northeast	1 unit attached or detached	188,221	207,549	10.30%
	Duplex or larger	61,846	70,296	13.70%
	Mobile home or other	11,263	9,992	-11.30%
	Total	261,330	287,837	10.10%
Northwest	1 unit attached or detached	34,828	35,691	2.50%
	Duplex or larger	5,506	5,761	4.60%
	Mobile home or other	5,934	5,558	-6.30%
	Total	46,268	47,010	1.60%
South Central	1 unit attached or detached	67,272	71,166	5.80%
	Duplex or larger	12,028	12,846	6.80%
	Mobile home or other	7,451	7,261	-2.50%
	Total	86,751	91,273	5.20%
Southeast	1 unit attached or detached	145,000	166,892	15.10%
	Duplex or larger	40,241	49,513	23.00%
	Mobile home or other	9,136	7,508	-17.80%
	Total	194,377	223,913	15.20%
Southwest	1 unit attached or detached	34,781	35,320	1.50%
	Duplex or larger	3,985	4,506	13.10%
	Mobile home or other	4,237	4,572	7.90%
	Total	43,003	44,398	3.20%
Nebraska	1 unit attached or detached	494,358	540,679	9.40%
	Duplex or larger	125,064	144,476	15.50%
	Mobile home or other	41,199	37,513	-8.90%
	Total	660,621	722,668	9.40%

Types of Housing

The predominant type of housing in Nebraska is a single-family unit (either attached or detached), comprising some 75 percent of all housing units, or more than 540,000 units in 2000, as seen in Table III.2, on the previous page. Between 1990 and 2000, growth rates varied by type of housing. The largest growth occurred in the development of duplex and other apartment-style structures. The number of duplex and larger dwellings increased in all six regions of the State, with the largest increase occurring by 23.0 percent in the Southeast region. The number of mobile homes or other housing category had a decrease of 3,686 units statewide over the past decade. The Southwest region was the only region that had an increase in this category and increased by 7.9 percent or 335 units.

The largest housing growth occurred in the Southeast and Northeast regions. The total number of housing units increased by 15.2 percent in the Southeast region and 10.1 percent in the Northeast region respectively. Growth outside of the two eastern regions was limited, with growth in each of the other four regions under 6 percent during the same time period, and even a slight decrease in the number of single-family units in the North Central region.

Occupied Housing

The number of occupied housing units, which included both renter and homeowner households, increased by over 62,000 units between 1990 and 2000, as shown in Table III.3. The growth was not evenly distributed across the State, with increases in the Southeast and Northeast regions but declines in the three other regions. The North Central region had the largest decrease with a 7.5 percent decline. Owner-occupied housing increased the most in the Southeast and Northeast, Nebraska's two most populous regions, with 18.2 percent and 12.1 percent respectively.

TABLE III.3
OCCUPIED HOUSING UNITS IN NEBRASKA BY TENURE

Source: 1990 & 2000 Decennial US Census

Region	1990	2000	% Change
Renter Households			
North Central	6,714	6,210	-7.5%
Northeast	83,954	91,964	9.5%
Northwest	12,953	12,640	-2.4%
South Central	25,207	25,066	-0.6%
Southeast	62,290	69,782	12.0%
Southwest	10,851	11,205	3.3%
Nebraska	201,969	216,867	7.4%
Homeowner Households			
North Central	17,097	17,109	0.1%
Northeast	158,527	177,681	12.1%
Northwest	26,322	28,052	6.6%
South Central	53,450	58,132	8.8%
Southeast	119,118	140,812	18.2%
Southwest	25,880	27,531	6.4%
Nebraska	400,394	449,317	12.2%

Vacancy Rates

The homeowner vacancy rates in Nebraska showed a modest increase of .13 percent between 1990 and 2000 as shown in Table III.4. The North Central region had the highest homeowner vacancy rate in the State, at 3.57 percent. The Northwest region, which had the highest vacancy rate in 1990, had the third-highest vacancy rate in 2000, behind the North Central and Southwest regions. Homeowner vacancy rates were lowest in the Northeast and Southeast regions.

TABLE III.4
HOMEOWNER VACANCY RATES IN
NEBRASKA

Source: 1990 AND 2000 DECENNIAL US CENSUS

Region	1990	2000	Percent Change
North Central	2.25	3.57	1.32
Northeast	1.50	1.30	-.18
Northwest	2.55	2.81	.26
South Central	1.74	2.44	.70
Southeast	1.50	1.57	.07
Southwest	2.16	2.86	.70
Nebraska	1.68	1.81	.13

In contrast to homeowner vacancy rates, Nebraska's rental vacancy rates decreased slightly over the last decade by .04 percent as shown in Table III.5. Rental vacancy rates declined in the Northwest region, but were still a relatively high 10.6 percent. Although the overall statewide increase in rental vacancy was minimal between 1990 and 2000, having several regions with vacancy rates above 6 percent indicates that an excess supply of rental stock exists.

TABLE III.5
RENTAL VACANCY RATES IN NEBRASKA

Source: 1990 AND 2000 DECENNIAL US CENSUS

Region	1990	2000	Change
North Central	9.84	9.88	.04
Northeast	7.72	7.62	-.10
Northwest	11.38	10.63	-.75
South Central	7.56	8.06	.5
Southeast	6.14	6.39	.25
Southwest	10.30	9.70	-.10
Nebraska	7.68	7.64	-.04

Vacant housing that is not for sale or for rent is separated into several categories, as shown in Table III.6. Statewide, these combined categories of vacant housing decreased slightly between 1990 and 2000, from more than 58,000 vacant units in 1990 to about 56,500 vacant units in 2000. The greatest numerical decline during the decade was in "other vacant" units, which fell by 4,783 units. This category includes abandoned, boarded up, and other unsuitable, empty housing units. This indicates that these units are being reclaimed or removed, a very good indicator of increasing quality in Nebraska's housing stock.

TABLE III.6
DISPOSITION OF VACANT HOUSING IN NEBRASKA
 Source: 1990 AND 2000 CENSUS

Disposition of Vacant Housing Units	1990	2000	% Change
For rent	16,804	17,936	6.7%
For sale only	6,836	8,284	21.2%
Rented or sold, not occupied	4,863	4,582	-5.8%
Seasonal/recreational or occasional use	10,978	11,912	8.5%
For migrant workers	351	127	-63.8%
Other vacant	18,426	13,643	-26.0%
Total Vacant Housing in Nebraska	58,258	56,484	-3.0%

“Other vacant” housing includes abandoned, boarded up, and other unsuitable, empty housing units. The number of these units decreased statewide between 1990 and 2000 as shown in Table III.7. The Southwest region had the largest decrease with a 44.5 percent decline. The Northeast region also experienced a decline during the decade, but had the largest number of “other vacant” units in the state with 4,009 units. Overall, a 26 percent decrease in the number of units indicates that a number of units are being reclaimed or removed thus improving Nebraska’s housing stock.

TABLE III.7
“OTHER VACANT” HOUSING IN NEBRASKA
 Source: 1990 AND 2000 US CENSUS

Region	1990	2000	% Change
North Central	2,166	1,644	-24.1%
Northeast	5,312	4,009	-24.5%
Northwest	2,293	1,650	-28.0%
South Central	2,733	2,035	-25.5%
Southeast	3,508	2,965	-15.5%
Southwest	2,414	1,340	-44.5%
Nebraska	18,426	13,643	-26.0%

Age of Housing Stock

Nebraska’s housing stock is relatively old with over 57 percent of the units, or 414,200 units, having been built prior to 1970 as shown in Table III.8. Over 25 percent of the State’s total housing stock was built prior to 1940.

TABLE III.8
AGE OF HOUSING STOCK IN NEBRASKA
 SOURCE: 2000 US CENSUS

Year Structure Built	1990	2000	% Change
Built 1999 to March 2000	.	14,567	.
Built 1995 to 1998	.	44,594	.
Built 1990 to 1994	.	38,748	.
Built 1980 to 1989 ¹	85,254	74,294	-12.86
Built 1970 to 1979	145,834	136,263	-6.56
Built 1960 to 1969	100,105	96,833	-3.27
Built 1940 to 1959	126,580	134,604	6.34
Built 1939 or earlier	202,848	182,765	-9.90
Total Occupied Housing Units	660,621	722,668	9.39

¹The 1990 Census information includes structures built from 1980-1990.

As Table III.9 demonstrates, less new housing was developed in the North Central, Northwest, and Southwest regions than in other parts of the state as a percentage of the total number of units in each region. In the North Central and Northwest regions only 7.4 percent of the units were built after 1989, when in contrast the Southeast and Northeast regions had 18 and 13.2 percent of their units built after 1989.

The North Central, Northwest, Southwest, and South Central regions had the majority of their units built prior to 1959. In contrast, the Northeast and Southeast regions had less than 43 and 38 percent of their units built during the same time period.

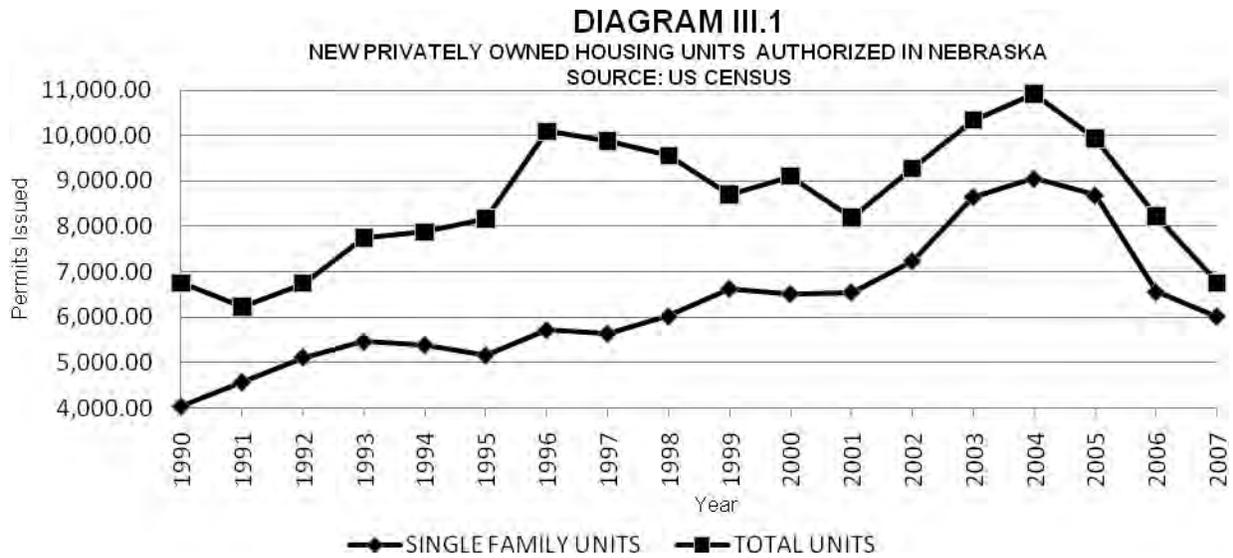
TABLE III.9
AGE OF HOUSING STOCK BY REGION
SOURCE: 2000 US CENSUS

Region	Percent Built 1990 – Mar 2000	Percent Built 1960 – 1989	Percent Built 1940 – 1959	Percent Built Prior to 1940
North Central	7.4	34.2	18.1	40.3
Northeast	13.2	44.6	18.9	23.3
Northwest	7.4	38.3	26.2	28.1
South Central	11.3	38.0	18.3	32.4
Southeast	18.0	44.4	16.0	21.6
Southwest	8.1	39.0	23.1	29.8

Older homes, particularly those built prior to 1940, have a greater potential for deferred maintenance or structural problems related to inadequate foundations and floor supports, poor plumbing, outdated electrical wiring, substandard roofing, and a greater likelihood of lead-based paint hazards.

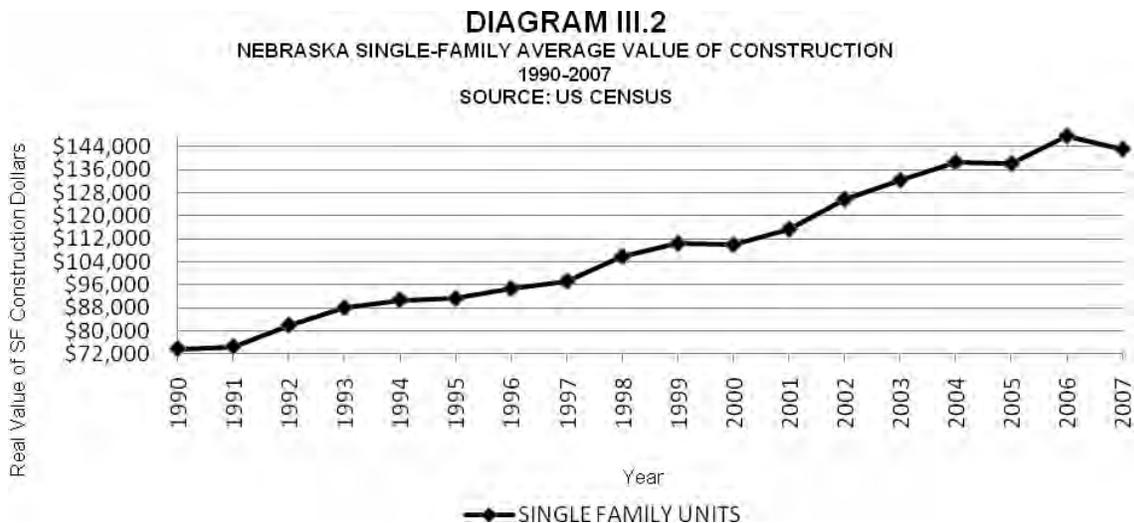
Housing Production

The Census Bureau reports the number of residential building permits issued each year, along with the value of construction identified on the permit excluding the cost of land and lot development. As shown in Diagram III.1, new private owned housing units authorized by building permits issued in Nebraska peaked at 10,920 units in 2004, as did the number of single family units at 9,052 units.



During the 1990 through 2007 time period, the total number of housing units permitted first exceeded 10,000 annual permits in 1996. This 10,000 permit level was not exceeded again until 2003 and 2004. After that period the number of permits decreased significantly, with only 7,604 permits being issued in 2007, the lowest total since 1992. The majority of the decline resulted from a decrease in the number of single family permits. After the peak in 2004, the number of single family permits fell to a low of 6,015 in 2007, the lowest since 1997.

The Census Bureau reports the value of construction, which excludes the cost of the land and all related land development costs, identified on each permit. As seen in Diagram III.2, the value of Nebraska’s single-family new construction more than doubled from \$73,758 in 1990 to \$147,732 in 2006. However, after 2006 the value of single-family new construction declined from \$147,732 to \$143,154 in 2007. This was only the second decline recorded since 1990. The other decrease occurred in 2000.



The number of permitted new construction housing units is presented in Table III.10. The largest number of units permitted occurred in 2004 with 10,920 units. By 2007, the number of new housing units declined substantially with only 7,604 having been developed in that year. This was the lowest annual total since 1992.

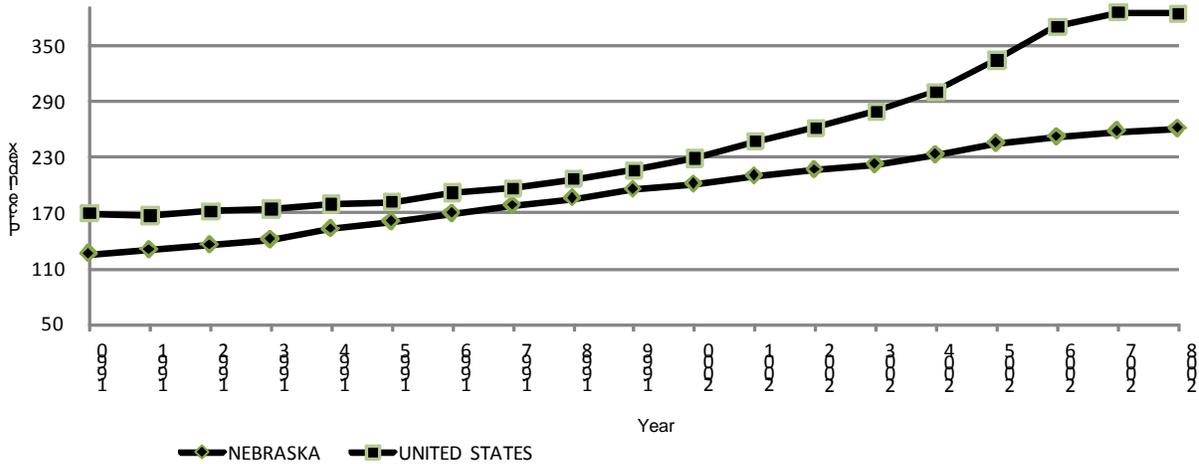
TABLE III.10
NEBRASKA PERMITTED HOUSING UNITS
NUMBER OF UNITS 1990 THROUGH 2007

Year	Single-family units	Real Value of SF Construction		In Tri and Four-Plexes		Total Units
		Per unit	In Duplexes	In 5-Plexes or more		
1990	4,031	\$73,758	150	62	2,507	6,750
1991	4,569	\$74,503	172	91	1,403	6,235
1992	5,115	\$81,921	192	68	1,370	6,745
1993	5,463	\$87,957	224	194	1,870	7,751
1994	5,386	\$90,711	278	183	2,030	7,877
1995	5,161	\$91,191	230	136	2,637	8,164
1996	5,717	\$94,612	342	90	3,942	10,091
1997	5,637	\$97,193	382	145	3,716	9,880
1998	6,019	\$105,781	276	164	3,101	9,560
1999	6,628	\$110,347	246	89	1,733	8,696
2000	6,513	\$109,865	154	265	2,173	9,105
2001	6,551	\$115,312	154	49	1,444	8,198
2002	7,239	\$125,736	200	74	1,765	9,278
2003	8,652	\$132,404	288	49	1,350	10,339
2004	9,052	\$138,650	288	57	1,523	10,920
2005	8,687	\$138,143	186	73	983	9,929
2006	6,554	\$147,732	196	110	1,370	8,230
2007	6,015	\$143,154	216	100	1,273	7,604

Average housing prices for single family homes are tracked by the Office of Federal Housing Enterprise Oversight (OFHEO), the regulatory agency providing oversight for Fannie Mae and Freddie Mac. The OFHEO publishes a price index which reflects price movements on a quarterly basis and measures average price changes in repeat sales and refinancing on the same properties.

Diagram III.3, provides the price index from the first quarter of each year, from 1990 through 2008. The Nebraska index was lower than the national index throughout the entire period. Since 2000, the national index has significantly outpaced the Nebraska index. This indicates that housing in Nebraska is relatively less expensive than the national averages.

DIAGRAM III.3
NEBRASKA HOUSING PRICE INDEX
 SOURCE: OFHEO 1990 THROUGH 2008



Overcrowding

The number of overcrowded households in Nebraska increased dramatically between 1990 and 2000. HUD defines overcrowded households as those with between 1.01 and 1.50 occupants per room. Severely overcrowded households are defined as those with 1.51 or more occupants per room. As seen in Table III.11, overcrowding increased 44.5 percent statewide, and severe overcrowding rose 250.5 percent.¹ Severely overcrowded conditions rose dramatically in all regions, including a 722.2 percent increase in the Southwest region, and increases of between 212 and 308 percent in the Northeast, South Central, and Southeast regions.

TABLE III.11
INCIDENCE OF OVERCROWDING BY REGION
 Source: 1990 AND 2000 DECENNIAL CENSUS

Region	Occupants per Room									Total Occupied Housing Units		
	1.00 or less			1.01 to 1.50			1.51 or more			1990	2000	% Change
	1990	2000	% Change	1990	2000	% Change	1990	2000	% Change			
North Central	23,410	22,975	-1.86	353	272	-22.95	48	72	50.00	23,811	23,319	-2.07
Northeast	238,223	260,978	9.55	3,248	4,740	45.94	1,010	3,927	288.81	242,481	269,645	11.20
Northwest	38,358	39,542	3.09	677	738	9.01	240	412	71.67	39,275	40,692	3.61
South Central	77,598	81,183	4.62	868	1,235	42.28	191	780	308.38	78,657	83,198	5.77
Southeast	179,071	206,074	15.08	1,741	2,657	52.61	596	1,863	212.58	181,408	210,594	16.09
Southwest	36,299	37,469	3.22	378	823	117.72	54	444	722.22	36,731	38,736	5.46
Nebraska	592,959	648,221	9.32	7,265	10,465	44.50	2,139	7,498	250.54	602,363	666,184	10.60

¹ The HUD Special Tabulations data does not add up to the Census SF1 or SF3 data due to special tabulation rounding rules that were not used for the Census SF3 data. The rounding rules applied to the Special Tabulation data were as follows: (1) 0 rounds to 0, (2) 1-7 rounds to four, and (3) all other values round to the nearest multiple of five. As a result, the totals may be overly inflated or deflated when compared to Census totals.

Overcrowding was also examined among households considered by the Census Bureau to be in poverty.² Overcrowded households in poverty were generally more common in renter-occupied housing as Table III.12 demonstrates.

Most of the overcrowded and severely overcrowded renter and homeowner households were located in the Northeast region, the most populated region in the State. However, the Northeast did not have the highest proportion of overcrowding and severe overcrowding among impoverished renters. The Northwest, with 10.8 percent of its renter households in poverty and overcrowded, had the highest concentration of such households. The Northeast had the next-highest rate, at 10.6 percent.

TABLE III.12
HOUSEHOLD OVERCROWDING BY POVERTY AND REGION
Source: 2000 CENSUS

Region	Occupants per room			Owner-occupied Housing Units	Occupants per room			Renter-occupied Housing Units
	1.00 or less	1.01 to 1.50	1.51 or more		1.00 or less	1.01 to 1.50	1.51 or more	
North Central	2,015	38	9	2,062	1,194	38	19	1,251
Northeast	7,759	254	201	8,214	15,670	957	893	17,520
Northwest	2,054	50	65	2,169	2,692	234	92	3,018
South Central	3,589	85	66	3,740	5,036	212	171	5,419
Southeast	4,514	73	75	4,662	11,966	386	385	12,737
Southwest	1,865	35	32	1,932	1,987	80	100	2,167
Nebraska	21,796	535	448	22,779	38,545	1,907	1,660	42,112

Plumbing and Kitchen Facilities

Census 2000 collected data concerning housing conditions, although the information related only to whether the housing units lacked complete plumbing or kitchen facilities. Table III.13 provides data concerning plumbing and kitchen facilities for each region. Unlike overcrowding, which increased during the decade, the number of housing units with incomplete plumbing or kitchen facilities dropped markedly in all regions between 1990 and 2000.

TABLE III.13
NUMBER OF UNITS LACKING COMPLETE FACILITIES
NEBRASKA BY REGION, 1990 AND 2000 CENSUS

Region	PLUMBING			KITCHEN		
	1990	2000	% Change	1990	2000	% Change
North Central	623	111	-82.18	799	113	-85.86
Northeast	1,571	991	-36.92	2,186	1,759	-19.53
Northwest	567	215	-62.08	795	251	-68.43
South Central	802	297	-62.97	1,182	481	-59.31
Southeast	1,330	665	-50.00	1,708	1,198	-29.86
Southwest	349	129	-63.04	548	188	-65.69
Nebraska	5,242	2,408	-54.06	7,218	3,990	-44.72

² The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor.

Cost Burden

Cost burden refers to the level of income expended for housing. A household is experiencing a cost burden if more than 30 percent of their household income is used to cover housing costs. A severe cost burden is experienced if more than 50 percent of household income is devoted to housing costs. More than 35,000 renters experienced a cost burden and some 27,658 experienced a severe cost burden as shown in Table III.14. Overall, some 17.1 percent and 13.3 of all renters, respectively, experienced a cost burden according to the 2000 Census.

TABLE III.14
INCOME SPENT ON HOUSING
NEBRASKA, 2000 CENSUS

Income Range	Specified Renter-Occupied Units	Specified Owner-Occupied Units	
		Housing Units with a Mortgage	Housing Units without a Mortgage
Less than 29.9 percent	128,334	192,431	117,690
30 to 49.9 percent	35,467	33,227	7,514
50 percent or more	27,658	13,640	3,832
Not computed	15,757	798	1,363
Total	207,216	240,096	130,399

There were more than 33,000 homeowners with a mortgage experiencing a cost burden and another 13,640 experiencing a severe cost burden. Homeowners without a mortgage had lower cost burden rates, with 7,514 experiencing a cost burden and just 3,832, or 2.9 percent of the total number of units without a mortgage, experiencing a severe cost burden. In general, households experiencing a severe cost burden face difficulties. Severely cost burdened renters and homeowners with a mortgage are at risk of foreclosure or even homelessness. Homeowners without a mortgage, but who are cost burdened, will likely allow deferred maintenance on their housing unit, increasing the potential for dilapidated units.

The percent of household income spent on rental housing in Nebraska was lower than the national average. This is illustrated in Table III.15. In the United States, 19.1 percent of renter households were severely cost burdened in 2000 with over 50 percent of their household income having been spent on housing. Nebraska had 14.5 percent of renter households being severely cost burdened for this same time period.

The percent of homeowners with mortgages in Nebraska who were severely cost burdened was also lower in the state than the national average. 5.7 percent of the homeowners with mortgages were severely cost burdened in Nebraska in 2000, while 9.1 percent of the homeowners with mortgages nationwide were severely cost burdened.

TABLE III.15
PERCENT HOUSEHOLD
INCOME SPENT ON HOUSING
NEBRASKA, 2000 CENSUS

Percent	United States	Nebraska
Renters		
< 30%	60.2	67.0
31-50%	20.8	18.5
50+ %	19.1	14.5
Homeowners With Mortgage		
< 30%	73.2	80.4
31-50%	17.7	13.9
50+ %	9.1	5.7
Homeowners Without Mortgage		
< 30%	89.3	91.2
31-50%	6.5	5.8
50+ %	4.2	3.0

Housing Problems

The Census Bureau defines a household with a housing problem as a household that is experiencing a cost burden, has incomplete plumbing or kitchen facilities, or is overcrowded. Households with a housing problem were separated by type of problem. These problems include incomplete plumbing facilities, incomplete kitchen facilities, overcrowding, severe overcrowding, cost burden, and severe cost burden, and are presented in Table III.16.³

TABLE III.16
HOUSEHOLDS WITH HOUSING PROBLEM BY TYPE OF PROBLEM
Source: 2000 CENSUS SPECIAL TABULATIONS BY TENURE AND REGION

Region	Incomplete Kitchen Or Plumbing		Overcrowding		Severe Overcrowding		Cost Burdened		Severe Cost Burden	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	176	116	256	169	48	68	2,216	642	1,822	426
Northeast	772	1,702	2,006	2,881	1,085	2,670	18,883	13,877	9,842	10,988
Northwest	238	249	405	489	187	235	2,923	1,760	2,061	1,431
South Central	334	425	681	711	274	512	6,474	3,649	4,011	2,852
Southeast	546	1,022	1,137	1,594	480	1,340	15,473	10,520	6,651	8,318
Southwest	200	171	508	441	169	285	3,025	1,425	1,913	1,139
Nebraska	2,266	3,685	4,993	6,285	2,243	5,110	48,994	31,873	26,300	25,154

These data show that incomplete kitchen or plumbing facilities are not the most significant of Nebraska's housing problems. 5,951 households had incomplete kitchens or plumbing in the state. Overcrowding also occurred, but was also less significant with over 11,000 households experiencing overcrowding.

The most frequent housing problem in 2000 involved housing costs that were placing a strain on a household's budget. Those households who were classified as cost burdened or had severe cost burden recorded the largest number of households with 80,867 households being cost burdened and 51,454 households being severely cost burdened.

Households with housing problems were segmented by level of income, defined as a percentage share of median family income (MFI). As seen in Table III.17, below, 52,270 renter households, representing 74.6 percent of all renter households with a housing problem of any kind, earned less than 50 percent of MFI.

TABLE III.17
HOUSEHOLDS WITH A HOUSING PROBLEM BY TENURE
Source: 2000 HUD SPECIAL TABULATIONS

% of MFI	Owners	Renters	Total
0-30%	17,254	29,980	47,234
30-50%	16,379	22,290	38,669
50-80%	21,774	12,384	34,158
80-95%	6,940	1,589	8,529
95%+	17,033	3,835	20,868
Total	79,380	70,078	149,458

The largest group of homeowners with a housing problem was the moderately low-income group, defined as those with incomes from 50 to 80 percent of MFI. This group included 21,774 homeowners, or 27.4 percent of homeowners with any housing problem. As with renter households, housing problems were more common among households earning less than 50 percent of MFI.

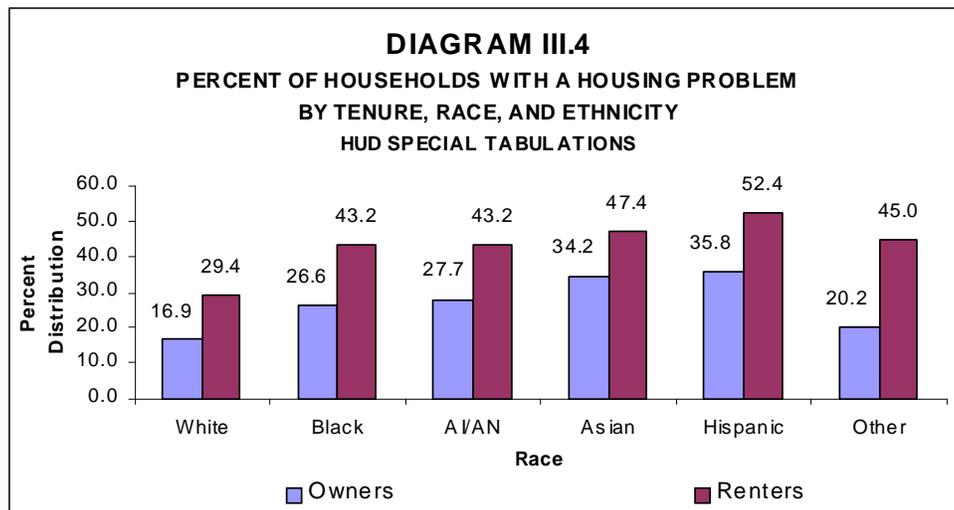
³ Again, due to the rounding algorithm, the data will not sum precisely as presented in other HUD Special Tabulation Tables.

Households with housing problems were also analyzed by racial and ethnic composition.⁴ While racial minorities comprised 10.4 percent of Nebraska’s total population and Hispanics comprised 5.5 percent of the total population, racial and ethnic minorities made up 16.7 percent of the State’s total housing problems. Minority renters accounted for 24.2 percent of the total housing problems experienced by all renters. Minority homeowners experienced a more modest 10.2 percent of Nebraska’s total housing problems for owners. This information is presented in Table III.18.

**TABLE III.18
HOUSEHOLDS WITH A HOUSING
PROBLEM
BY RACE AND ETHNICITY**
Source: 2000 HUD SPECIAL TABULATIONS

Race/Eth.	Owners	% of Total	Renters	% of Total
White	71,300	16.9	53,120	29.4
Black	2,520	26.6	6,365	43.2
AI/AN	395	27.7	1,040	43.2
Asian	875	34.2	1,665	47.4
Hispanic	3,870	35.8	6,555	52.4
Other	420	20.2	1,333	45.0

As Diagram III.4 demonstrates, a larger portion of household renters had a housing problem than the number of home owners in the same categories. In addition, non-white population categories, regardless of being classified as owners or renters, had a higher percentage of households who experienced housing problems.



Households having one or more of these housing problems have been separated by type of household and by income. These data, excluding the entitlement cities of Lincoln and Omaha, are presented in Table III.19.⁵ Statewide, there were over 21,000 elderly homeowner households facing a housing problem, along with another 7,942 elderly renter households facing a housing problem. The largest group of households with housing problems was the small related households group with over 36,000 renters and owners who experienced housing problems.

⁴ Households with housing problems by region, income, tenure, race, and ethnicity are presented in Appendix B, Tables B.15 through B.22.

⁵ Selected data from this table are utilized in HUD Table 2A.

**TABLE III.19
HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME
AND TENURE**

NEBRASKA (WITHOUT ENTITLEMENT AREAS), Source: SOCDS CHAS Data: Housing Problems Output for All Households

Income as % of MFI	Elderly Households	Small Related Households	Large Related Households	Other	Total
Owner					
0-30%	8,319	3,687	1,152	2,507	15,665
30.1-50%	6,230	4,187	2,002	1,817	14,236
50.1-80%	3,943	7,055	3,016	2,964	16,978
80% +	2,602	9,852	3,959	2,341	18,754
Total	21,094	24,781	10,129	9,629	65,633
Renter					
0-30%	3,380	4,794	980	5,016	14,170
30.1-50%	2,730	3,820	1,198	3,741	11,489
50.1-80%	1,242	2,103	1,108	2,001	6,454
80% +	590	935	1,131	581	3,237
Total	7,942	11,652	4,417	11,339	35,350
Total					
0-30%	11,699	8,481	2,132	7,523	29,835
30.1-50%	8,960	8,007	3,200	5,558	25,725
50.1-80%	5,185	9,158	4,124	4,965	23,432
80% +	3,192	10,787	5,090	2,922	21,991
Total	29,036	36,433	14,546	20,968	100,983

Lead-based Paint Hazards

Environmental issues play an important role in the quality of housing. Exposure to lead-based paint, which is more likely in older homes, is one of the most significant environmental threats posed to homeowners and renters. As medical understanding of the harmful effects of lead poisoning on children and adults in both the short- and long-term increased, Lead-based paint was banned from residential use in 1978 because of the health risk it posed, particularly to children.

Homes built prior to 1980 have some chance of containing lead-based paint on interior or exterior surfaces. The chances increase with the age of the housing units. Housing units built before 1940, which make up 25.3 percent of total housing units in Nebraska, are much more likely than newer homes to contain lead-based paint.

Units at Risk of Lead Hazards. Because the majority of housing units in Nebraska were built prior to 1980, lead-based paint hazards are likely to be a significant concern in the State. Table III.20, provides data on the extent of the potential for lead-based paint in housing units in Nebraska. In 2000, 57.9 percent of owner-occupied units and 56.1 percent of renter-occupied units were at risk.

TABLE III.20
UNITS AT RISK OF LEAD-BASED PAINT HAZARDS
 SOURCE: NEBRASKA, 2000 US CENSUS

Year Structure Built	Owner-Occupied Units at Risk	% of 2000 Housing Stock	Renter-Occupied Units at Risk	% of 2000 Housing Stock	Total Occupied Units at Risk	% of 2000 Housing Stock
1939 or earlier	106,640	23.73	40,998	18.90	147,638	22.16
1940 to 1949	22,939	5.11	13,996	6.45	36,935	5.54
1950 to 1959	42,362	9.43	20,175	9.30	62,537	9.39
1960 to 1979	88,196	19.63	46,490	21.44	134,686	20.22
Total Units at Risk	260,137	57.90	121,659	56.10	381,796	57.31
Total Housing Units	449,306		216,878		666,184	

Other factors beside the age of housing units help to determine the risk for lead-based paint problems. These factors include the condition of the housing, tenure (*i.e.*, renter or owner), and household income. Households with young children are also at greater risk because young children have more hand-to-mouth activity and absorb lead more readily than adults. The two factors most correlated with the presence of lead-based paint hazards are low-income and rental status.

The number of units with lead-based paint risks were segmented by income and tenure in Table III.21. More than 77,000, or 88.0 percent, of the at-risk rental units were found to be occupied by extremely low- to moderate-income (LMI) households. This is more than the 79.8 percent of LMI homeowners who faced the potential of lead-based paint hazards.

TABLE III.21
LOW- TO MODERATE-INCOME (LMI) HOUSEHOLDS
AT RISK OF LEAD-BASED PAINT HAZARDS
 NEBRASKA, 2000 CENSUS

Year Structure Built	0-30% MFI	30-50% MFI	50-80% MFI	80-95% MFI	Total LMI Households ⁶
LMI Homeowners					
1939 or earlier	8,903	12,236	22,151	9,210	52,500
1940 to 1949	2,004	2,512	4,823	2,124	11,464
1950 to 1959	2,504	4,088	8,522	4,336	19,450
1960 to 1979	3,542	5,728	12,856	7,073	29,199
Total Units at Risk	16,954	24,563	48,353	22,743	112,612
Total Housing Units	24,795	36,809	75,603	37,559	174,767
LMI Renters					
1939 or earlier	7,899	7,616	10,844	3,399	29,758
1940 to 1949	2,507	2,565	3,815	1,180	10,068
1950 to 1959	3,653	3,571	5,587	1,825	14,636
1960 to 1979	9,373	8,300	11,972	4,209	33,854
Total Units at Risk	23,432	22,053	32,218	10,612	88,315
Total Housing Units	41,906	38,879	56,598	19,406	156,788
Total					
1939 or earlier	16,802	19,852	32,995	12,609	82,258
1940 to 1949	4,511	5,077	8,639	3,304	21,531
1950 to 1959	6,157	7,659	14,109	6,161	34,086
1960 to 1979	12,916	14,028	24,828	11,281	63,053
Total Units at Risk	40,386	46,616	80,571	33,355	200,928
Total Housing Units	66,702	75,688	132,201	56,965	331,555

⁶ Totals may not add precisely due to rounding.

Annual Childhood Blood Lead Poisoning Surveillance. The Nebraska Department of Health & Human Services (HHS) regularly tests thousands of children annually for elevated levels of lead in their blood. An elevated blood lead level (EBLL) is defined as the presence of more than 10 µg/dL of lead. HHS tested 26,987 children in 2007 and tested 25,383 children in 2008. The results of that survey are shown in Table III.22. Statewide, 3.1 percent of the children tested in 2007 and 3.2 percent of those tested in 2008 had elevated blood lead levels. This is slightly higher than the 2000 national average of 2.2 percent. A few regions had a significantly higher percentage of children with EBLLs. The north central region had 4.5 percent in 2007 and 8 percent in 2008, and the south central region had 4.9 percent in 2007 and 5.7 in 2008. Omaha saw a dramatic decline from 2007 to 2008, from 5.4 percent to only 1.1 percent tested with EBLLs.

**Table III.22
Children with Elevated
Blood Lead Levels**
Nebraska Department of
Human and Health Services

Region	Percent EBLL	
	2007	2008
North Central	4.5	8.0
Northeast	3.8	1.8
Northwest	1.2	1.1
South Central	4.9	5.7
Southeast	2.1	2.2
Southwest	0.1	1.5
Lincoln	4.3	3.2
Omaha	5.4	1.1
Missing	2.3	1.8
Total	3.1	3.2

Housing Affordability

As of 2000, housing costs in Nebraska were considerably lower than the national average. For example, Census 2000 reports that the national median gross rent was \$602 per month, but the median gross rent in Nebraska was only 81.5 percent of that amount, or \$491 per month. For owner-occupied homes, the difference in pricing was even more striking; Nebraska’s 2000 median home value of \$88,000 was only 73.6 percent of the national median value of \$119,600.

Two geographic maps, Exhibits III.1 and III.2 present ranges of median gross rent and median home value, by county. The maps show that the eastern portions of the State tend to have higher housing costs, although Buffalo, Dawson, Hall, and Kearney Counties have average rents exceeding \$450 per month, and several counties in western and central Nebraska have home prices above \$69,000.

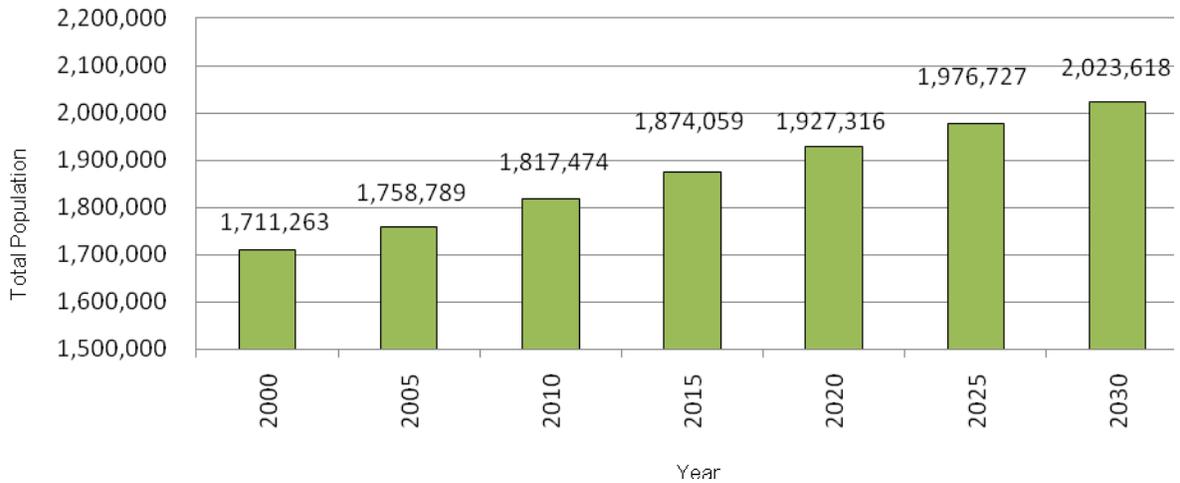
Douglas and Lancaster Counties had the highest median gross rent at \$541 and \$519 per month. Banner and Boyd Counties had the lowest median gross rent at \$246 and \$261 per month.

Housing Needs Forecast

In 2006, the Bureau of Business Research of the University of Nebraska - Lincoln (UNL) released a long-term population forecast for each county in Nebraska. Using Census 2000, the data predicted the State's population in five-year increments through the year 2030. This forecast is used to help estimate future demand for housing.

The UNL forecast expects the state's population to grow by less than 1 percent per year, increasing to over 2 million people by the year 2030. While this growth rate may seem low, the historic population growth rate during the last 100 years in Nebraska was only .4 percent per year, and .8 percent in the 1990s. Hence, future growth is expected to be relatively strong in the state, as seen in Diagram III.5, below.

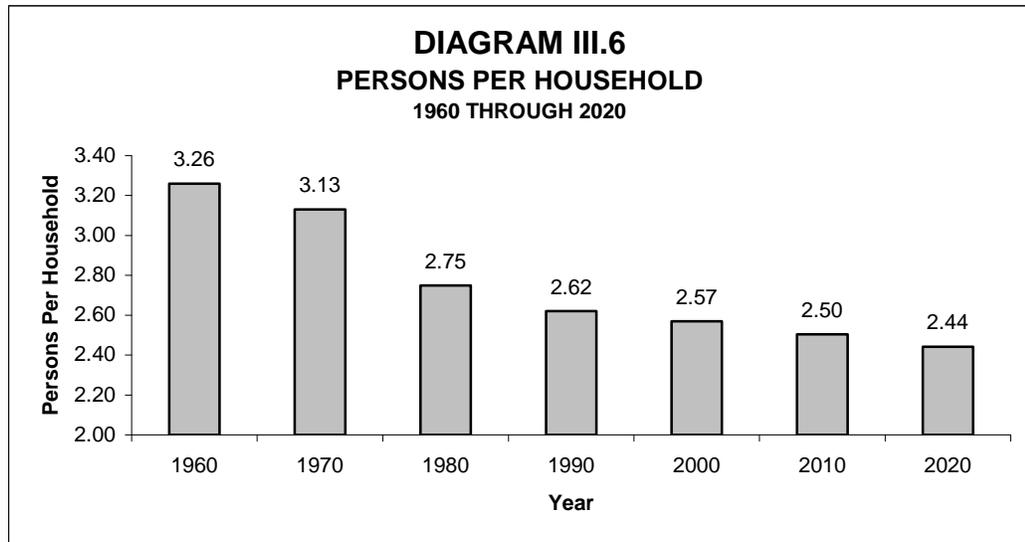
DIAGRAM III.5
POPULATION FORECAST FOR NEBRASKA
SOURCE: UNL BUREAU OF BUSINESS RESEARCH



Population growth is not expected to be uniform across the State. Regional variations will occur, with the Northeast and Southeast regions of Nebraska increasing their combined share of total population from 73.6 percent in 2000 to 77.5 percent in 2030. According to the forecast, the North Central and Northwest regions will decline in population during the entire period, as seen in Table III.23.

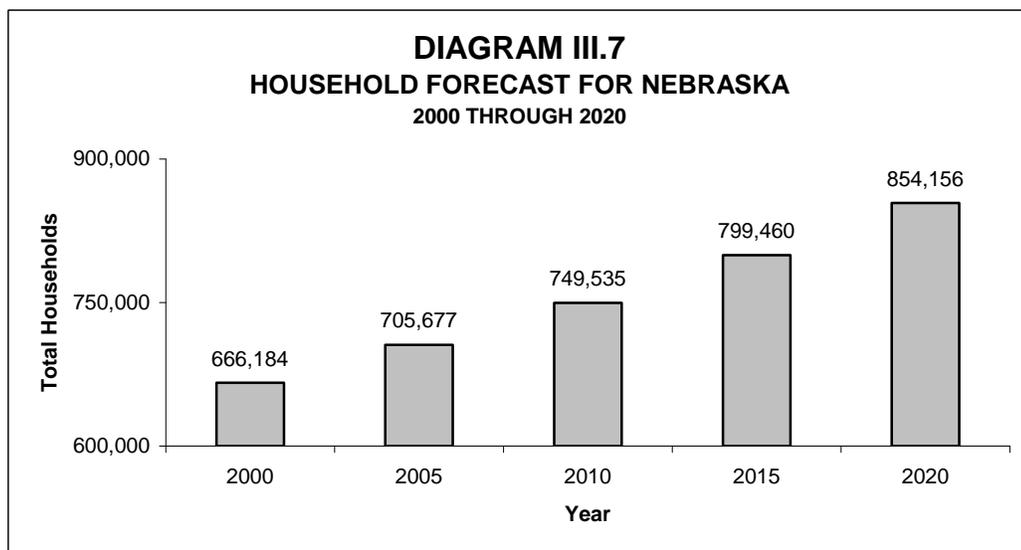
TABLE III.23
NEBRASKA POPULATION FORECAST BY REGION
SOURCE: UNL BUREAU OF BUSINESS RESEARCH 2000 THROUGH 2020

Year	North Central	Northeast	Northwest	South Central	Southeast	Southwest	Nebraska
2000	57,607	695,795	100,476	213,736	546,080	97,569	1,711,263
2005	54,104	717,526	96,941	215,864	577,539	96,815	1,758,789
2010	50,912	741,993	95,508	218,650	613,174	97,237	1,817,474
2015	47,778	764,064	93,670	221,616	649,001	97,930	1,874,059
2020	44,865	784,211	91,622	224,383	683,450	98,785	1,927,316
2025	40,020	802,820	89,339	226,678	716,223	99,647	1,976,727
2030	39,197	820,701	86,947	228,589	747,703	100,481	2,023,618



The housing density declined in the period between 1960 and 2020 from 3.26 persons per household in 1960 to 2.57 in 2000. Household size is expected to decline further, to 2.44 by the year 2020, as seen in Diagram III.6.⁷ With this decline in household size comes increased household formation and increased pressure on housing markets; therefore, housing demand is expected to continue to outpace the rate of growth in population.

Diagram III.7 describes the anticipated declines in persons per household during the next 20 years, household formation is expected to increase to 854,156 units by the year 2020, an increase of 187,972 households from 2000.



⁷ This relationship is not precisely the same as persons per household. This value is a proxy for persons-per-household. It was used in the forecast system to avoid the complexity of forecasting the population that resides in group quarters, by county. Since population divided by occupied housing is a stable relationship, the target forecast, households, is also a stable prediction.

Household formation is expected to vary by region, as shown in Table III.24. More than 80,000 households will be formed in the Northeast and Southeast regions, while the North Central region will lose more than 2,500 households. The Northeast and Southeast regions' share of total households is expected to increase from 72.08 percent in 2000 to 75.84 percent by 2020. Generally, the average number of persons in the household will tend to be less in these more urbanized areas of the State than in the rural areas.

**TABLE III.24
NEBRASKA HOUSEHOLD FORMATION FORECAST
2000 THROUGH 2020**

Year	North Central	Northeast	Northwest	South Central	Southeast	Southwest	Nebraska
2000	23,319	269,645	40,692	83,198	210,594	38,736	666,184
2005	22,573	287,632	41,622	86,380	227,512	39,959	705,677
2010	21,882	307,450	42,726	89,924	246,051	41,501	749,535
2015	21,321	329,411	44,045	94,075	267,297	43,311	799,460
2020	20,779	353,118	45,407	98,612	290,925	45,316	854,156

Homeownership will continue to rise, reaching 69.39 percent in 2020. This means that of the 854,156 households in 2020, 592,726 will be homeowners and 261,430 will be renters, as seen in Table III.25. This represents an increase of 143,409 homeowner units and 187,972 rental units from 2000.

**TABLE III.25
TOTAL HOUSEHOLDS IN NEBRASKA
2000 THROUGH 2020**

Year	Owners	Renters	Total	Ownership
2000	449,317	216,867	666,184	67.45
2005	479,475	226,202	705,677	67.95
2010	512,971	236,563	749,535	68.44
2015	550,991	248,469	799,460	68.92
2020	592,726	261,430	854,156	69.39

Homeownership in Nebraska is expected to increase from 67.45 percent in 2000 to 69.39 percent in 2020. The homeownership rates are expected to increase in each of the six regions of the State, as presented in Table III.26. The eastern regions will continue to have a lower homeownership rate and, therefore, larger proportions of renters than the other regions. For example, homeownership in the Northeast reaches 68.19 percent by 2020, while the North Central region is expected to have a rate of 76.84 and the Southwest a rate of 73.31.

**TABLE III.26
NEBRASKA HOMEOWNERSHIP RATES BY REGION
2000 THROUGH 2020**

Year	North Central	Northeast	Northwest	South Central	Southeast	Southwest	Nebraska
2000	73.37	65.89	68.94	69.87	66.86	71.07	67.45
2005	74.27	66.47	69.70	70.38	67.28	71.69	67.95
2010	75.16	67.04	70.42	70.88	67.70	72.25	68.44
2015	76.01	67.62	71.11	71.36	68.11	72.79	68.92
2020	76.84	68.19	71.79	71.83	68.52	73.31	69.39

Although increases in homeownership rates are expected in the North Central region, the total number of owner-occupied householders will steadily decrease. As shown in Table III.27, the number of homeowners will grow in each of the other five regions of the State.

**TABLE III.27
NEBRASKA HOMEOWNER FORECAST BY REGION
2000 THROUGH 2020**

Year	North Central	Northeast	Northwest	South Central	Southeast	Southwest	Nebraska
2000	17,109	177,681	28,052	58,132	140,812	27,531	449,317
2005	16,766	191,193	29,008	60,795	153,069	28,645	479,475
2010	16,446	206,129	30,088	63,739	166,583	29,987	512,971
2015	16,205	222,738	31,321	67,134	182,066	31,528	550,991
2020	15,965	240,775	32,596	70,837	199,330	33,222	592,726

The number of renter households in Nebraska is expected to increase to 261,430 by 2020. The number of renters in the North Central region is expected to decline, and the number of renters is expected to increase by less than 200 in the Northwest region. The number of renters in the two eastern regions is expected to grow much more quickly, as shown in Table III.28.

**TABLE III.28
NEBRASKA RENTER FORECAST BY REGION
2000 THROUGH 2020**

Year	North Central	Northeast	Northwest	South Central	Southeast	Southwest	Nebraska
2000	6,210	91,964	12,640	25,066	69,782	11,205	216,867
2005	5,807	96,439	12,613	25,585	74,443	11,314	226,202
2010	5,436	101,321	12,638	26,185	79,468	11,515	236,563
2015	5,115	106,673	12,724	26,941	85,232	11,783	248,469
2020	4,813	112,342	12,811	27,775	91,595	12,093	261,430

The number of households within specific income groups was also estimated.⁸ Between 2000 and 2020, an additional 8,905 extremely low-income renter households, those earning less than 30 percent of median family income, are expected, as seen in Table III.29. Over this period, an

**TABLE III.29
LOW-INCOME RENTERS
PERCENT OF MEDIAN FAMILY INCOME**

Year	0-30%	30-50%	50-80%
2000	42,204	39,183	56,458
2005	44,077	40,830	58,992
2010	46,147	42,663	61,790
2015	48,523	44,778	64,992
2020	51,109	47,084	68,476

estimated 7,901 very low-income renter households, those earning 30 to 50 percent of median family income, will be added, along with 12,018 low-income renter households earning between 50 and 80 percent of median family income. The number of extremely low-income and very low-income households, the vast majority of which will be in the eastern regions of the State, will continue to exert pressure on the assisted housing market. The stock of this type of housing will need to expand to serve their needs.

⁸ The distribution of households by tenure and income by median family income is derived from special tabulations of 2000 Census data, requested by HUD and released by the Census Bureau, in 2003.

By 2020, an increase of 22,581 homeowner households earning 50 to 80 percent of median family income is expected. Significant numbers of these households are expected to become homeowners only with the aid of programs designed to assist first-time homebuyers. Furthermore, the number of households earning 80 to 95 percent of median family income, the prime income groups for first-time homebuyer programs, will rise by 13,645 over the forecast period. Consequently, demand for homeownership products is expected to rise appreciably over the forecast horizon, as seen in Table III.30. Overall demand for affordable housing products is therefore expected to rise significantly over the forecast horizon for both low-income renter households and low-income homeowner households.

TABLE III.30
LOW-INCOME HOMEOWNERS
PERCENT OF MEDIAN FAMILY INCOME

Year	0-30%	30-50%	50-80%	80-95%
2000	25,360	37,284	75,228	37,944
2005	26,697	39,390	79,949	40,835
2010	28,199	41,749	85,211	44,030
2015	29,921	44,456	91,216	47,635
2020	31,804	47,424	97,809	51,589

Section Four

Nebraska Housing, Homeless, and
Community Development Needs
Assessment

Section Four. Nebraska Housing, Homeless and Community Development Needs Assessment

Consultations & Qualitative Input to Needs Assessment

During May and June of 2009, the Nebraska Department of Economic Development used an internet based survey instrument for the purpose of collecting qualitative data, or input, as part of the Consolidated Planning Process. This survey, entitled the “2009 Nebraska Housing and Community Development Survey,” or 2009 HCD Survey, comprised a series of questions in which the respondent was asked to rate the desirability of the particular housing or community development activity or issue. The levels of the rating were listed as “no need,” “low need,” “medium need” and “high need.” Topics included housing, homelessness, economic development, community facilities, infrastructure and the needs of special populations. Additional open-ended questions were also included and addressed topics such as barriers to or constraints on resolving housing and community needs.

The 2009 HCD Survey was distributed to various groups including, but not limited to, statewide Continuums of Care, the Association of Home Builders, CDBG Certified Administrators, Community Action Agencies, Housing Authorities, the Housing Developers Association members, the Nebraska Economic Developers Association, and numerous advisory groups and agencies working with special needs groups. Survey recipients were encouraged to forward the survey to others who might be interested in participating in the process. DED received 330 responses, with respondents addressing one of six consolidated planning regions of the entire state. The statewide perspective represented the largest of all regional perspectives, with 92 survey respondents. The northeast region had a close second, with 87 survey respondents. However, all other regions in the respondent sample had fewer than 40 respondents; the southwest region had the fewest surveys with only 21 respondents.

The results of the survey were incorporated into a report, known as the *Nebraska Consolidated Plan Support: Surveys and Consultation*, which identifies several attributes associated with the Consolidated Plan and the DED formula grant programs. This report was then presented at a public input meeting conducted through videoconferencing, which reached eight sites across the State of Nebraska. Citizens were also given the opportunity to provide input on housing, homeless and community development needs at the public input meeting. Comments were accepted during the public input meeting, and a thirty day public comment period was held. The results of the surveys and comments received were used in conjunction with data gathered on Nebraska’s demographics, economics, and housing market to develop the 2010-2014 Consolidated Plan. The entire report is available on DED’s website at: <http://www.neded.org/content/view/57/675/>. The following paragraphs summarize the most salient points gathered from the surveys, public input meeting, and public comment period.

Within the housing category, the type of housing activity with the greatest frequency of “high need” responses was affordable rental housing. Of the 330 surveys, more than 160 expressed a high need for rental housing. Furthermore, this was true across all regions, including the statewide category. The need for residential rehabilitation was the next most cited activity with a high need rating, with 135 respondents rating it similarly. However, in the north central, south

central, southeast and statewide areas, this housing activity was only rated as a medium need. The need for affordable for-sale housing for all of Nebraska was rated equally between a medium need and a high need, both with 116 respondents indicating such a need level. However, the northwest, southeast and southwest regions had the greater frequency of medium need. Areas expressing a high need for affordable for-sale housing more frequently were the northeast and south central regions.

In terms of economic development, business retention and business recruitment were viewed with greatest need levels, with 139 and 128 high need responses, respectively. The assessment of these activities as high need was relatively consistent throughout all regions of the state and was also seen in respondents with a statewide viewpoint.

In terms of community development, one activity category received more than 100 assertions of high need: water and sewer improvements. Respondents indicated overall a medium to high need for street and sidewalk improvements, youth centers, and childcare centers; and a medium need for storm sewers and sanitary services and drainage improvements.

In terms of services for the homeless and other special populations, there was an overall assertion of low to medium need for services for these populations. Respondents indicated a low to medium need for services for the elderly, frail elderly, persons who are mentally disabled, persons who are physically disabled persons, and victims of domestic violence. There was an overall assertion of medium need for services for persons with substance abuse problems, varied responses in regard to the need for services for homeless persons ranging from low need to high need, and a low to medium need for services to persons with HIV/AIDS.

At the end of the survey, three open-ended questions were posed which asked about barriers to or constraints on resolving housing and community needs and ways Nebraska can better resolve housing and community development challenges. The barriers and constraints commonly voiced by participants were:

- Lack of funding for programs;
- Lack of an economic incentives to build affordable housing;
- Need for redevelopment and revitalization of blighted areas, including the demolition of older, run-down houses;
- Lack of a comprehensive process;
- Lack of vision for improving housing and community development in Nebraska; and
- Lack of communication between all partners.

Respondents offered ways that the DED might better resolve community and housing challenges. Key themes were:

- Develop better incentives;
- Attract new jobs to the state;
- Overcome regulatory barriers to constructing new housing and rehabilitating old housing;
- Streamline the application process; and
- Further educate homeowners on topics like financial literacy.

Priority Housing Needs

Based upon quantitative data and analysis, as well as input received through the HCD Survey, the public input meeting and comment period, three main housing needs have been identified. They are as follows:

1. Assistance for more affordable housing for homeownership

Nebraska has been experiencing increased growth through rising household formation. Although the pressure is highly concentrated in the Northeast and Southeast regions, there are pockets of expansion scattered throughout the State. As well, the construction value for single-family homes exceeded \$143,154 in 2007; this value excludes the cost of land and lot development charges, and implies price pressures are at work. Continuing declines in average household size will further stimulate household formation and the need for additional housing units. Between 2005 and 2010, nearly 35,000 homeowner households will be added in Nebraska. Of these, more than 5,200 will have incomes from 50 to 80 percent of MFI, and another 3,194 will have incomes from 80 to 95 percent of MFI. Housing priced for this market will need to continue to grow in order to keep pace with the household formation that will be occurring in the State.

2. Rental and Homeowner Rehab

More than 317,000 units, 43.9 percent of the total number of housing units in Nebraska, were built prior to 1960, and more than 25 percent of the State's housing stock was constructed prior to 1940. Older housing was most common in the North Central region, where 40.3 percent of the stock was built prior to 1940, and in the South Central region, where 32.4 percent of the housing stock was constructed before 1940. Using HUD-established estimates for the risk of lead-based paint, 57.9 percent of owner-occupied units and 56.1 percent of renter-occupied units in the State were at risk of lead hazards in 2000. Furthermore, extremely cost-burdened homeowners, whether having a mortgage or not, are placing their homes at risk of deferred maintenance. As well, vacant housing stock that is neither for sale nor for rent can be made useful and add to the existing housing stock. Preservation of housing with architectural, aesthetic, or historic value is important. As well, some elderly persons may be seeking alternatives to homeownership as they age and desire to move to more accommodating living situations. However, low-income households, especially minority racial and ethnic households, face a disproportionate share of housing at risk of lead-based paint hazards, with the vast majority of these households of low to moderate income.

3. More affordable rental housing in selected markets

Between 2010 and 2015, Nebraska will see an increase in demand for rental housing of nearly 12,000 units. Of these, slightly more than 7,600 units will comprise LMI households. More than 2,000 will be needed by extremely low-income households. While rental vacancy rates exceeded 9 percent in the North Central, Northwest, and Southwest regions of Nebraska, and these areas often have sufficient capacity now, other areas of the State will experience striking increases in demand. However, severe overcrowding in rental markets may be alleviated by construction of larger rental units in selected areas of the State.

The information presented previously in this report was used in compiling the data presented in the US Department of Housing and Urban Development (HUD) Table 2A, below, which presents overall priority needs associated with renter, owner, and special needs households in the State of Nebraska.

HUD TABLE 2A
Priority Needs Summary Table (excludes Lincoln and Omaha)

PART 1. PRIORITY HOUSING NEEDS		Priority Level	
		Indicate High, Medium, Low, checkmark, Yes, No	
Renter	Small Related	0-30%	Medium
		31-50%	Medium
		51-80%	High
	Large Related	0-30%	Medium
		31-50%	Medium
		51-80%	High
	Elderly	0-30%	Medium
		31-50%	Medium
		51-80%	High
	All Other	0-30%	Medium
		31-50%	Medium
		51-80%	High
Owner	0-30%	Medium	
	31-50%	Medium	
	51-80%	High	
PART 2 PRIORITY SPECIAL NEEDS		Priority Level	
		Indicate High, Medium, Low, checkmark, Yes, No	
Elderly		Yes	
Frail Elderly		Yes	
Severe Mental Illness		Yes	
Developmentally Disabled		Yes	
Physically Disabled		Yes	
Persons w/ Alcohol/Other Drug Addictions		Yes	
Persons w/HIV/AIDS		Yes	
Victims of Domestic Violence		Yes	
Other		Yes	

The number of households listed in each category in HUD Table 1 (Part One), on the following page, reflects the number of households with housing problems. A household with a housing problem is one in which the household is experiencing one or more of the following conditions: overcrowding, a cost burden, or incomplete plumbing or kitchen facilities. Data presented in

HUD Table 1 (Part One) and HUD Table 1 (Part Two), which presents the unmet need of Special Needs populations, supports the Priority Levels identified in HUD Table 2A on the previous page.

HUD Table 1 (Part One) - Housing Needs¹

Household Type	Elderly Renter	Small Renter	Large Renter	Other Renter	Total Renter	Owner	Total
0 -30% of MFI	6,787	6,595	1,355	7,187	21,924	22,328	44,252
%Any housing problem	49.8	72.7	72.3	69.8	64.6	70.1	67.4
%Cost burden > 30	48.9	70.6	62.4	68.5	62.7	68.9	65.9
%Cost Burden > 50	29	51.2	40	51.8	43.8	45.9	44.9
31 - 50% of MFI	6,548	7,291	2,269	6,865	22,973	30,800	53,773
%Any housing problem	41.7	52.4	52.8	54.5	50	46.2	47.8
%Cost burden > 30	40.1	48.5	29.5	52.6	45.5	44.1	44.7
%Cost Burden > 50	13.5	7	2.1	10.7	9.5	18.6	14.7
51 - 80% of MFI	5,218	12,158	3,808	11,117	32,301	57,413	89,714
%Any housing problem	23.8	17.3	29.1	18	20	29.5	26.1
%Cost burden > 30	23.1	12.6	5	15.2	14.3	27.1	22.5
%Cost Burden > 50	8.1	0.5	0.3	0.9	1.8	7.7	5.6

¹ Basis of assumption is the need on average of \$25,000 per household to address a housing problem, based on (a) average rehabilitation costs of \$25,000 to address incomplete plumbing/kitchen facilities, (b) \$25,000 for additional housing unit costs to address overcrowding and (c) \$25,000 total from \$5,000 per person per year for 5 years for rent/mortgage assistance to address housing cost burden.

HUD Table 1 (Part Two) – Special Needs

Special Needs (Non-Homeless) Subpopulations	Unmet Need
1. Elderly ¹	9,637
2. Frail Elderly ¹	12,095
3. Severe Mental Illness ²	11,700
4. Developmentally Disabled ³	16,330
5. Physically Disabled ³	6,104
6. Persons w/Alcohol/Other Drug Addictions ⁴	33,326
7. Persons w/HIV/AIDS ⁵	656
8. Victims of Domestic Violence ⁶	1,754
9. Other ⁷	6,861

¹ Source: 2000 HUD Special Tabulations. Elderly includes 1 or 2 person household with either person 62-74 years of age, with a housing problem. Frail Elderly includes 1 or 2 person household with either person 75 years or over with a housing problem. HUD classifies housing units with one or more of these conditions as a household with a housing problem: households that lack complete plumbing/kitchen facilities, have more than 1.01 persons per room, or have a cost burden with more than 30 percent of the household's income being spent on housing.

² Source: State of Nebraska Housing Need Study, November 2003. Prepared by Hanna:Keelan Associates, P.C.. The estimate includes population 19 years or older with a serious mental illness by year 2008.

³ Source: American Community Survey, 2001 Public Use Microdata Sample (PUMS), Census Bureau. These estimates were obtained by applying the 2000 Census data of "disabled by type of disability" to the 2001 PUMS data of the total number of disabled that spent more than 30 percent of their income on housing. The developmentally disabled includes people with more than one type of disability.

⁴ Source: Nebraska Health and Human Services survey. The estimate includes persons 19 years or older who would seek substance abuse treatment, that are not homeless but often require supportive housing.

⁵ Source: Nebraska Health and Human Services – Nebraska HIV/AIDS Housing Plan. The estimates include the need for housing for those with HIV/AIDS in 2002.

⁶ Source: Nebraska Domestic Violence Sexual Assault Coalition. This estimates the approximate number of domestic violence victims with unmet shelter needs.

⁷Source: 2000 HUD Special Tabulations. The estimate includes non-elderly households with a mobility or self-care limitation. HUD classifies mobility and self-care limitation as: persons 15 years old and over with a physical or mental condition that had lasted for 6 months or more that made it difficult to go outside the home alone, or made it difficult to take care of their own personal needs.

Homeless Needs Assessment

In 1987, bipartisan support in the U.S. Congress led to passage of the Urgent Relief for the Homeless Act. After the death of one of its chief sponsors, Representative Stewart B. McKinney of Connecticut, the act was renamed the McKinney-Vento Homeless Assistance Act and signed into law in 1987. The Act was amended four times in the next eight years, expanding the scope and strength of the original legislation. The goal of eliminating homelessness was announced in 2000, when the National Alliance to End Homelessness stated the goal in its 10-year plan. Mel Martinez, then U.S. Secretary HUD, accepted the goal of ending homelessness in his keynote speech at the National Alliance's conference in 2001. President George W. Bush made ending chronic homelessness within a decade one of the goals of his 2003 budget. In 2009, President Barack Obama signed legislation known as the HEARTH Act, which reauthorized the original McKinney-Vento legislation. The HEARTH Act streamlined the McKinney-Vento competitive grants program, simplified the match requirement, provided additional resources for homelessness prevention, and streamlined the definition of homelessness across Federal agencies.

The challenge of ending homelessness is immense, in part because of the difficulty of assessing the problem, both at the local and national level. Defining, locating, and counting the homeless, as well as understanding the wide variety of needs both in the general homeless population and in specific subpopulations, is a necessary step in meeting the challenge.

HUD initiated the Continuum of Care (CoC) process in 1994 to encourage a coordinated, strategic approach to planning assistance for people who are homeless and near-homeless. The CoC approach reorganized the mechanism by which McKinney-Vento homeless assistance funds were awarded, consolidating several HUD grant programs into a single competitive grant process. Applying for these funds requires submission of a CoC plan that demonstrates broad participation of community stakeholders and identifies the resources and gaps in the community's approach to providing services for the homeless.

Fundamental components of all CoC systems include:

- Outreach, intake, and assessments to identify individual and family service and housing needs and to link individuals and families to appropriate housing and service resources;
- Emergency shelter and safe, decent alternatives to homelessness;
- Transitional housing with supportive services to help people develop the skills necessary for living in permanent housing; and,
- Permanent housing and permanent supportive housing.

HUD's definition of homelessness, which is used in applications for assistance from HUD-sponsored programs, is slightly more comprehensive than the definition provided in the McKinney-Vento Act. HUD defines the homeless as people who are:

1. sleeping in places not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings;
2. sleeping in emergency shelters;

3. people who are living in transitional or supportive housing but who originally came from streets or emergency shelters;
4. ordinarily sleep in transitional or supportive housing for homeless people but are spending a short time (30 consecutive days or less) in a hospital or other institution;
5. being evicted within the week from private dwelling units and no subsequent residences have been identified and they lack the resources and support networks needed to obtain access to housing; or,
6. being discharged within the week from institutions in which they have been residents for more than 30 consecutive days and no subsequent residences have been identified and they lack the resources and support networks needed to obtain access to housing.

As envisioned by HUD, the CoC system serves the specific needs of all homeless subpopulations within the community, and the CoC system is coordinated with as inclusive a group of community representatives as possible, including nonprofit organizations, law enforcement agencies, service providers, business representatives, and representatives from the homeless community.

The Nebraska Homeless Assistance Program (NHAP) is administered by the Nebraska Department of Health and Human Services, Office of Economic and Family Support. The NHAP awards grants to agencies and organizations across the State that provide shelter, housing, and services to people who are homeless or at imminent risk of becoming homeless.

Specifically, the NHAP administers HUD's Emergency Shelter Grant Program (ESG) and the Nebraska Homeless Shelter Assistance Trust Fund (HSATF). Each year, the ESG funds are matched with funds from the HSATF. The grants are awarded to agencies that collaborate to help people who are homeless and near-homeless achieve maximum self-sufficiency in housing that is safe, affordable, and appropriate for their needs. During the July 1, 2008 – June 30, 2009 grant year, 66 programs and agencies were funded across the State that provided services to people who were homeless and/or near-homeless.

The strategy for the NHAP has been to support and facilitate an active and effective regional CoC planning and delivery system focusing on a comprehensive approach to housing and service delivery to people who are homeless and near-homeless. Nebraska's CoC approach helps communities plan for and provide housing and service resources to address the needs of people who are homeless so they can make the critical transition from the streets to jobs and independent living.

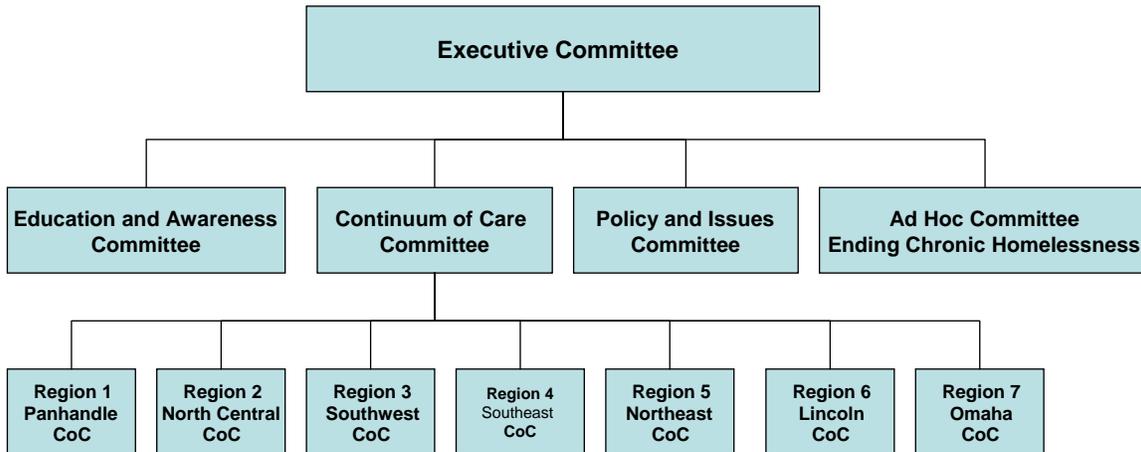
The NHAP approach is intended to do the following:

- Assist with the alleviation of homelessness;
- Provide temporary and/or permanent shelters for people who are homeless;
- Encourage the development of projects that link housing assistance programs with efforts to promote self-sufficiency.

On May 13, 1998, Nebraska's governor consolidated three commissions in the State that were addressing housing and homelessness issues. These combined groups became the Nebraska Commission on Housing and Homelessness (NCHH). The NCHH is comprised of 21 members appointed by the governor to three-year terms of unpaid service, representing all regions of

Nebraska. The NCHH’s Continuum of Care committee serves as the advisory committee to the NHAP; HHS serves as the state agency supporting this committee. DED serves as the state agency supporting the NCHH. The organizational structure of the NCHH is shown in Diagram IV.1, below:

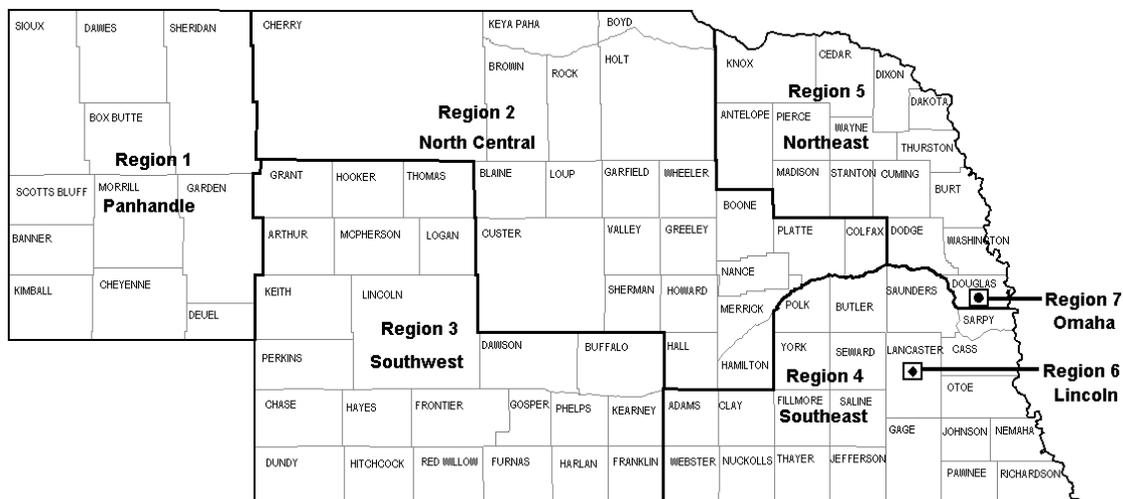
**DIAGRAM IV.1
ORGANIZATIONAL STRUCTURE
NEBRASKA COMMISSION ON HOUSING AND HOMELESSNESS**



**See Appendix for 10-year plan on ending chronic and other homelessness*

Members of the NCHH Continuum of Care Committee serve as the advisory committee to the NHAP, thus connecting and ensuring communication between the two agencies. The State of Nebraska has seven Continuum of Care regions, as shown in Exhibit IV.1. As of 2004, Omaha remained an entitlement area, and therefore is not considered in this report.

**EXHIBIT IV.1
NEBRASKA CONTINUUM OF CARE REGIONS**



As part of HUD’s SuperNOFA application, each regional CoC is required to submit to HUD a table that identifies housing and supportive service needs for each region’s homeless and subpopulations of homeless. Parts Three and Four of HUD Table 1 provide a summary of the information provided in 2008 by the six regions covered in the Consolidated Plan.

HUD Table 1 (Part Three) – Homeless Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development*	Unmet Need/Gap**
Individuals				
Example	Emergency Shelter			
Beds	Emergency Shelter	442	N/A	306
	Transitional Housing	469	N/A	498
	Permanent Supportive Housing	147	N/A	590
	Total	1058	N/A	1394
Chronically Homeless		N/A	N/A	N/A
Persons in Families With Children				
Beds	Emergency Shelter	509	N/A	440
	Transitional Housing	707	N/A	498
	Permanent Supportive Housing	25	N/A	281
	Total	1241	N/A	1219

*Information in the *Under Development* column is listed as “N/A” because that is not a required data field of the HUD Continuum of Care Housing Inventory Chart (HIC). Because the HIC and the Continuum of Care Exhibit I documents from the six State non-entitlement Continuum regions were source documents for Consolidated Plan data, the *Under Development* data is not provided here. The Chronically Homeless data sets (Current Inventory, Under Development, and Unmet Need/Gap) are listed as N/A because they are not required data fields of the HUD Continuum of Care Housing Inventory Chart (HIC).

** Region III (Southwest Continuum) did not report “Unmet Need/Gap” data via its 2008 Continuum of Care Housing Inventory Chart.

To ensure compliance with the requirement that an inventory of the facilities be posted, please note the following: All relevant source Continuum of Care Exhibit I documents will be posted online at http://www.hhs.state.ne.us/fia/nhap/c_of_c.htm.

HUD Table 1 (Part Four) – Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households)	86	277	160	523
1. Number of Persons in Families with Children	316	757	328	1401
2. Number of Single Individuals and Persons in Households without Children	421	608	358	1387
(Add lines Numbered 1 & 2 Total Persons)	737	1365	686	2788
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	127		24	151
b. Seriously Mentally Ill	282			
c. Chronic Substance Abuse	485			
d. Veterans	78			
e. Persons with HIV/AIDS	2			
f. Victims of Domestic Violence	407			
g. Unaccompanied Youth (Under 18)	294			

All bed inventory data, unmet need/gap data, and homeless data was procured from the 2008 HUD Continuum of Care Exhibit I documents and related Housing Inventory Charts from the six State non-entitlement Continuum regions (Panhandle, North Central, Southwest, Southeast, Northeast, and Lincoln). In addition to this method of data collection for the Consolidated Plan, the Nebraska Homeless Assistance Program (NHAP) mandates HMIS use for all program grantees. Specifically, all NHAP- funded agencies are required to participate in a Homeless Management Information System (HMIS) for the purpose of end-of-year performance evaluation reporting. The 2008-2009 NHAP grant cycle was the second full grant year that NHAP-funded agencies reported via the HMIS-ServicePoint software developed by Bowman. System administrators assist end users at funded agencies and provide data entry training. The NHAP has a grant agreement with the Nebraska Management Information System (NMIS) and a Memorandum of Understanding with the Nebraska Domestic Violence Sexual Assault Coalition to obtain the required year-end data from both organizations. This greatly minimizes rates of the duplication of counts between agencies within a Continuum.

As shown in HUD Table 1 (Part Three), on the previous page, 1,058 beds/units currently are available to homeless individuals in Nebraska.¹ Combining the five regional estimates, an additional 1,394 beds are needed to serve this population. Another 1,219 beds are needed for homeless families with children.

HUD Table 1 (Part Four), on the previous page, also shows the estimated subpopulations within the State. These totals are not expected to be exhaustive, as they reflect point-in-time counts, meaning that they are snapshots of the homeless population on a given day. Actual homeless counts are likely to be higher. Of the total homeless collected via these point-in-time counts, the greatest number of homeless people, 485, were chronic substance abusers, with victims of domestic violence the second most common subpopulation, at 407. An additional 282 people were listed as seriously mentally ill.

However, compiling accurate homeless counts is a complex challenge faced by communities across the nation. Nebraska is entering its third year of implementing the Nebraska Management Information System Partnership (NMISP) Nebraska Continuums utilize the HMIS/ServicePoint vendor software system via Bowman and ensure HMIS data entry and training via NMISP system administrators. Implementation of HMIS has resulted in unduplicated counts within ServicePoint-utilizing agencies and within specific Continuum regions. Statewide homeless and near homeless data, however, is still not consistently unduplicated across Continuum regions. The Nebraska Homeless Assistance Program will work with NMISP and Bowman to ensure unduplicated homeless data for statewide use within the next five years. The NHAP also has a Memorandum of Understanding with the Nebraska Domestic Violence Sexual Assault Coalition to obtain the required year-end data from domestic violence organizations.

For the purposes of the Nebraska Homeless Assistance Program (NHAP) reports, the near-homeless were defined as people who were at imminent risk of becoming homeless, based on one or more of the following qualifications:

1. Renters who received an eviction notice;
2. Homeowners who received a notice of foreclosure on a mortgage; or,
3. Renters or homeowners who received a disconnect notice on utilities.

Based on regional NHAP reports for July 1, 2008, through June 30, 2009, the total number of homeless people in the six non-entitled regions of the State of Nebraska was 13,128. The total number of near-homeless was 41,865. These numbers are not expected to be conclusive nor exhaustive because they measure only the homeless population served by NHAP grantees. As shown in Table IV.1, on the following page, there was an increase of 7.1% in the number of homeless individuals who were served in the six non-entitlement regions between 2008 and 2009 than during the year prior.

¹ The Northeast CoC did not differentiate beds for people in families with children from beds for individuals. Therefore, the inventory total of 167 beds in the Northeast region were listed solely under the individual section; no beds were listed for this region under the section for people in families with children.

TABLE IV.1
Nebraska Homeless Assistance Program (NHAP)
Regional Comparisons
Fiscal Years (2007-08) (2008-09)

Homeless Figures

NHAP Regions	NHAP 2007-2008 Annual Figures Homeless Totals (Unduplicated)	NHAP 2008-2009 Annual Figures Homeless Totals (Unduplicated)	Percent Increase/Decrease
Region: 1 - Panhandle	1,155	830	- 28.1%
Region: 2 - North Central	2,532	2380	- 2.1%
Region: 3 - Southwest	1,614	1448	- 10.3%
Region: 4 - Southeast	2,152	2667	+23.9%
Region: 5 - Northeast	649	994	+ 53.2%
Totals Regions 1-5	8,102	8,319	+2.7%
Region: 6 - Lincoln	4,521	4,809	+ 6.4%
Total Regions 1-6	12,623	13,128	+7.1%

For the 2008-2009 grant cycle, all six regions experienced a 1 percent overall decrease in the number of near-homeless people assisted, as compared to the prior year. Table IV.2, below, provides a full comparison between each of the six regions considered as part of the 2010-2014 Consolidated Plan.

TABLE IV.2
Nebraska Homeless Assistance Program (NHAP)
Regional Comparisons
Fiscal Years (2007-08) (2008-09)

Near Homeless Figures

NHAP Regions	NHAP 2007-2008 Annual Figures Near Homeless Totals (Unduplicated)	NHAP 2008-2009 Annual Figures Near Homeless Totals (Unduplicated)	Percent Increase/Decrease
Region: 1 - Panhandle	4,960	5,355	+ 7.9%
Region: 2 - North Central	6,294	4,739	- 24.7%
Region: 3 - Southwest	7,419	8,411	+ 13.4%
Region: 4 - Southeast	10,030	7,296	- 27.3%
Region: 5 - Northeast	4,211	4,170	-1.0%
Totals Regions 1-5	32,914	29,971	- 8.9%
Region: 6 - Lincoln	9,390	11,894	+26.7%
Total Regions 1-6	42,304	41,865	- 1.0%

The greatest numbers of homeless people, 4,809, were in Lincoln, followed by the Southeast region with 2,667. The Panhandle recorded the least number of homeless people, just 830, although Panhandle grantee personnel have noted the difficulty of identifying and counting the

homeless in rural communities, including those who are temporarily homeless, migrant laborers, and American Indians who may be doubling up with relatives. These homeless counts could be reflective, in part, of the number of grantees available in the region, rather than the actual number of homeless people in the region.

The chronically homeless, those homeless for a year or more or homeless four or more times in the past three years, were counted in all six regions for submission in the Exhibit I's via the 2008 Continuum of Care competitive grant cycle. The number of sheltered chronically homeless individuals was 127 and the total number of unsheltered chronically homeless individuals was 24, equaling a total of 151 chronically homeless individuals. Therefore, chronically homeless individuals accounted for approximately five percent (5%) of the total number of sheltered and unsheltered homeless individuals as recorded in the 2008 Continuum of Care Exhibit I documents for the six regions.

The total number of sheltered homeless in both emergency shelter and transitional housing in the six regions was 2,102, based on point-in-time counts. Of these, 1,029 were individuals, and 1,073 were people in families with children. The unsheltered homeless are generally more difficult to identify. A total of 686 unsheltered homeless were identified in point-in-time counts. This included 358 individuals and 328 people in families with children.

Each of the six regional CoCs provided more specific information concerning six subpopulations:

- Seriously mentally ill;
- Chronic substance abuse;
- Veterans;
- People with HIV/AIDS;
- Victims of domestic violence; and,
- Youth.

As recorded in HUD Table 1 (Part Four), on Section 4-10, the number of homeless people in each subcategory varied from two for people with HIV/AIDS to 485 for chronic substance abusers. Again, because these are point-in-time counts, these numbers are likely lower than the actual number of homeless people in each subcategory. Serving each of the subpopulations remains a challenge for service provider personnel within the six regions.

Supporting homeless people who are severely mentally ill is an issue brought up in each CoC. Many of the severely mentally ill are chronically homeless. Placing them in permanent supportive housing remains a challenge. The demand for housing and supportive services far outweighs capacity. Another concern is that severely mentally ill people could be better served upon discharge from state or other facilities; lacking appropriate support or plans, these people sometimes become homeless. For this reason, the formal identification of a case management tool for mental health screening remains an ongoing objective of the Ad Hoc Committee on Ending Chronic Homelessness.

HMIS data for the six regions illustrates that chronic substance abuse remains an ongoing problem. Alcohol and drug use contributes to crime, job loss, substandard education, and

relationship breakups, which then may lead to homelessness. Untreated or insufficiently treated substance abuse also is a primary cause of chronic homelessness. Substance abuse and dual diagnosis accounted for approximately 75 percent (75%) of the services provided by NHAP grantees for each of the last two program years.

The NHAP compiled data concerning race and ethnicity in the homeless and near-homeless populations from the HMIS-ServicePoint reports and domestic violence reports provided by grantees between July 1, 2008 and June 30, 2009. This data is provided in Table IV.3, below.

TABLE IV.3
Race and Ethnicity of Homeless and Near Homeless Populations
(2008)

GRANTEE: _____ Regions 1, 2, 3, 4, 5, 6 _____ GRANT PERIOD: July 1, 2008 – June 30, 2009

CATEGORIES		OPERATIONS	CLIENT SERVICES	HOMELESS PREVENTION	REHAB	TOTALS	
1	Numbers should reflect those served by NHAP Funds ONLY	ESG	\$318,256	\$105,861	\$170,645	0	\$594,762
		HSATF	\$201,396	\$754,674	\$435,990	\$10,000	\$1,402,060
		TOTAL	\$519,652	\$860,535	\$606,635	0	\$1,996,822
<i>Ethnicity</i>		Homeless	Near Homeless				
2	Hispanic or Latino	4323	13360				
3	Not Hispanic or Latino	8805	28505				
	TOTAL	13128	41865				
Racial Characteristics		Homeless	Near Homeless				
4	White	8019	27071				
5	Black/African American	763	9395				
6	Asian	75	123				
7	American Indian/Alaskan Native	1220	1475				
8	Native Hawaiian/Other Pacific Islander	6	58				
9	American Indian/Alaskan Native and White	556	319				
10	Asian & White	45	96				
11	Black/African American and White	163	409				
12	American Indian/Alaskan Native and Black/African American	71	74				
13	Other Multi-Racial	2210	2845				
	TOTAL	13128	41865				

The majority of homeless and near-homeless, 61.1 percent and 64.7 percent respectively, were white. Excluding the “Other/Multi-Racial” category as entered into HMIS-ServicePoint, American Indian/Alaskan Native was the second largest demographic for homeless individuals and Black/African American was the second largest demographic for near homeless individuals served. Also excluding the “Other/Multi-Racial” category as entered into HMIS/ServicePoint, the Black/African American demographic constituted the third highest percentage of homeless clients and American Indian/Alaskan Native constituted the third highest percentage of near homeless clients served. For homeless consumers, 32.9% identified as Hispanic/Latino while 31.9% of near homeless consumers identified as Hispanic/Latino.

Ending homelessness requires not only understanding the plight of the homeless and serving their needs, but also understanding the number of and needs of those who are close to becoming homeless. For the 2007-2008 grant year, NHAP grantees within the six regional CoCs reported a total of 42,304 near-homeless people.

As mentioned previously, the NHAP also compiled separate figures related to the number of near-homeless people served by CoC agencies during the entire 2008 to 2009 grant cycle. These figures totaled 41,865.

Reducing the number of near-homeless in Nebraska is a complex challenge that requires addressing numerous systemic and often interrelated issues. Sufficient low-income housing is needed, including public housing. Additional transitional housing for those moving away from homelessness could also help to keep those people from becoming homeless again. Job growth in positions paying more than minimum wage is needed, along with affordable childcare and health care. Education could help the near-homeless acquire better jobs. Reducing domestic violence is necessary, and treatment of mental illness and chemical dependency could help reduce the number of people who are homeless and near-homeless.

Special Populations, Non-Homeless Needs Assessment

The priority housing and supportive service needs of persons who are not homeless but who often require supportive housing is another priority for DED. These people include those with serious mental illness, individuals with alcohol or other drug addiction, and persons with HIV/AIDS and their families. Because of lower incomes and the need for supportive services, individuals in these special needs groups are more likely than the rest of the population to face difficulties in finding and paying for adequate housing.

The needs assessment for substance abuse treatment in Nebraska included one household survey of adults and another for youth aged 12 to 19.² The results of the surveys, and substance abuse estimates, are summarized in the following three tables. Table IV.4 estimates the number of Nebraskans abusing alcohol and other drugs, Table IV.5 estimates the number of Nebraskans who may be dependent on alcohol or other drugs, and Table IV.6 provides an estimate of the number of Nebraskans who are abusing or dependent and who indicated they would seek treatment.

Abuse of alcohol and other drugs was determined by defining all youth under 19 as abusers if they had at least one drink during the past month. While scientifically not as sound a measure as hoped for in the development of the survey questions, the results point out that a significant amount of underage drinking occurs in the State. Likewise, there are a number of youth consuming drugs.

TABLE IV.4
HHS SUBSTANCE ABUSE ASSESSMENT

Percent Abusers Found in Household Surveys	
Youth 12 to 19 years old	19.09%
Persons 19 years or older	20.30%
Number of Teenage and Adult Abusers	
Youth 12 to 19 years old	35,345
Persons 19 years or older	245,006
Sum of all Abusers	280,351

² Source: *Nebraska Alcohol and Drug Abuse Needs Assessment Survey results 2001*, Department of Health and Human Services, Lincoln NE, 2001.

The survey of adults found that 9.9 percent of the adults consumed alcohol 3 or 4 days per week, and 10.4 percent of the population indicated daily use of alcohol. Hence, 20.3 percent of the adult population was considered substance abusers. As seen in Table IV.4, on the previous page, the total statewide abuse population, including youth and adults, is 280,351.

The determination of dependent people was more direct. Survey questions sought to elicit responses to a series of questions that resulted in the determination of dependency. Youth drinking dependency was estimated to be 3.63 percent statewide, with males at 4.07 percent and females at 3.16 percent. The estimate of youth dependency was 6,721 persons, as seen in Table IV.5, at right. The table also shows that the need for treatment was higher in males than in females, 5.0 percent versus 2.7 percent. The total number of dependent persons was 52,584.

The estimate of demand for treatment from the youth and adult surveys resulted in equal proportions of the respective populations, 2.7 percent. A total of 38,325 individuals indicated that they would seek treatment, as presented in Table IV.6, below.

TABLE IV.6
HHS SUBSTANCE TREATMENT ASSESSMENT

Percent Population Who Would Seek Treatment	
Youth 12 to 19	2.70%
19 years or older	2.70%
Population Who Would Seek Treatment (Demand)	
Youth 12 to 19	
Male	2,561
Female	2,438
Total	4,999
19 years or older	
Male	16,181
Female	17,145
Total³	33,326
Sum of all Demand	38,325

TABLE IV.5
HHS NEEDS ASSESSMENT
DEPENDENT PERSONS

Percent of Youth 12 to 19 years old	
Male	4.07%
Female	3.16%
Total	3.63%
Percent of Persons 19 years or older	
Male	5.00%
Female	2.70%
Total	3.80%
Persons Dependent, Youth 12 to 19 years	
Male	3,861
Female	2,853
Total	6,721
Persons Dependent, 19 years or older	
Male	29,965
Female	17,145
Total	45,863

Additional study is required to determine the proportion of the population requiring differing levels of care. While experience has shown that the most severe cases benefit from intensive treatment, that intensity must be coupled with longer term client involvement in various levels of care to be successful for the full recovery of individuals. Additionally, there are variations based on race, gender, and age which play significant roles in the person's ability to recover from alcohol and drug dependency.

According to the Consumer Housing Needs Study,⁴ as of 2003, an estimated 70,417 residents of Nebraska aged 19 or older had been diagnosed with a serious mental illness.⁵ This total was

³ The original Nebraska Health and Human Services study listed a total of 32,587 people 19 years or older, and the sum of all demand was listed as 37,586. These numbers were replaced because they were not accurate sums of the data in the table.

⁴ Source: State of Nebraska Consumer Housing Needs Study, November 2003. Prepared by Hanna:Keelan Associates, P.C.

expected to rise 2 percent by 2008, to 71,763. The vast majority, 88 percent, of this population in 2005 was expected to reside outside an institutional, hospital setting. Of the 88 percent, or 63,177 people, it was estimated that 24 percent (15,398) would be extremely low-income, meaning they will earn 30 percent or less of the HUD-determined Area Median Income (AMI). It was estimated that, by 2008, 78 percent, or 11,700 of the 15,398 extremely low-income individuals, would experience housing problems.

The HUD Section 811 and 202 programs exist in 22 locations statewide. These are the primary housing funding sources to finance affordable housing for persons with serious mental illness. Other state and federal funding sources exist to assist with funding housing for those with serious mental illness. These include the Section 42 Low-Income Housing Tax Credit program, the Nebraska Housing Trust Fund, Community Development Block Grant and HOME programs, Homeless Shelter Assistance Trust Fund, and Emergency Shelter Grant programs. A full list of funding sources, agencies, and providers is available in the Consumer Housing Needs Study.

HIV/AIDS IN NEBRASKA

HIV disease has impacted persons in all sex, age, and racial/ethnic groups in Nebraska. This impact, however, has not been the same for all population groups. In the beginning of the national epidemic, HIV cases rose most sharply in white men who reported having sex with men. Although white men who have sex with men (MSM) are still disproportionately impacted by the epidemic, recent national trends suggest a shift in the epidemic towards women, blacks, and high-risk heterosexuals. As the national epidemic continues to change and the number of persons living with HIV continues to grow, it is extremely important to identify those populations most impacted and most at-risk for HIV infection in order to effectively plan for HIV prevention and care and to allocate limited resources. Data reported below is from 2006 as this is the most current HIV/AIDS data presently available.

According to the Nebraska HIV Comprehensive Plan 2009-2013, as of the end of 2006, a total of 2,241 persons had been reported with Human Immunodeficiency Virus (HIV) or Acquired Immunodeficiency Syndrome (AIDS) in Nebraska; of these 35% are known to have died. During 2006, 117 new cases of HIV and AIDS were diagnosed, reflecting an incidence rate of 6.7 cases per 100,000 population.

The number of HIV/AIDS cases increased from 3 cases in 1983 to a high of 136 cases in 2001, decreased to 75 cases in 2003, before increasing again to 117 cases in 2006. A substantial number of persons reported with HIV disease in Nebraska are being diagnosed at an advanced stage of the disease; 42% of those diagnosed between 1997 and 2006 either had AIDS at the time of their HIV diagnosis or progressed to AIDS within 12 months of their HIV diagnosis. The largest number of deaths for persons with HIV/AIDS was 43 in 2001 and has since dropped to 24 deaths in 2006.

⁵ The Consumer Housing Need Study from which this information was obtained defined persons with a serious mental illness as (1) persons 18 years or older, (2) who currently have, or at any time during the past year had a diagnosable mental, behavioral, or emotional disorder of sufficient duration to meet diagnostic criteria specified within DSM-IV or its ICD-9-CM equivalent (and subsequent revisions). It includes mental disorders such as schizophrenia, mood disorders, delusional disorders, and psychotic disorders. Substance abuse disorders and development disorders not accompanied by serious mental illness as defined above were not included in the definition. (3) The illness has resulted in functional impairment (*i.e.*, basic daily living skills, instrumental living skills, functioning in social, family and vocational/education contexts), which substantially interferes with or limits one or more major life activities.

Between 2004 and 2006, the number of males newly diagnosed with HIV/AIDS increased, from 68 cases in 2004 to 91 cases in 2006. HIV/AIDS cases among females remained stable at approximately 29 cases. Rates were higher among men (9.2 per 100,000 persons) than women (3.4 per 100,000 persons) and highest among persons aged 25 to 44 years (15.9 per 100,000). There have been an increasing number of cases among blacks, rising from 26 cases in 1997 to 45 cases in 2006, nearly matching the number of white cases (56). Rates among males were highest for blacks (59.3 per 100,000) compared to whites (5.3 per 100,000). The rate for Hispanic males was also high at 21.0 per 100,000. Rates among females were highest for blacks (42.4 per 100,000). Among men, the most commonly reported risk behaviors were men who have sex with other men (MSM; 50%), heterosexual contact with a person known to be at risk for HIV infection (10%), injection drug use (IDU; 7%), and MSM with IDU (4%). Among women, heterosexual contact was reported for 63% of the cases, and 8% reported injecting drug use as their risk behaviors.

At the end of 2006, 1,397 Nebraska residents were known to be living with HIV/AIDS (PLWHA). However, since not all persons infected with HIV are aware of their status, it is estimated that between 2,182 and 2,489 persons are currently living in Nebraska with HIV disease.

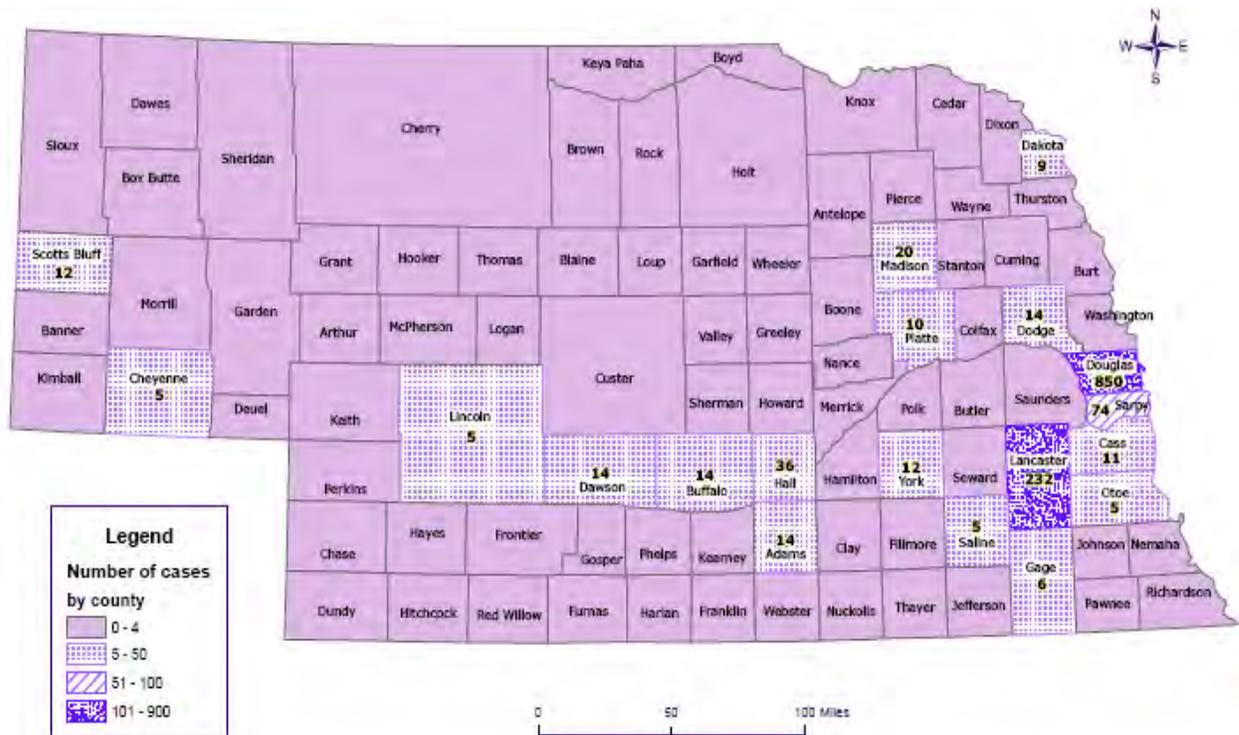
Data from the Centers for Disease Control and Prevention (CDC) indicate that the HIV/AIDS epidemic in the United States is far from over. An estimated 56,000 people become infected with HIV each year, 40% higher than previously estimated. Table IV.7, on the following page, provides information on the characteristics of person with HIV/AIDS in Nebraska.

**TABLE IV.7
CHARACTERISTICS OF PERSONS WITH HIV/AIDS IN NEBRASKA (2006)**

Characteristic	Persons with new HIV/AIDS diagnosis, 2004 to 2006		Persons Presumed to be Living with HIV/AIDS as of 12/06	
	#	%	#	%
GENDER				
Male	239	72.9	1075	77.0
Female	89	21.0	322	21.0
Total	328	100.0	1397	100.0
RACE/ETHNICITY				
White	151	46.0	783	56.0
Black	114	34.8	380	27.2
Hispanic	48	14.6	180	12.9
Asian/ Pacific Islander	12	3.7	25	1.8
American Indian/AK Native	3	0.9	27	1.9
Multi-race	0	0.0	2	0.1
Total	328	100.0	1397	100.0
AGE*				
0-4	5	1.5	5	0.4
5—12	2	0.0	7	0.5
13-24	43	9.7	42	3
25-44	225	72.1	834	59.7
45-64	51	16.8	480	34.4
65(+)	2	1.1	29	2
Total	328	100.0	1397	100
	* Age at diagnosis is used for new HIV/AIDS cases. For living HIV/ AIDS cases, the age group used is the current age.			
Risk behaviors				
MSM	119	36.3	612	43.8
IDU	23	7.0	137	9.8
MSM/IDU	10	3.0	89	6.4
Heterosexual contact	65	19.8	271	19.4
Adult Hemophilia	0	0.0	9	0.6
Transfusion	4	1.2	19	1.4
Pediatric	7	2.1	22	1.6
No Risk Reported (NIR)	100	30.5	238	17.0
Total	328	100.0	1397	100.0

As illustrated in Exhibit IV.1, below, the majority of persons diagnosed with HIV/AIDS (77%) live in Douglas and Lancaster Counties; Douglas County had 61%; and Lancaster County had 17%. However, 54% of Nebraska's 93 counties have been affected by HIV/AIDS. Case management is provided across the state by Nebraska AIDS Project (NAP). The Nebraska AIDS Project is the only AIDS service organization in Nebraska. Founded in 1984, NAP provides a range of services to people living with HIV/AIDS, including case management, support groups, education and prevention, HIV counseling and testing, Nebraska AIDS Hotline, and programs for priority populations. HHS grants HOPWA funds to the NAP who serves as project sponsor with offices located in Omaha, Lincoln, Kearney, Norfolk and Scottsbluff. In 2008, NAP served a total of 609 unduplicated HIV positive clients.

**EXHIBIT IV.1
LIVING HIV & AIDS CASES IN NEBRASKA
2006N = 1,397**



Data Source: HARS
Nebraska Department of Health & Human Services



Map Created by: DHHS GIS - 5/07

Lack of housing has been found consistently to be associated with remaining outside of medical care, while improvement in housing status has been shown to significantly improve access to health care, including Antiretroviral Treatment (ART). Improved housing status improves not only access to ART, but adherence as well, and improved adherence is associated with improved health outcomes, including lowered viral loads. Persons living with HIV/AIDS with an undetectable or lowered viral load are less likely to infect other persons if engaging in risky behaviors.

A recent HUD/CDC Housing & Health (H&H) study demonstrated the connection between stable housing and improvement in health for previously homeless persons living with HIV/AIDS. Overall results revealed the following:

- A 34% reduction in emergency room visits;
- A 21% reduction in hospitalizations;
- A 44% reduction in self-reported opportunistic infections;
- A 40% reduction in sex trade; and
- Significant improvement in mental health status.

The prevalence of HIV/AIDS is up to nine times higher among persons who are homeless or unstably housed compared to persons with stable and adequate housing. The death rate among homeless HIV positive persons is at least five times greater than the rate of death among housed persons living with HIV/AIDS.

Homelessness is a major risk factor for HIV, and HIV is a major risk factor for homelessness. Research has shown that housing status itself independently predicts HIV risk and health outcomes, and that positive change in housing predicts less risk and better health, regardless of individual client characteristics, health status or service use variables. This suggests that the condition of homelessness, and not simply traits of homeless individuals, influences risk behaviors and service utilization, making housing a strategic target for intervention. Up to sixty percent of all persons living with HIV/AIDS report a lifetime experience of homelessness or housing instability.

Non-housing Community Development Needs

DED funds non-housing community development needs with funding from the Community Development Block Grant Program. In general, DED does not have a priority for allocating CDBG funds geographically. CDBG funds are awarded to local government applicants on a competitive basis for eligible activities that meet one of the required national objectives.

In an effort to determine community development needs in non-entitlement areas of the state, DED used a survey instrument entitled the “2009 Nebraska Elected Official Survey,” or 2009 EO Survey. It was also an Internet-based instrument and directed attention primarily to the allocation, ranking and distribution of CDBG funds. The 2009 EO Survey was sent to 93 county clerks and elected officials in 208 first and second class cities and 195 villages. Of the 496 elected officials solicited for participation, 288 submitted responses. The majority of respondents were from communities with a population of less than 800 persons; 122 of 288 of the participating elected officials were from communities of this size, with 95 from communities from 801 to 5,000 people and 67 from communities from 5,001 to 50,000.

The results of the EO Survey are included in the 2010-2014 Nebraska Consolidated Plan Surveys and Consultation report available at: <http://www.neded.org/content/view/57/675/>. The most important finding was how elected officials wished for CDBG resources to be allocated. DED distributes CDBG funds to various eligible activities that generally fit into one of the eight different funding categories. These funding categories include economic development, public works, water/wastewater, housing, downtown revitalization, comprehensive revitalization, planning, and tourism development. Respondents were asked how they would allocate CDBG

funds compared with previously used levels of CDBG funding. The results to this question are seen in Table IV.8, below. Respondents chose to give less funding than was previously provided for public works and economic development. Public works was usually funded with 24 to 27 percent of CDBG funds, but respondents indicated that they would put only 20 percent of funding toward this activity. In the past, economic development received between 34 and 47 percent of CDBG funds, but survey participants assigned an average of 25.3 percent of CDBG funds to this spending category. All other categories received funding within or very close to the upper ranges of past funding levels, indicating that DED’s method of distribution tends to be appropriate for addressing the needs that exist across the State.

Area	Previous Funding Level	0-800	801-5,000	5,001-50,000	Total
Economic Development	34-47%	22.10%	25.70%	30.60%	25.30%
Public Works	24-27%	18.80%	25.20%	16.60%	20.00%
Water/Wastewater	13-15%	22.60%	11.50%	10.60%	15.90%
Housing	0-14%	15.50%	12.70%	15.30%	14.80%
Downtown Revitalization	0-8%	7.60%	10.20%	9.60%	8.80%
Comprehensive Revitalization	0-15%	7.50%	7.10%	9.40%	7.90%
Planning	3-4%	4.10%	4.00%	4.10%	4.00%
Tourism Development	0-3%	1.90%	3.70%	3.90%	3.20%
Total		100%	100%	100%	100%

Community Development Needs were also addressed in the HCD Survey, in which, as discussed at the beginning of this section, identified water and wastewater improvements as a high need across the state. The HCD Survey also obtained input on various other community development activities including, but not limited to, street and sidewalk improvements, drainage improvements, community facilities, park and recreational facilities, senior centers, business assistance, and business recruitment and retention. Almost all activities generated a response of medium or high need in at least one or more regions of the state, which indicates that all of these activities should remain eligible for funding in the Nebraska CDBG Program.

A final indication of Community Development Needs across the state can be seen in observing the demand for CDBG funds for non-housing activities in the last three years from CDBG applications submitted by non-entitlement local governments. Table IV.9, on the following page, indicates the number of applications received in each category by year.

**TABLE IV.9
NON-HOUSING COMMUNITY DEVELOPMENT CDBG APPLICATIONS
(2006-2008)**

Area/Category	2006	2007	2008
Public Works	27	20	21
Water Waste/Water	8	9	7
Planning	19	24	26
Economic Development	10	11	7
Tourism Development	4	1	2
Comprehensive Revitalization	Two cycles were funded in 2005	7	7
Downtown Revitalization	Not Eligible in 2006	Not Eligible in 2007	13
Total	75	72	75

In addition to observing the number of applications each year, it is useful to compare the demand for CDBG funding with the actual amount of CDBG funds awarded. Over years 2006, 2007, and 2008, an average of \$2.5 million was requested over the amount of CDBG funds actually awarded. There may be many reasons that requests for CDBG funding were not met including, but not limited to, the competitive nature the application process, requested amounts exceeding the funding category allocation, or lack of national objective compliance. Either way this demonstrates that there is a clear demand for CDBG funds across the State of Nebraska.

Institutional Structure and Enhancing Coordination

The Nebraska Department of Economic Development is the lead agency on the Consolidated Plan and administers many housing and community development programs, such as the HOME and CDBG programs, other pertinent agencies conduct activities within this arena. Examples include the Nebraska Investment Finance Authority, the Nebraska Department of Health and Human Services, Nebraska Energy Office, and the US Department of Agriculture-Rural Development. DED promotes interaction and coordination of all the entities at the state and federal level for the improvement of Nebraska’s institutional structure.

Housing and community development activities depend upon a large network of local lenders, housing authorities, community action agencies, nonprofit organizations, development districts, and units of local government throughout the State. The number of entities in the delivery system has increased through time and the nature and capacity of each entities participation level varies greatly. Some areas of Nebraska are well served and others lack the capacity to apply for or successfully implement some program fund sources.

DED will focus on efforts to enhance coordination with Development Districts, and other avenues that are appropriate for engaging the effective participation of additional parties to the application and funding process. Nebraska has statewide development district representation; therefore these efforts will be a comprehensive approach to improvement.

To further facilitate improving local capacity, DED will be undergoing a reorganization of the department's website, making it more useful and current. It will become a place for persons interested in DED's housing and community development programs to easily gather information.

DED also recognizes that policy and program responsibilities may seem fragmented, with decisions appearing to be made at various levels of the organization. These could appear spread across state and federal government responsibilities. Such perception may lead to confusion on the part of applicants for funds. This, in turn, represents a gap in the delivery system. DED will work with partners, particularly through the Affordable Housing Agency Committee (AHAC) and the Water/Wastewater Advisory Committee (WWAC) to promote communication and coordinated funding processes.

The DED affordable housing program coordinates with the Nebraska Investment Finance Authority (NIFA). NIFA is the low-income housing tax credit allocating agency for the state. Specifically, both agencies participate actively on the Affordable Housing Agency Committee (AHAC) to ensure that specifically LIHTC and HOME processes are coordinated, but also to coordinate with housing programs at USDA-Rural Development, the Nebraska Energy Office and the State Historic Preservation Office. In addition, Nebraska State statute requires that the DED Agency Director also must serve as the NIFA Board Chair. This formal institutional link between NIFA and DED enhances DED efforts to coordinate with the Low-income Housing Tax Credit.

Antipoverty Strategy

Many agencies throughout Nebraska actively pursue the elimination of poverty. A list of these agencies, and their respective activities, are presented in Appendix E. The role that Consolidated Plan agencies perform in this overall endeavor is to foster and promote self-sufficiency and independence. To better empower individuals and families toward self-sufficiency and independence, the following strategies will be put to work:

- Promote sustainable economic development through affordable housing and other community development activities;
- Evaluate projects, in part, on the basis of their ability to foster self-sufficiency when awarding funding for these projects;
- Maintain a strong relationship with the Continuum of Care system, to enhance and promote the stabilization of homeless families and encourage transition to stable households and housing situations;
- Explore partnership opportunities with other agencies that provide a range of services and activities having a measurable and potentially major impact on the causes of poverty in communities; and,
- Enhance efforts to educate the public and interested people about available supportive services that foster self-sufficiency and independent living arrangements.

Barriers to Affordable Housing

The Consolidated Plan regulations require the state to explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies. Such policies include tax policy affecting land and other property, land use controls, zoning

ordinances, building codes, fees and charges, growth limits, and policies that effect the return on residential investment. Further, the state is required to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing.

As part of the HCD survey, respondents were asked to identify barriers or constraints to the enhancement or provision of affordable housing. A list of options was offered from which respondents could select choices. Responses are presented in Table IV.10, on the following page. For all respondents to the survey, the top five barriers or constraints to the provision of affordable housing were cost of materials, cost of land or lot, condition of rental housing, cost of labor, and lack of available land. NIMBYism (Not in My Back Yard) and lack of sufficient infrastructure were next most frequently identified. Unfortunately, DED has little control over the cost of materials or labor. Still, DED may have an opportunity to diminish the impact of some identified barriers, such as lack of sufficient water and sewer infrastructure or lack of housing quality standards, through funding or advocacy.

Barriers	North Central	North- east	North- west	South Central	South- east	South- west	State- wide	Total
Cost of materials	15	37	17	18	16	13	38	154
Cost of land or lot	19	40	9	15	14	9	42	148
Condition of rental housing	16	41	14	8	19	8	25	131
Cost of labor	15	34	12	13	11	11	33	129
Lack of available land	20	18	7	7	12	6	20	90
NIMBYism	2	22	12	6	8	1	26	77
Lack of other infrastructure	10	18	5	7	2	3	24	69
Lack of qualified contractors	6	10	8	9	8	6	15	62
Lack of qualified builders	5	12	6	9	4	7	17	60
Construction fees	2	19	4	6	5	7	16	59
Lack of housing quality standards	7	17	4	7	2	3	18	58
Lack of water/sewer systems	10	8	3	7	1	2	18	49
Lack of nearby services	3	13	3	4	5	2	13	43
Permitting process	1	10	4	0	3	0	13	31
Lot size	9	6	0	4	4	0	5	28
Permitting fees	1	7	3	1	1	0	12	25
Exclusionary zoning	0	5	3	0	1	1	8	18
Density	1	4	0	0	3	1	5	14
Energy codes	0	6	1	0	0	1	4	12
Other building codes	2	4	1	1	0	1	3	12
Other zoning	0	2	0	0	0	0	3	5
Total	144	333	116	122	119	82	358	1,274

In Nebraska, the state government has very limited influence on land use controls. In particular, the state government cannot dictate the content of locally adopted land use regulations, such as local zoning and subdivision regulations; they are a matter of local control. While State law authorizes local governments to adopt comprehensive planning and zoning requirements, it does not dictate the standards to be included in the local regulations. Also, state law does not mandate that counties or municipalities adopt zoning or comprehensive planning. That said, in 2005 85 of

our 93 counties have implemented both Zoning and Comprehensive Planning, 5 others have implemented Comprehensive Planning but not Zoning, and 3 have neither.⁶ The authority to adopt local zoning is permissive; whether to adopt zoning and the requirement to be established is up to the local government.

It is DED's view that regulatory barriers do not have a significant impact on affordable housing costs in Nebraska. Furthermore, the state has very little control over local zoning decisions, impact fees, etc. In a state like Nebraska, with very distinct and diverse markets, there should remain a minimum of state-imposed laws, regulations, and ordinances. Many rural areas have no zoning ordinances, making it difficult for a state to remove or ameliorate negative effects so-called barriers where none exist.

The State has taken steps to alleviate some of the property tax burden that is a barrier to affordable housing. The majority of property taxes are levied by school districts and in an attempt to reduce some of that burden. Nebraska has pushed for the consolidation of schools and in some cases school districts. In addition, the State has devised a State Aid to education formula that subsidizes local school districts, thus reducing local taxes.

Barriers to affordable housing that are not related to public policy are: the cost of materials; cost of land or lots; cost of labor; the condition of rental housing; and the lack of available buildable land. The State has taken and will continue to take steps to diminish the impact of a lack of sufficient water and sewer infrastructure and to upgrade existing antiquated water and waste water systems. The State is also working with six communities in the development of land for multi-family housing projects which include both rental and single family dwellings. The infrastructure costs for these developments are being subsidized by the State to lower the overall costs for low and moderate income persons and families.

A more recent barrier to affordable housing is the amount of down payment that is being required for a new mortgage, and the increasing emphasis on credit scores for mortgage approval. A down payment of 20% is the standard today, and this is a departure from 0% down 18-24 months ago. This is a huge obstacle to overcome for many potential homebuyers that are living from paycheck to paycheck and aren't able to save. The State is able to help some of those low and moderate income homebuyers with down payment assistance from State and Federal Programs. These programs do however impose additional duties and restrictions on homebuyers, lenders and builders.

Standard and Substandard Housing Conditions

The data and analysis contained in Section 3 of the 2010-2014 Consolidated Plan presented information on cost burden, overcrowding, and condition of housing throughout the State of Nebraska. As part of the Consolidated Planning process, the State of Nebraska is required to define the terms "standard condition" and "substandard condition but suitable for rehabilitation." DED has established minimum rehabilitation standards, which are applied to housing rehabilitation projects funded by DED. "Standard condition" for housing purposes shall be defined as any unit that meets DED Rehabilitation Standards. DED Rehabilitation Standards can

⁶ Nebraska Planning and Zoning Association publication "Nebraska County Planning" <http://www.npza.org/county.htm>.

be found at <http://www.neded.org/content/view/109/241/>. “Substandard condition but suitable for rehabilitation” shall be defined as any housing unit that is substandard (does not meet DED’s Rehabilitation Standards) and the cost to bring the unit up to standard condition is more than after rehabilitation value of the unit.

Section Five

Strategic Plan

Section Five. Strategic Plan

Overview

Actions taken in the development of the Consolidated Plan have led to the deliberate evaluation of needs across the State of Nebraska, and have resulted in identification of priorities and objectives for addressing, mitigating, and hopefully overcoming Nebraska's Housing, Homeless, Community Development, and other special needs.

These needs are presented in Section Four: Nebraska Housing, Homeless and Community Development Needs Assessment of the 2010-2014 Consolidated Plan. Housing and Homeless and other special needs are identified in particular in the narrative and accompanying HUD Table 2A found in Section 4 – 5 and HUD Table 1 which has been segmented into four parts found in Sections 4 – 6 and 4 – 10. Community Development needs are identified beginning at Section 4 – 21.

Statement of Priorities

The State has developed a five-year course of action that brings priority needs, specific objectives and performance indicators together in a coordinated plan. It will describe how federal and state resources that are reasonably expected to be available will be utilized to address the state's needs to provide decent housing, a suitable living environment and expand economic opportunities, principally for extremely low to low and moderate-income Nebraska residents.

Through a comprehensive consultation and citizen participation process, data analysis and market studies, five basic priorities have been established related to funding over the next five years in the areas of: Housing, Homeless Services, Housing Opportunities for Persons with AIDS (HOPWA) Services, Economic Development, and Community Development.

Housing Priority: Respond to needs for affordable, decent, safe and appropriate housing as a part of balanced economic development in Nebraska.

Homeless Services Priority: Ensure appropriate emergency shelter and/or transitional housing and services for people who are homeless or at imminent risk of becoming homeless by distributing Emergency Shelter Grant Funds and Homeless Shelter Assistance Trust Funds to support agencies across the State in meeting these needs.

HOPWA Services Priority: Ensure appropriate emergency and/or permanent housing and services for people who are homeless or at imminent risk of becoming homeless by distributing funding to project sponsor to meet the needs of persons living with HIV/AIDS.

Economic Development Priority: Foster the competitiveness of Nebraska's business and industrial sector—and as a result—assist in the economic development of Nebraska's communities and people.

Community Development Priority: Strengthen Nebraska communities through community development programs and services in order to provide a stable platform for economic development.

This plan will identify specific objectives to initiate and implement over the next five years, and establish quantitative measurements for overall five-year program accomplishments. It is important to recognize that performance indicators may increase or decrease depending on the annual allocation of federal funds awarded to the State through the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Shelter Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA) programs; and may to some degree be affected by the availability of state funds including the Nebraska Affordable Housing Trust Fund (NAHTF) and Homeless Shelter Assistance Trust Fund (HSATF).

I. Housing Priority: Respond to needs for affordable, decent, safe and appropriate housing as a part of balanced economic development in Nebraska.

The State of Nebraska’s Objectives developed to meet the Housing Priority include:

Objective One: Promote additional affordable rental housing and preservation of affordable rental housing in selected markets.

Objective Two: Promote housing preservation by improving the quality of Nebraska’s existing affordable housing stock.

Objective Three: Promote additional households into homeownership by expanding affordable homeownership opportunities.

Objective Four: Enhance statewide understanding of fair housing law through outreach and education.

The State of Nebraska’s performance indicators for each Objective developed to meet the Housing Priority are outlined in the following table:

Specific Objective	Outcome/Objective	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Complete		
	Specific Annual Objective								
DH-2	Affordability of Decent Housing								
NEW RENTAL UNITS CONSTRUCTED AND RENTAL UNITS REHABILITATED									
DH-2.1	PROMOTE ADDITIONAL AFFORDABLE RENTAL HOUSING AND PRESERVATION OF AFFORDABLE RENTAL HOUSING IN SELECTED MARKETS.	CDBG HOME NAHTF	Number of Affordable Rental Units Newly Constructed.	2010	25				
				2011	25				
				2012	25				
				2013	25				
				2014	25				
			MULTI-YEAR GOAL				125		
			Number of units meeting Section 504 Standards.	2010	4				
				2011	4				
				2012	4				
				2013	4				
		2014		4					
		MULTI-YEAR GOAL				20			
		Number of units qualified as Energy Star.	2010	0					
			2011	0					
			2012	0					
			2013	0					
			2014	0					
		MULTI-YEAR GOAL				0			
		CDBG HOME NAHTF	Number affordable rental units rehabilitated.	2010	25				
				2011	25				
2012	25								
2013	25								
2014	25								
MULTI-YEAR GOAL				125					

DH-2.1	PROMOTE ADDITIONAL AFFORDABLE RENTAL HOUSING AND PRESERVATION OF AFFORDABLE RENTAL HOUSING IN SELECTED MARKETS.	CDBG HOME NAHTF	Number of rehabilitated affordable rental units meeting Section 504 standards.	2010	0				
				2011	0				
				2012	0				
				2013	0				
				2014	0				
			MULTI-YEAR GOAL				0		
			Number of rehabilitated affordable rental units qualified as Energy Star.	2010	0				
				2011	0				
				2012	0				
				2013	0				
				2014	0				
			MULTI-YEAR GOAL				0		
			Number of rehabilitated affordable rental units created through conversion of non-residential buildings.	2010	10				
				2011	10				
				2012	10				
2013	10								
2014	10								
MULTI-YEAR GOAL				50					
Number of rehabilitated affordable rental units brought from substandard to standard condition (DED Rehabilitation Standards).	2010	10							
	2011	10							
	2012	10							
	2013	10							
	2014	10							
MULTI-YEAR GOAL				50					
Number of rehabilitated affordable rental units brought into compliance with lead safe housing rule (24 CFR part 35).	2010	10							
	2011	10							
	2012	10							
	2013	10							
	2014	10							
MULTI-YEAR GOAL				50					
HOMEOWNERSHIP UNITS CONSTRUCTED, ACQUIRED AND/OR ACQUIRED WITH REHABILITATION ACTIVITIES									
OWNER OCCUPIED UNITS REHABILITATED OR IMPROVED									
DH-2.2	PROMOTE HOUSING PRESERVATION BY IMPROVING THE QUALITY OF NEBRASKA'S EXISTING AFFORDABLE HOUSING STOCK.	CDBG HOME NAHTF	Number of affordable units newly constructed, acquired or acquired with rehabilitation.	2010	150				
				2011	150				
				2012	150				
				2013	150				
				2014	150				
			MULTI-YEAR GOAL				750		
			Number of units that are newly constructed,	2010	150				
2011	150								
2012	150								

DH-2.2	PROMOTE HOUSING PRESERVATION BY IMPROVING THE QUALITY OF NEBRASKA'S EXISTING AFFORDABLE HOUSING STOCK.	CDBG HOME NAHTF	acquired, and/or acquired with rehabilitation that require five years of affordability period.	2013	150				
				2014	150				
			MULTI-YEAR GOAL				750		
			Number of units constructed, acquired, or acquired with rehabilitation that are Section 504 accessible.	2010	5				
				2011	5				
				2012	5				
				2013	5				
				2014	5				
			MULTI-YEAR GOAL				25		
			Number of households previously living in subsidized housing.	2010	5				
				2011	5				
				2012	5				
				2013	5				
				2014	5				
			MULTI-YEAR GOAL				25		
			Number of rehabilitated owner-occupied units brought from substandard to standard condition (DED Rehabilitation Standards).	2010	100				
				2011	100				
				2012	100				
				2013	100				
2014	100								
MULTI-YEAR GOAL				500					
Number of rehabilitated owner-occupied units qualified as Energy Star.	2010	0							
	2011	0							
	2012	0							
	2013	0							
	2014	0							
MULTI-YEAR GOAL				0					
Number of rehabilitated owner-occupied units brought into compliance with lead safe housing rule (24 CFR part 35)	2010	10							
	2011	10							
	2012	10							
	2013	10							
	2014	10							
MULTI-YEAR GOAL				50					
DIRECT FINANCIAL ASSISTANCE TO HOMEBUYERS									
DH-2.3	PROMOTE ADDITIONAL HOUSEHOLDS INTO HOMEOWNERSHIP BY EXPANDING AFFORDABLE	CDBG HOME NAHTF	Number of first-time homebuyers benefitting from direct financial assistance to homebuyers.	2010	50				
				2011	50				
				2012	50				
				2013	50				
				2014	50				
			MULTI-YEAR GOAL				250		

	HOMEOWNERSHIP OPPORTUNITIES.		Number of first-time homebuyers benefitting from direct financial assistance that also received housing counseling.	2010	50				
				2011	50				
				2012	50				
				2013	50				
				2014	50				
			MULTI-YEAR GOAL				250		
			Number of first-time homebuyers that receive down-payment and closing cost assistance.	2010	50				
				2011	50				
				2012	50				
				2013	50				
				2014	50				
MULTI-YEAR GOAL				250					
FAIR HOUSING OUTREACH AND EDUCATION									
N/A	ENHANCE STATEWIDE UNDERSTANDING OF FAIR HOUSING LAW THROUGH OUTREACH AND EDUCATION.	CDBG HOME NAHTF	Number of community representatives trained on Fair Housing Act requirements.	2010	25				
				2011	25				
				2012	25				
				2013	25				
				2014	25				
			MULTI-YEAR GOAL				125		
			Number of communities that undertook activities to affirmatively further fair housing.	2010	30				
				2011	30				
				2012	30				
				2013	30				
				2014	30				
MULTI-YEAR GOAL				150					

II. Homeless Services Priority: Ensure appropriate emergency shelter and/or transitional housing and services for people who are homeless or at imminent risk of becoming homeless by distributing Emergency Shelter Grant Funds and Homeless Shelter Assistance Trust Funds.

The State of Nebraska’s Objectives developed to meet the Homeless Services Priority include:

Objective One: Provide appropriate shelter and/or housing to people who are homeless and/or at imminent risk of becoming homeless.

Objective Two: Provide needed services to people who are homeless and/or at imminent risk of becoming homeless.

The State of Nebraska’s performance indicators for each Objective developed to meet the Homeless Services Priority are outlined in the following table:

Specific Objective	Outcome/Objective	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Complete		
	Specific Annual Objective								
SL-1	Accessibility of Suitable Living Environment								
HOMELESS PREVENTION ACTIVITIES									
SL-1.1	PROVIDE APPROPRIATE SHELTER AND/OR HOUSING TO PEOPLE WHO ARE HOMELESS AND/OR AT IMMINENT RISK OF BECOMING HOMELESS.	ESG HSATF	Number of individuals provided emergency or transitional shelter.	2010	12,000				
				2011	12,000				
				2012	12,000				
				2013	12,000				
				2014	12,000				
				MULTI-YEAR GOAL				60,000	
DH-2	Affordability of Decent Housing								
HOMELESS SERVICES									
DH-2.1	PROVIDE NEEDED SERVICES TO PEOPLE WHO ARE HOMELESS AND/OR AT IMMINENT RISK OF BECOMING HOMELESS.	ESG HSATF	Number of individuals provided homeless prevention services.	2010	20,000				
				2011	20,000				
				2012	20,000				
				2013	20,000				
				2014	20,000				
				MULTI-YEAR GOAL				100,000	
			Number of individuals not residing in an emergency or transitional shelter that received essential services.	2010	20,000				
				2011	20,000				
				2012	20,000				
				2013	20,000				
				2014	20,000				
MULTI-YEAR GOAL				100,000					

III. HOPWA Services Priority: Ensure appropriate emergency and/or permanent housing and services for people who are homeless or at imminent risk of becoming homeless by distributing funding to project sponsor to meet the needs of persons living with HIV/AIDS.

The State of Nebraska’s Objectives developed to meet the HOPWA Services Priority include:

Objective One: Provide housing assistance and related supportive services to low income persons with HIV/AIDS and their families and enable low income person with HIV/AIDS to achieve stability in housing, reduce risks of homelessness and increase access to healthcare.

The State of Nebraska’s performance indicators for each Objective developed to meet the HOPWA Services Priority are outlined in the following table:

Specific Objective	Outcome/Objective	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Complete			
	Specific Annual Objective									
DH-1	Availability/Accessibility of Decent Housing									
HOMELESS SERVICES AND PREVENTION ACTIVITIES FOR PERSONS WITH HIV/AIDS										
DH-1.1	PROVIDE HOUSING ASSISTANCE AND RELATED SUPPORTIVE SERVICES TO LOW INCOME PERSONS WITH HIV/AIDS AND THEIR FAMILIES AND ENABLE LOW INCOME PERSONS WITH HIV/AIDS TO ACHIEVE STABILITY IN HOUSING, REDUCE RISKS OF HOMELESSNESS AND INCREASE ACCESS TO HEALTHCARE.	HOPWA	Number of households receiving tenant-based rental assistance.	2010	12					
				2011	12					
				2012	12					
				2013	12					
				2014	12					
			MULTI-YEAR GOAL					60		
			Amount of funds spent on tenant-based rental assistance.	2010	\$105,000					
				2011	\$105,000					
				2012	\$105,000					
				2013	\$105,000					
				2014	\$105,000					
			MULTI-YEAR GOAL					\$525,000		
			Number of households receiving short-term rent and mortgage assistance.	2010	30					
				2011	30					
				2012	30					
				2013	30					
				2014	30					
			MULTI-YEAR GOAL					150		
			Amount of funds spent on short-term rent and mortgage assistance.	2010	\$50,000					
				2011	\$50,000					
				2012	\$50,000					
				2013	\$50,000					
				2014	\$50,000					
			MULTI-YEAR GOAL					\$250,000		
			Number of households receiving supportive services.	2010	50					
				2011	50					
				2012	50					
				2013	50					
2014	50									
MULTI-YEAR GOAL					250					
Amount of funds spent on housing supportive services.	2010	\$94,000								
	2011	\$94,000								
	2012	\$94,000								
	2013	\$94,000								
	2014	\$94,000								
MULTI-YEAR GOAL					\$470,000					
Number of households receiving permanent housing placement.	2010	13								
	2011	13								
	2012	13								
	2013	13								
	2014	13								
MULTI-YEAR GOAL					65					

DH-1.1	PROVIDE HOUSING ASSISTANCE AND RELATED SUPPORTIVE SERVICES TO LOW INCOME PERSONS WITH HIV/AIDS AND THEIR FAMILIES AND ENABLE LOW INCOME PERSONS WITH HIV/AIDS TO ACHIEVE STABILITY IN HOUSING, REDUCE RISKS OF HOMELESSNESS AND INCREASE ACCESS TO HEALTHCARE.	HOPWA	Amount of funds spent on permanent housing placement.	2010	\$10,000				
				2011	\$10,000				
				2012	\$10,000				
				2013	\$10,000				
				2014	\$10,000				
			MULTI-YEAR GOAL				\$50,000		
			Number of households receiving housing information services.	2010	13				
				2011	13				
				2012	13				
				2013	13				
				2014	13				
			MULTI-YEAR GOAL				65		
			Amount of funds spent on housing information services.	2010	\$25,000				
				2011	\$25,000				
				2012	\$25,000				
				2013	\$25,000				
				2014	\$25,000				
			MULTI-YEAR GOAL				\$125,000		
			Amount of funds allocated annually to assist HOPWA staff in identifying and collaborating with outside housing and supportive service resources.	2010	\$5,000				
				2011	\$5,000				
2012	\$5,000								
2013	\$5,000								
2014	\$5,000								
MULTI-YEAR GOAL				\$25,000					

IV. Economic Development Priority: Foster the competitiveness of Nebraska’s business and industrial sector—and as a result—assist in the economic development of Nebraska’s communities and people.

The State of Nebraska’s Objectives developed to meet the Economic Development Priority include:

Objective One: Promote the retention and expansion of existing businesses in Nebraska, and the startup of new businesses in Nebraska, and the immigration of out-of-state businesses relocating or expanding into Nebraska.

Objective Two: Invest in public facilities and improvement activities that make economic opportunities available to low-and-moderate income persons.

Objective Three: Invest in effective and affordable tourist attractions (for profit or nonprofit) in quality communities that will result in visitor spending, generate jobs, and promote long-term economic development.

Objective Four: Undertake planning activities that may include but are not limited to: a feasibility study, an environmental review, preliminary site planning, site

predevelopment, market analysis and a marketing plan; all in preparation for a larger project.

The State of Nebraska’s performance indicators for each Objective developed to meet the Economic Development Priority are outlined in the following table:

Specific Objective	Outcome/Objective	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Complete
	Specific Annual Objective						
EO-1	Availability/Accessibility of Economic Opportunity						
JOB CREATION AND RETENTION ACTIVITIES							
EO-1.1	PROMOTE THE RETENTION AND EXPANSION OF EXISTING BUSINESSES IN NEBRASKA AND THE STARTUP OF NEW BUSINESSES IN NEBRASKA, AND THE IMMIGRATION OF OUT-OF-STATE BUSINESSES RELOCATING OR EXPANDING INTO NEBRASKA.	CDBG	Number of jobs created or retained.	2010	160		
				2011	160		
				2012	160		
				2013	160		
				2014	160		
				MULTI-YEAR GOAL		800	
			Number of jobs created or retained that were designated for LMI persons.	2010	82		
				2011	82		
				2012	82		
				2013	82		
				2014	82		
				MULTI-YEAR GOAL		410	
			Amount of public or private funds leveraged.	2010	\$8,500,000		
2011	\$8,500,000						
2012	\$8,500,000						
2013	\$8,500,000						
2014	\$8,500,000						
MULTI-YEAR GOAL		\$42,500,000					
PUBLIC FACILITIES AND IMPROVEMENT ACTIVITIES							
EO-1.2	INVEST IN PUBLIC FACILITIES AND IMPROVEMENT ACTIVITIES THAT MAKE ECONOMIC OPPORTUNITIES AVAILABLE TO LOW-AND-MODERATE INCOME PERSONS.	CDBG	Number of jobs created or retained.	2010	29		
				2011	29		
				2012	29		
				2013	29		
				2014	29		
				MULTI-YEAR GOAL		145	
			Number of jobs created or retained that were designated for LMI persons.	2010	15		
				2011	15		
				2012	15		
				2013	15		
MULTI-YEAR GOAL		75					
TOURISM DEVELOPMENT ACTIVITIES							
EO-1.3	INVEST IN EFFECTIVE AND AFFORDABLE TOURIST ATTRACTIONS (FOR PROFIT OR NONPROFIT) IN QUALITY	CDBG	Amount of public or private funds leveraged through tourism development activities.	2010	\$200,000		
				2011	\$200,000		
				2012	\$200,000		
				2013	\$200,000		
				2014	\$200,000		
			MULTI-YEAR GOAL		\$1,000,000		

	COMMUNITIES THAT WILL RESULT IN VISITOR SPENDING, GENERATE JOBS, AND PROMOTE LONG-TERM ECONOMIC DEVELOPMENT.		Number of jobs created or retained.	2010	4		
				2011	4		
				2012	4		
				2013	4		
				2014	4		
			MULTI-YEAR GOAL		20		
OTHER	Other Objectives						
PLANNING ACTIVITIES							
OTHER-1	UNDERTAKE PLANNING ACTIVITIES THAT MAY INCLUDE BUT ARE NOT LIMITED TO: A FEASIBILITY STUDY, AN ENVIRONMENTAL REVIEW, PRELIMINARY SITE PLANNING, SITE PREDEVELOPMENT, MARKET ANALYSIS AND A MARKETING PLAN; ALL IN PREPARATION FOR A LARGER PROJECT.	CDBG	Amount of public and private funds leveraged for planning projects.	2010	\$225,000		
				2011	\$0		
				2012	\$0		
				2013	\$0		
				2014	\$0		
			MULTI-YEAR GOAL		\$225,000		

V. Community Development Priority: Strengthen Nebraska communities through community development programs and services in order to provide a stable platform for economic development.

The State of Nebraska’s Objectives developed to meet the Community Development Priority include:

Objective One: Improve the quality of water and wastewater in Nebraska and assist in developing and financing appropriate infrastructure and facilities for communities and counties that have planned and set priorities for long-term development.

Objective Two: Invest in quality projects that are identified in a formal community development plan; compliment or support related community investments; leverage maximum private and/or other investment; and have reasonable plans for long-term operation and maintenance.

Objective Three: Increase capacity, efficiency, and effectiveness of local planning efforts resulting in long-term development.

The State of Nebraska’s performance indicators for each Objective developed to meet the Community Development Priority are outlined in the following table:

Specific Objective	Outcome/Objective	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Complete		
	Specific Annual Objective								
SL-1	Availability/Accessibility of Suitable Living Environment								
PUBLIC WORKS, WATER AND WASTEWATER, AND INFRASTRUCTURE ACTIVITIES									
SL-1.1	IMPROVE THE QUALITY OF WATER AND WASTEWATER IN NEBRASKA AND ASSIST IN DEVELOPING AND FINANCING APPROPRIATE INFRASTRUCTURE AND FACILITIES FOR COMMUNITIES AND COUNTIES THAT HAVE PLANNED AND SET PRIORITIES FOR LONG-TERM DEVELOPMENT.	CDBG	Number of LMI persons with new access to a facility or infrastructure benefit.	2010	1,000				
				2011	1,000				
				2012	1,000				
				2013	1,000				
				2014	1,000				
			MULTI-YEAR GOAL				5,000		
			Number of LMI persons with improved access to a facility or infrastructure benefit.	2010	1,000				
				2011	1,000				
				2012	1,000				
				2013	1,000				
				2014	1,000				
			MULTI-YEAR GOAL				5,000		
			Number of LMI persons who previously had access to only substandard facilities or infrastructure services will now have access to safe, appropriate facilities and/or infrastructure.	2010	500				
				2011	500				
				2012	500				
2013	500								
2014	500								
MULTI-YEAR GOAL				2,500					
SL-3	Sustainability of Suitable Living Environment								
COMPREHENSIVE REVITALIZATION AND DOWNTOWN REVITALIZATION ACTIVITIES									
SL-3.1	INVEST IN QUALITY PROJECTS THAT ARE IDENTIFIED IN A FORMAL COMMUNITY DEVELOPMENT PLAN; COMPLIMENT OR SUPPORT RELATED COMMUNITY INVESTMENTS; LEVERAGE MAXIMUM PRIVATE AND/OR OTHER	CDBG	Number of LMI persons benefitting from comprehensive revitalization and downtown revitalization activities.	2010	4,000				
				2011	4,000				
				2012	4,000				
				2013	4,000				
				2014	4,000				
			MULTI-YEAR GOAL				20,000		
			Amount of public and private funds leveraged from comprehensive revitalization and downtown revitalization activities.	2010	\$1,000,000				
				2011	\$1,000,000				
				2012	\$1,000,000				
				2013	\$1,000,000				
				2014	\$1,000,000				

	INVESTMENT; AND HAVE REASONABLE PLANS FOR LONG- TERM OPERATION AND MAINTENANCE.		MULTI-YEAR GOAL	\$5,000,000		
OTHER	Other Objectives					
PLANNING AND TECHNICAL ASSISTANCE ACTIVITIES						
OTHER-1	INCREASE CAPACITY, EFFICIENCY, AND EFFECTIVENESS OF LOCAL PLANNING EFFORTS RESULTING IN LONG-TERM DEVELOPMENT.	CDBG	Number of LMI persons benefiting from local and regional planning projects	2010	5,000	
				2011	5,000	
				2012	5,000	
				2013	5,000	
				2014	5,000	
			MULTI-YEAR GOAL	25,000		
			Amount of public and private funds leveraged for planning projects.	2010	\$100,000	
				2011	\$100,000	
				2012	\$100,000	
				2013	\$100,000	
				2014	\$100,000	
			MULTI-YEAR GOAL	\$500,000		
			Number of training sessions conducted for local government officials.	2010	4	
				2011	4	
	2012	4				
	2013	4				
	2014	4				
	MULTI-YEAR GOAL	20				

Appendix

A-F

Appendix A: Census 2000 Demographic Data

TABLE A.1
PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS
1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS NORTH CENTRAL

Subject	NEBRASKA			NORTH CENTRAL		
	1990	2000	% Change	1990	2000	% Change
Total population	1,578,385	1,711,263	8.42	61,334	57,607	-6.08
GENDER						
Male	769,439	843,351	9.61	30,264	28,448	-6.00
Female	808,946	867,912	7.29	31,070	29,159	-6.15
AGE						
Under 20 years	476,250	504,336	5.90	18,613	16,621	-10.70
20 to 24 years	108,649	120,331	10.75	2,158	2,050	-5.00
25 to 34 years	257,208	223,273	-13.19	8,234	4,995	-39.34
35 to 54 years	378,201	489,588	29.45	13,730	16,277	18.55
55 to 64 years	135,009	141,540	4.84	6,370	5,757	-9.62
65 & over	223,068	232,195	4.09	12,229	11,907	-2.63
Male	89,335	95,630	7.05	5,216	5,116	-1.92
Female	133,733	136,565	2.12	7,013	6,791	-3.17
RACE						
White	1,480,558	1,533,261	3.56	60,425	55,990	-7.34
Black	57,404	68,541	19.40	13	24	84.62
American Indian or Alaskan	12,410	14,896	20.03	764	983	28.66
Asian	12,422	21,931	76.55	83	88	6.02
Native Hawaiian/Pacific Is. (1)	.	836	.	.	15	.
Some other Race	15,591	47,845	206.88	49	161	228.57
Two or More Races	.	23,953	.	.	346	.
HISPANIC (of any race)						
Hispanic or Latino	36,969	94,425	155.42	154	493	220.13
GROUP QUARTERS						
People Living in Group Qtrs.	47,553	50,818	6.87	1,089	1,059	-2.75
Institutionalized	25,620	26,011	1.53	1,077	976	-9.38
Non-Institutionalized	21,933	24,807	13.10	12	83	591.67
HOUSEHOLDS						
Total households	602,363	666,184	10.60	23,811	23,319	-2.07
People Per Household (PPHH)	2.54	2.49	-1.92	2.53	2.42	-4.16
PPHH, Owner-occupied unit	2.68	2.63	-1.78	2.51	2.44	-2.56
PPHH, Renter-occupied unit	2.27	2.20	-2.81	2.59	2.38	-8.24
HOUSING OCCUPANCY						
Total Housing Units	660,621	722,668	9.39	28,892	28,237	-2.27
Occupied Housing Units	602,363	666,184	10.60	23,811	23,319	-2.07
Owner-occupied Housing Units	400,394	449,317	12.22	17,097	17,109	0.07
Renter-occupied Housing Units	201,969	216,867	7.38	6,714	6,210	-7.51
Homeownership Rates	66.47	67.45	1.47	71.80	73.37	2.18
Vacant Housing Units	58,258	56,484	-3.05	5,081	4,918	-3.21
For sale only	6,836	8,284	21.18	394	633	60.66
Homeowner Vacancy Rate	1.68	1.81	7.84	2.25	3.57	58.39
For rent	16,804	17,936	6.74	733	681	-7.09
Rental Vacancy Rate	7.68	7.64	-0.55	9.84	9.88	0.40
Rented or sold, not occupied	4,863	4,582	-5.78	422	303	-28.20
Seasonal, Recreational or Occasional use	10,978	11,912	8.51	1,290	1,653	28.14
For migrant workers	351	127	-63.82	76	4	-94.74
Other vacant	18,426	13,643	-25.96	2,166	1,644	-24.10

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.

2000: NH & OPI: Native Hawaiian and Other Pacific Islander

TABLE A.2
PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS
1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS NORTHEAST

Subject	NEBRASKA			NORTHEAST		
	1990	2000	% Change	1990	2000	% Change
Total population	1,578,385	1,711,263	8.42	634,813	695,795	9.61
GENDER						
Male	769,439	843,351	9.61	307,454	341,791	11.17
Female	808,946	867,912	7.29	327,359	354,004	8.14
AGE						
Under 20 years	476,250	504,336	5.90	192,180	208,524	8.50
20 to 24 years	108,649	120,331	10.75	44,149	48,358	9.53
25 to 34 years	257,208	223,273	-13.19	109,381	96,668	-11.62
35 to 54 years	378,201	489,588	29.45	153,100	200,047	30.66
55 to 64 years	135,009	141,540	4.84	53,334	55,370	3.82
65 & over	223,068	232,195	4.09	82,669	86,828	5.03
Male	89,335	95,630	7.05	32,499	35,234	8.42
Female	133,733	136,565	2.12	50,170	51,594	2.84
RACE						
White	1,480,558	1,533,261	3.56	571,020	588,883	3.13
Black	57,404	68,541	19.40	46,178	54,309	17.61
American Indian or Alaskan	12,410	14,896	20.03	6,535	7,873	20.47
Asian	12,422	21,931	76.55	4,904	9,230	88.21
Native Hawaiian/Pacific Is. (1)	.	836	.	.	364	.
Some other Race	15,591	47,845	206.88	6,176	24,604	298.38
Two or More Races	.	23,953	.	.	10,532	.
HISPANIC (of any race)						
Hispanic or Latino	36,969	94,425	155.42	14,040	46,755	233.01
GROUP QUARTERS						
People Living in Group Qtrs.	47,553	50,818	6.87	15,529	17,995	15.88
Institutionalized	25,620	26,011	1.53	9,889	10,218	3.33
Non-Institutionalized	21,933	24,807	13.10	5,640	7,777	37.89
HOUSEHOLDS						
Total households	602,363	666,184	10.60	242,481	269,645	11.20
People Per Household (PPHH)	2.54	2.49	-1.92	2.55	2.51	-1.58
PPHH, Owner-occupied unit	2.68	2.63	-1.78	2.76	2.69	-2.53
PPHH, Renter-occupied unit	2.27	2.20	-2.81	2.16	2.17	0.36
HOUSING OCCUPANCY						
Total Housing Units	660,621	722,668	9.39	261,330	287,837	10.14
Occupied Housing Units	602,363	666,184	10.60	242,481	269,645	11.20
Owner-occupied Housing Units	400,394	449,317	12.22	158,527	177,681	12.08
Renter-occupied Housing Units	201,969	216,867	7.38	83,954	91,964	9.54
Homeownership Rates	66.47	67.45	1.47	65.38	65.89	0.79
Vacant Housing Units	58,258	56,484	-3.05	18,849	18,192	-3.49
For sale only	6,836	8,284	21.18	2,413	2,337	-3.15
Homeowner Vacancy Rate	1.68	1.81	7.84	1.50	1.30	-13.41
For rent	16,804	17,936	6.74	7,023	7,585	8.00
Rental Vacancy Rate	7.68	7.64	-0.55	7.72	7.62	-1.30
Rented or sold, not occupied	4,863	4,582	-5.78	1,543	1,332	-13.67
Seasonal, Recreational or Occasional use	10,978	11,912	8.51	2,537	2,899	14.27
For migrant workers	351	127	-63.82	21	30	42.86
Other vacant	18,426	13,643	-25.96	5,312	4,009	-24.53

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.

2000: NH & OPI: Native Hawaiian and Other Pacific Islander

TABLE A.3
PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS
1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS NORTHWEST

Subject	NEBRASKA			NORTHWEST		
	1990	2000	% Change	1990	2000	% Change
Total population	1,578,385	1,711,263	8.42	100,864	100,476	-0.38
GENDER						
Male	769,439	843,351	9.61	49,079	48,965	-0.23
Female	808,946	867,912	7.29	51,785	51,511	-0.53
AGE						
Under 20 years	476,250	504,336	5.90	30,971	28,834	-6.90
20 to 24 years	108,649	120,331	10.75	4,955	5,657	14.17
25 to 34 years	257,208	223,273	-13.19	14,078	10,354	-26.45
35 to 54 years	378,201	489,588	29.45	23,952	28,450	18.78
55 to 64 years	135,009	141,540	4.84	9,886	9,677	-2.11
65 & over	223,068	232,195	4.09	17,022	17,504	2.83
Male	89,335	95,630	7.05	7,024	7,383	5.11
Female	133,733	136,565	2.12	9,998	10,121	1.23
RACE						
White	1,480,558	1,533,261	3.56	95,145	92,131	-3.17
Black	57,404	68,541	19.40	200	260	30.00
American Indian or Alaskan	12,410	14,896	20.03	2,028	2,073	2.22
Asian	12,422	21,931	76.55	384	407	.
Native Hawaiian/Pacific Is. (1)	.	836	.	.	27	.
Some other Race	15,591	47,845	206.88	3,107	4,126	32.80
Two or More Races	.	23,953	.	.	1,452	.
HISPANIC (of any race)						
Hispanic or Latino	36,969	94,425	155.42	7,584	9,277	22.32
GROUP QUARTERS						
People Living in Group Qtrs.	47,553	50,818	6.87	2,409	2,538	5.35
Institutionalized	25,620	26,011	1.53	1,465	1,306	-10.85
Non-Institutionalized	21,933	24,807	13.10	944	1,232	30.51
HOUSEHOLDS						
Total households	602,363	666,184	10.60	39,275	40,692	3.61
People Per Household (PPHH)	2.54	2.49	-1.92	2.51	2.41	-3.99
PPHH, Owner-occupied unit	2.68	2.63	-1.78	2.52	2.46	-2.55
PPHH, Renter-occupied unit	2.27	2.20	-2.81	2.47	2.29	-7.37
HOUSING OCCUPANCY						
Total Housing Units	660,621	722,668	9.39	46,268	47,010	1.60
Occupied Housing Units	602,363	666,184	10.60	39,275	40,692	3.61
Owner-occupied Housing Units	400,394	449,317	12.22	26,322	28,052	6.57
Renter-occupied Housing Units	201,969	216,867	7.38	12,953	12,640	-2.42
Homeownership Rates	66.47	67.45	1.47	67.02	68.94	2.86
Vacant Housing Units	58,258	56,484	-3.05	6,993	6,318	-9.65
For sale only	6,836	8,284	21.18	690	810	17.39
Homeowner Vacancy Rate	1.68	1.81	7.84	2.55	2.81	9.87
For rent	16,804	17,936	6.74	1,663	1,504	-9.56
Rental Vacancy Rate	7.68	7.64	-0.55	11.38	10.63	-6.54
Rented or sold, not occupied	4,863	4,582	-5.78	411	437	6.33
Seasonal, Recreational or Occasional use	10,978	11,912	8.51	1,724	1,869	8.41
For migrant workers	351	127	-63.82	212	48	-77.36
Other vacant	18,426	13,643	-25.96	2,293	1,650	-28.04

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.

2000: NH & OPI: Native Hawaiian and Other Pacific Islander

TABLE A.4
PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS
1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS SOUTH CENTRAL

Subject	NEBRASKA			SOUTH CENTRAL		
	1990	2000	% Change	1990	2000	% Change
Total population	1,578,385	1,711,263	8.42	204,399	213,736	4.57
GENDER						
Male	769,439	843,351	9.61	99,308	105,086	5.82
Female	808,946	867,912	7.29	105,091	108,650	3.39
AGE						
Under 20 years	476,250	504,336	5.90	61,063	62,392	2.18
20 to 24 years	108,649	120,331	10.75	13,253	14,193	7.09
25 to 34 years	257,208	223,273	-13.19	29,800	24,671	-17.21
35 to 54 years	378,201	489,588	29.45	47,157	59,343	25.84
55 to 64 years	135,009	141,540	4.84	18,630	18,720	0.48
65 & over	223,068	232,195	4.09	34,496	34,417	-0.23
Male	89,335	95,630	7.05	14,035	14,303	1.91
Female	133,733	136,565	2.12	20,461	20,114	-1.70
RACE						
White	1,480,558	1,533,261	3.56	200,630	202,467	0.92
Black	57,404	68,541	19.40	530	763	43.96
American Indian or Alaskan	12,410	14,896	20.03	554	614	10.83
Asian	12,422	21,931	76.55	951	1,546	62.57
Native Hawaiian/Pacific Is. (1)	.	836	.	.	109	.
Some other Race	15,591	47,845	206.88	1,734	6,427	270.65
Two or More Races	.	23,953	.	.	1,810	.
HISPANIC (of any race)						
Hispanic or Latino	36,969	94,425	155.42	4,012	12,227	204.76
GROUP QUARTERS						
People Living in Group Qtrs.	47,553	50,818	6.87	7,571	7,437	-1.77
Institutionalized	25,620	26,011	1.53	4,471	3,866	-13.53
Non-Institutionalized	21,933	24,807	13.10	3,100	3,571	15.19
HOUSEHOLDS						
Total households	602,363	666,184	10.60	78,657	83,198	5.77
People Per Household (PPHH)	2.54	2.49	-1.92	2.50	2.48	-0.91
PPHH, Owner-occupied unit	2.68	2.63	-1.78	2.58	2.58	-0.27
PPHH, Renter-occupied unit	2.27	2.20	-2.81	2.33	2.25	-3.25
HOUSING OCCUPANCY						
Total Housing Units	660,621	722,668	9.39	86,751	91,273	5.21
Occupied Housing Units	602,363	666,184	10.60	78,657	83,198	5.77
Owner-occupied Housing Units	400,394	449,317	12.22	53,450	58,132	8.76
Renter-occupied Housing Units	201,969	216,867	7.38	25,207	25,066	-0.56
Homeownership Rates	66.47	67.45	1.47	67.95	69.87	2.82
Vacant Housing Units	58,258	56,484	-3.05	8,094	8,075	-0.23
For sale only	6,836	8,284	21.18	948	1,453	53.27
Homeowner Vacancy Rate	1.68	1.81	7.84	1.74	2.44	39.93
For rent	16,804	17,936	6.74	2,061	2,198	6.65
Rental Vacancy Rate	7.68	7.64	-0.55	7.56	8.06	6.66
Rented or sold, not occupied	4,863	4,582	-5.78	830	788	-5.06
Seasonal, Recreational or Occasional use	10,978	11,912	8.51	1,511	1,587	5.03
For migrant workers	351	127	-63.82	11	14	27.27
Other vacant	18,426	13,643	-25.96	2,733	2,035	-25.54

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.

2000: NH & OPI: Native Hawaiian and Other Pacific Islander

TABLE A.5
PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS
1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS SOUTHEAST

Subject	NEBRASKA			SOUTHEAST		
	1990	2000	% Change	1990	2000	% Change
Total population	1,578,385	1,711,263	8.42	483,870	546,080	12.86
GENDER						
Male	769,439	843,351	9.61	238,069	270,877	13.78
Female	808,946	867,912	7.29	245,801	275,203	11.96
AGE						
Under 20 years	476,250	504,336	5.90	145,118	159,416	9.85
20 to 24 years	108,649	120,331	10.75	40,192	45,199	12.46
25 to 34 years	257,208	223,273	-13.19	83,048	75,723	-8.82
35 to 54 years	378,201	489,588	29.45	117,815	157,897	34.02
55 to 64 years	135,009	141,540	4.84	37,656	42,895	13.91
65 & over	223,068	232,195	4.09	60,041	64,950	8.18
Male	89,335	95,630	7.05	23,763	26,675	12.25
Female	133,733	136,565	2.12	36,278	38,275	5.50
RACE						
White	1,480,558	1,533,261	3.56	462,126	503,170	8.88
Black	57,404	68,541	19.40	10,350	12,881	24.45
American Indian or Alaskan	12,410	14,896	20.03	2,261	2,884	27.55
Asian	12,422	21,931	76.55	5,885	10,291	74.87
Native Hawaiian/Pacific Is. (1)	.	836	.	.	306	.
Some other Race	15,591	47,845	206.88	3,248	7,774	139.35
Two or More Races	.	23,953	.	.	8,774	.
HISPANIC (of any race)						
Hispanic or Latino	36,969	94,425	155.42	8,405	16,829	100.23
GROUP QUARTERS						
People Living in Group Qtrs.	47,553	50,818	6.87	19,286	19,727	2.29
Institutionalized	25,620	26,011	1.53	7,241	8,262	14.10
Non-Institutionalized	21,933	24,807	13.10	12,045	11,465	-4.82
HOUSEHOLDS						
Total households	602,363	666,184	10.60	181,408	210,594	16.09
People Per Household (PPHH)	2.54	2.49	-1.92	2.56	2.50	-2.41
PPHH, Owner-occupied unit	2.68	2.63	-1.78	2.70	2.65	-1.81
PPHH, Renter-occupied unit	2.27	2.20	-2.81	2.29	2.19	-4.45
HOUSING OCCUPANCY						
Total Housing Units	660,621	722,668	9.39	194,377	223,913	15.20
Occupied Housing Units	602,363	666,184	10.60	181,408	210,594	16.09
Owner-occupied Housing Units	400,394	449,317	12.22	119,118	140,812	18.21
Renter-occupied Housing Units	201,969	216,867	7.38	62,290	69,782	12.03
Homeownership Rates	66.47	67.45	1.47	65.66	66.86	1.83
Vacant Housing Units	58,258	56,484	-3.05	12,969	13,319	2.70
For sale only	6,836	8,284	21.18	1,819	2,239	23.09
Homeowner Vacancy Rate	1.68	1.81	7.84	1.50	1.57	4.06
For rent	16,804	17,936	6.74	4,078	4,765	16.85
Rental Vacancy Rate	7.68	7.64	-0.55	6.14	6.39	4.03
Rented or sold, not occupied	4,863	4,582	-5.78	1,237	1,272	2.83
Seasonal, Recreational or Occasional use	10,978	11,912	8.51	2,317	2,068	-10.75
For migrant workers	351	127	-63.82	10	10	0.00
Other vacant	18,426	13,643	-25.96	3,508	2,965	-15.48

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.

2000: NH & OPI: Native Hawaiian and Other Pacific Islander

TABLE A.6
PROFILE OF GENERAL DEMOGRAPHIC CHARACTERISTICS
1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS SOUTHWEST

Subject	NEBRASKA			SOUTHWEST		
	1990	2000	% Change	1990	2000	% Change
Total population	1,578,385	1,711,263	8.42	93,105	97,569	4.79
GENDER						
Male	769,439	843,351	9.61	45,265	48,184	6.45
Female	808,946	867,912	7.29	47,840	49,385	3.23
AGE						
Under 20 years	476,250	504,336	5.90	28,305	28,549	0.86
20 to 24 years	108,649	120,331	10.75	3,942	4,874	23.64
25 to 34 years	257,208	223,273	-13.19	12,667	10,862	-14.25
35 to 54 years	378,201	489,588	29.45	22,447	27,574	22.84
55 to 64 years	135,009	141,540	4.84	9,133	9,121	-0.13
65 & over	223,068	232,195	4.09	16,611	16,589	-0.13
Male	89,335	95,630	7.05	6,798	6,919	1.78
Female	133,733	136,565	2.12	9,813	9,670	-1.46
RACE						
White	1,480,558	1,533,261	3.56	91,212	90,620	-0.65
Black	57,404	68,541	19.40	133	304	128.57
American Indian or Alaskan	12,410	14,896	20.03	268	469	75.00
Asian	12,422	21,931	76.55	215	369	71.63
Native Hawaiian/Pacific Is. (1)	.	836	.	.	15	.
Some other Race	15,591	47,845	206.88	1,277	4,753	272.20
Two or More Races	.	23,953	.	.	1,039	.
HISPANIC (of any race)						
Hispanic or Latino	36,969	94,425	155.42	2,774	8,844	218.82
GROUP QUARTERS						
People Living in Group Qtrs.	47,553	50,818	6.87	1,669	2,062	23.55
Institutionalized	25,620	26,011	1.53	1,477	1,383	-6.36
Non-Institutionalized	21,933	24,807	13.10	192	679	253.65
HOUSEHOLDS						
Total households	602,363	666,184	10.60	36,731	38,736	5.46
People Per Household (PPHH)	2.54	2.49	-1.92	2.49	2.47	-0.95
PPHH, Owner-occupied unit	2.68	2.63	-1.78	2.52	2.52	0.04
PPHH, Renter-occupied unit	2.27	2.20	-2.81	2.41	2.33	-3.61
HOUSING OCCUPANCY						
Total Housing Units	660,621	722,668	9.39	43,003	44,398	3.24
Occupied Housing Units	602,363	666,184	10.60	36,731	38,736	5.46
Owner-occupied Housing Units	400,394	449,317	12.22	25,880	27,531	6.38
Renter-occupied Housing Units	201,969	216,867	7.38	10,851	11,205	3.26
Homeownership Rates	66.47	67.45	1.47	70.46	71.07	0.87
Vacant Housing Units	58,258	56,484	-3.05	6,272	5,662	-9.73
For sale only	6,836	8,284	21.18	572	812	41.96
Homeowner Vacancy Rate	1.68	1.81	7.84	2.16	2.86	32.49
For rent	16,804	17,936	6.74	1,246	1,203	-3.45
Rental Vacancy Rate	7.68	7.64	-0.55	10.30	9.70	-5.87
Rented or sold, not occupied	4,863	4,582	-5.78	420	450	7.14
Seasonal, Recreational or Occasional use	10,978	11,912	8.51	1,599	1,836	14.82
For migrant workers	351	127	-63.82	21	21	0.00
Other vacant	18,426	13,643	-25.96	2,414	1,340	-44.49

Source: U.S. Census of Population and Housing

(1) 1990: Pacific Islander: Polynesian, Micronesian, Melanesian, Pacific Islander, not specified.

2000: NH & OPI: Native Hawaiian and Other Pacific Islander

TABLE A.7
INDIVIDUALS BY DISABILITY BY AGE AND TYPE
NEBRASKA VS NORTH CENTRAL, 2000 CENSUS

Type of Disability	5-15	16-20	21-64	65+	Total
NEBRASKA					
Sensory Disability	1,251	768	10,946	9,445	22,410
Physical Disability	824	591	18,178	20,451	40,044
Mental Disability	9,018	2,350	6,360	2,003	19,731
Self-care Disability	142	6	245	251	644
Go-outside-home Disability	.	923	3,483	10,544	14,950
Employment Disability	.	4,408	41,217	.	45,625
Two or More Types of Disability	2,597	4,608	62,218	37,707	107,130
Total	13,832	13,654	142,647	80,401	250,534
NORTH CENTRAL					
Sensory Disability	38	33	333	537	941
Physical Disability	11	11	597	1,095	1,714
Mental Disability	230	48	103	101	482
Self-care Disability	6	.	.	21	27
Go-outside-home Disability	.	25	63	591	679
Employment Disability	.	114	1,345	.	1,459
Two or More Types of Disability	63	110	1,793	1,838	3,804
Total	348	341	4,234	4,183	9,106

TABLE A.8
INDIVIDUALS BY DISABILITY BY AGE AND TYPE
NEBRASKA VS NORTHEAST, 2000 CENSUS

Type of Disability	5-15	16-20	21-64	65+	Total
NEBRASKA					
Sensory Disability	1,251	768	10,946	9,445	22,410
Physical Disability	824	591	18,178	20,451	40,044
Mental Disability	9,018	2,350	6,360	2,003	19,731
Self-care Disability	142	6	245	251	644
Go-outside-home Disability	.	923	3,483	10,544	14,950
Employment Disability	.	4,408	41,217	.	45,625
Two or More Types of Disability	2,597	4,608	62,218	37,707	107,130
Total	13,832	13,654	142,647	80,401	250,534
NORTHEAST					
Sensory Disability	512	188	4,058	3,066	7,824
Physical Disability	316	255	7,167	7,433	15,171
Mental Disability	3,389	872	2,553	748	7,562
Self-care Disability	72	.	101	76	249
Go-outside-home Disability	.	451	1,543	4,218	6,212
Employment Disability	.	1,941	18,813	.	20,754
Two or More Types of Disability	1,173	2,044	25,885	13,955	43,057
Total	5,462	5,751	60,120	29,496	100,829

TABLE A.9
INDIVIDUALS BY DISABILITY BY AGE AND TYPE
NEBRASKA VS NORTHWEST, 2000 CENSUS

Type of Disability	5-15	16-20	21-64	65+	Total
NEBRASKA					
Sensory Disability	1,251	768	10,946	9,445	22,410
Physical Disability	824	591	18,178	20,451	40,044
Mental Disability	9,018	2,350	6,360	2,003	19,731
Self-care Disability	142	6	245	251	644
Go-outside-home Disability	.	923	3,483	10,544	14,950
Employment Disability	.	4,408	41,217	.	45,625
Two or More Types of Disability	2,597	4,608	62,218	37,707	107,130
Total	13,832	13,654	142,647	80,401	250,534
NORTHWEST					
Sensory Disability	90	46	648	906	1,690
Physical Disability	44	39	1,247	1,552	2,882
Mental Disability	575	149	394	148	1,266
Self-care Disability	1	6	13	11	31
Go-outside-home Disability	.	54	255	682	991
Employment Disability	.	249	2,235	.	2,484
Two or More Types of Disability	115	249	4,169	2,887	7,420
Total	825	792	8,961	6,186	16,764

TABLE A.10
INDIVIDUALS BY DISABILITY BY AGE AND TYPE
NEBRASKA VS SOUTH CENTRAL, 2000 CENSUS

Type of Disability	5-15	16-20	21-64	65+	Total
NEBRASKA					
Sensory Disability	1,251	768	10,946	9,445	22,410
Physical Disability	824	591	18,178	20,451	40,044
Mental Disability	9,018	2,350	6,360	2,003	19,731
Self-care Disability	142	6	245	251	644
Go-outside-home Disability	.	923	3,483	10,544	14,950
Employment Disability	.	4,408	41,217	.	45,625
Two or More Types of Disability	2,597	4,608	62,218	37,707	107,130
Total	13,832	13,654	142,647	80,401	250,534
SOUTH CENTRAL					
Sensory Disability	101	145	1,439	1,294	2,979
Physical Disability	91	68	2,521	3,174	5,854
Mental Disability	1,417	300	817	289	2,823
Self-care Disability	6	.	26	38	70
Go-outside-home Disability	.	113	462	1,545	2,120
Employment Disability	.	563	4,859	.	5,422
Two or More Types of Disability	318	532	8,154	5,410	14,414
Total	1,933	1,721	18,278	11,750	33,682

TABLE A.11
INDIVIDUALS BY DISABILITY BY AGE AND TYPE
NEBRASKA VS SOUTHEAST, 2000 CENSUS

Type of Disability	5-15	16-20	21-64	65+	Total
NEBRASKA					
Sensory Disability	1,251	768	10,946	9,445	22,410
Physical Disability	824	591	18,178	20,451	40,044
Mental Disability	9,018	2,350	6,360	2,003	19,731
Self-care Disability	142	6	245	251	644
Go-outside-home Disability	.	923	3,483	10,544	14,950
Employment Disability	.	4,408	41,217	.	45,625
Two or More Types of Disability	2,597	4,608	62,218	37,707	107,130
Total	13,832	13,654	142,647	80,401	250,534
SOUTHEAST					
Sensory Disability	418	313	3,721	2,757	7,209
Physical Disability	307	190	5,574	5,729	11,800
Mental Disability	2,846	848	2,134	547	6,375
Self-care Disability	57	.	101	94	252
Go-outside-home Disability	.	234	918	2,914	4,066
Employment Disability	.	1,191	11,138	.	12,329
Two or More Types of Disability	775	1,442	18,115	10,855	31,187
Total	4,403	4,218	41,701	22,896	73,218

TABLE A.12
INDIVIDUALS BY DISABILITY BY AGE AND TYPE
NEBRASKA VS SOUTHWEST, 2000 CENSUS

Type of Disability	5-15	16-20	21-64	65+	Total
NEBRASKA					
Sensory Disability	1,251	768	10,946	9,445	22,410
Physical Disability	824	591	18,178	20,451	40,044
Mental Disability	9,018	2,350	6,360	2,003	19,731
Self-care Disability	142	6	245	251	644
Go-outside-home Disability	.	923	3,483	10,544	14,950
Employment Disability	.	4,408	41,217	.	45,625
Two or More Types of Disability	2,597	4,608	62,218	37,707	107,130
Total	13,832	13,654	142,647	80,401	250,534
SOUTHWEST					
Sensory Disability	92	43	747	885	1,767
Physical Disability	55	28	1,072	1,468	2,623
Mental Disability	561	133	359	170	1,223
Self-care Disability	.	.	4	11	15
Go-outside-home Disability	.	46	242	594	882
Employment Disability	.	350	2,827	.	3,177
Two or More Types of Disability	153	231	4,102	2,762	7,248
Total	861	831	9,353	5,890	16,935

Appendix B: Census 2000 Housing Data

TABLE B.1
SELECTED HOUSING CHARACTERISTICS
 1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS NORTH CENTRAL

Subject	NEBRASKA			NORTH CENTRAL		
	1990	2000	% Change	1990	2000	% Change
TOTAL HOUSING UNITS	660,621	722,668	9.39	28,892	28,237	-2.27
UNITS IN STRUCTURE						
1-unit, detached	478,588	519,763	8.60	24,109	23,854	-1.06
1-unit, attached	15,770	20,916	32.63	147	207	40.82
2 units	18,581	18,728	0.79	311	383	23.15
3 or 4 units	21,278	21,449	0.80	584	536	-8.22
5 to 9 units	25,590	27,368	6.95	410	339	-17.32
10 to 19 units	29,475	32,781	11.22	68	142	108.82
20 or more units	30,140	44,150	46.48	85	154	81.18
Mobile Home	36,762	37,033	0.74	2,965	2,585	-12.82
Boat, RV, van, etc. (1)	4437	480	-89.18	213	37	-82.63
NUMBER OF ROOMS PER DWELLING UNIT						
1 Room	5,781	9,339	61.55	110	189	71.82
2 Rooms	19,019	25,721	35.24	441	672	52.38
3 Rooms	55,587	60,913	9.58	1,751	1,636	-6.57
4 Rooms	110,161	105,882	-3.88	4,960	3,952	-20.32
5 Rooms	135,997	135,263	-0.54	6,632	5,974	-9.92
6 Rooms	114,712	118,393	3.21	5,951	5,631	-5.38
7 Rooms	90,139	98,664	9.46	3,992	4,091	2.48
8 Rooms	64,757	79,531	22.81	2,772	2,960	6.78
9+ Rooms	64,468	88,962	37.99	2,283	3,132	37.19
BEDROOMS						
No bedroom	7,897	12,403	57.06	143	270	88.81
1 bedroom	79,316	90,804	14.48	2,149	2,440	13.54
2 bedrooms	192,091	201,111	4.70	8,644	7,821	-9.52
3 bedrooms	251,033	268,268	6.87	11,350	10,948	-3.54
4 bedrooms	103,963	118,797	14.27	4,969	5,128	3.20
5 or more bedrooms	26,321	31,285	18.86	1,637	1,630	-0.43
YEAR STRUCTURE BUILT						
1999-MAR2000	.	14,567	.	.	300	.
1995-1998	.	44,594	.	.	900	.
1990-1994	.	38,748	.	.	884	.
1980-1989 (2)	85,254	74,294	-12.86	2,809	2,257	-19.65
1970-1979	145,834	136,263	-6.56	5,652	4,410	-21.97
1960-1969	100,105	96,833	-3.27	2,937	2,988	1.74
1940-1959	126,580	134,604	6.34	3,760	5,112	35.96
1939 OR EARLIER	202,848	182,765	-9.90	13,734	11,386	-17.10
SELECTED CHARACTERISTICS						
Lack complete plumbing facilities	5,242	2,408	-54.06	623	111	-82.18
Lack complete kitchen facilities	7,218	3,990	-44.72	799	113	-85.86

TABLE B.2
SELECTED HOUSING CHARACTERISTICS
1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS NORTHEAST

Subject	NEBRASKA			NORTHEAST		
	1990	2000	% Change	1990	2000	% Change
TOTAL HOUSING UNITS	660,621	722,668	9.39	261,330	287,837	10.14
UNITS IN STRUCTURE						
1-unit, detached	478,588	519,763	8.60	181,801	199,936	9.98
1-unit, attached	15,770	20,916	32.63	6,420	7,613	18.58
2 units	18,581	18,728	0.79	6,842	6,816	-0.38
3 or 4 units	21,278	21,449	0.80	7,367	8,200	11.31
5 to 9 units	25,590	27,368	6.95	12,993	13,603	4.69
10 to 19 units	29,475	32,781	11.22	17,095	17,755	3.86
20 or more units	30,140	44,150	46.48	17,549	23,922	36.32
Mobile Home	36,762	37,033	0.74	9,586	9,838	2.63
Boat, RV, van, etc. (1)	4437	480	-89.18	1677	154	-90.82
NUMBER OF ROOMS PER DWELLING UNIT						
1 Room	5,781	9,339	61.55	3,452	5,136	48.78
2 Rooms	19,019	25,721	35.24	9,548	11,619	21.69
3 Rooms	55,587	60,913	9.58	24,451	27,049	10.63
4 Rooms	110,161	105,882	-3.88	40,800	40,225	-1.41
5 Rooms	135,997	135,263	-0.54	52,099	51,735	-0.70
6 Rooms	114,712	118,393	3.21	44,691	46,997	5.16
7 Rooms	90,139	98,664	9.46	36,371	40,149	10.39
8 Rooms	64,757	79,531	22.81	25,743	31,370	21.86
9+ Rooms	64,468	88,962	37.99	24,175	33,557	38.81
BEDROOMS						
No bedroom	7,897	12,403	57.06	4,573	6,775	48.15
1 bedroom	79,316	90,804	14.48	37,170	41,851	12.59
2 bedrooms	192,091	201,111	4.70	70,656	74,196	5.01
3 bedrooms	251,033	268,268	6.87	98,378	105,580	7.32
4 bedrooms	103,963	118,797	14.27	40,846	47,519	16.34
5 or more bedrooms	26,321	31,285	18.86	9,707	11,916	22.76
YEAR STRUCTURE BUILT						
1999-MAR2000	.	14,567	.	.	5,407	.
1995-1998	.	44,594	.	.	16,767	.
1990-1994	.	38,748	.	.	15,823	.
1980-1989 (2)	85,254	74,294	-12.86	33,832	30,161	-10.85
1970-1979	145,834	136,263	-6.56	54,140	54,129	-0.02
1960-1969	100,105	96,833	-3.27	45,476	44,047	-3.14
1940-1959	126,580	134,604	6.34	53,392	54,404	1.90
1939 OR EARLIER	202,848	182,765	-9.90	74,490	67,099	-9.92
SELECTED CHARACTERISTICS						
Lack complete plumbing facilities	5,242	2,408	-54.06	1,571	991	-36.92
Lack complete kitchen facilities	7,218	3,990	-44.72	2,186	1,759	-19.53

TABLE B.3
SELECTED HOUSING CHARACTERISTICS
1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS NORTHWEST

Subject	NEBRASKA			NORTHWEST		
	1990	2000	% Change	1990	2000	% Change
TOTAL HOUSING UNITS	660,621	722,668	9.39	46,268	47,010	1.60
UNITS IN STRUCTURE						
1-unit, detached	478,588	519,763	8.60	34,390	34,906	1.50
1-unit, attached	15,770	20,916	32.63	438	785	79.22
2 units	18,581	18,728	0.79	1,252	1,192	-4.79
3 or 4 units	21,278	21,449	0.80	2,058	1,882	-8.55
5 to 9 units	25,590	27,368	6.95	891	713	-19.98
10 to 19 units	29,475	32,781	11.22	777	715	-7.98
20 or more units	30,140	44,150	46.48	528	1,259	138.45
Mobile Home	36,762	37,033	0.74	5,594	5,501	-1.66
Boat, RV, van, etc. (1)	4437	480	-89.18	340	57	-83.24
NUMBER OF ROOMS PER DWELLING UNIT						
1 Room	5,781	9,339	61.55	150	359	139.33
2 Rooms	19,019	25,721	35.24	1,157	1,521	31.46
3 Rooms	55,587	60,913	9.58	3,896	3,889	-0.18
4 Rooms	110,161	105,882	-3.88	10,008	8,148	-18.59
5 Rooms	135,997	135,263	-0.54	9,867	9,649	-2.21
6 Rooms	114,712	118,393	3.21	7,258	6,891	-5.06
7 Rooms	90,139	98,664	9.46	5,377	5,900	9.73
8 Rooms	64,757	79,531	22.81	4,127	4,870	18.00
9+ Rooms	64,468	88,962	37.99	4,428	5,783	30.60
BEDROOMS						
No bedroom	7,897	12,403	57.06	284	519	82.75
1 bedroom	79,316	90,804	14.48	4,959	5,290	6.67
2 bedrooms	192,091	201,111	4.70	15,845	14,461	-8.73
3 bedrooms	251,033	268,268	6.87	15,938	16,179	1.51
4 bedrooms	103,963	118,797	14.27	7,197	8,173	13.56
5 or more bedrooms	26,321	31,285	18.86	2,045	2,388	16.77
YEAR STRUCTURE BUILT						
1999-MAR2000	.	14,567	.	.	576	.
1995-1998	.	44,594	.	.	1,701	.
1990-1994	.	38,748	.	.	1,212	.
1980-1989 (2)	85,254	74,294	-12.86	4,571	3,737	-18.25
1970-1979	145,834	136,263	-6.56	10,495	8,950	-14.72
1960-1969	100,105	96,833	-3.27	4,727	5,320	12.54
1940-1959	126,580	134,604	6.34	10,739	12,317	14.69
1939 OR EARLIER	202,848	182,765	-9.90	15,736	13,197	-16.13
SELECTED CHARACTERISTICS						
Lack complete plumbing facilities	5,242	2,408	-54.06	567	215	-62.08
Lack complete kitchen facilities	7,218	3,990	-44.72	795	251	-68.43

TABLE B.4
SELECTED HOUSING CHARACTERISTICS
1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS SOUTH CENTRAL

Subject	NEBRASKA			SOUTH CENTRAL		
	1990	2000	% Change	1990	2000	% Change
TOTAL HOUSING UNITS	660,621	722,668	9.39	86,751	91,273	5.21
UNITS IN STRUCTURE						
1-unit, detached	478,588	519,763	8.60	65,965	69,162	4.85
1-unit, attached	15,770	20,916	32.63	1,307	2,004	53.33
2 units	18,581	18,728	0.79	2,457	2,562	4.27
3 or 4 units	21,278	21,449	0.80	4,074	3,724	-8.59
5 to 9 units	25,590	27,368	6.95	2,428	2,562	5.52
10 to 19 units	29,475	32,781	11.22	1,389	1,628	17.21
20 or more units	30,140	44,150	46.48	1,680	2,370	41.07
Mobile Home	36,762	37,033	0.74	6,897	7,213	4.58
Boat, RV, van, etc. (1)	4437	480	-89.18	554	48	-91.34
NUMBER OF ROOMS PER DWELLING UNIT						
1 Room	5,781	9,339	61.55	414	582	40.58
2 Rooms	19,019	25,721	35.24	1,937	2,378	22.77
3 Rooms	55,587	60,913	9.58	6,387	6,174	-3.33
4 Rooms	110,161	105,882	-3.88	15,025	14,410	-4.09
5 Rooms	135,997	135,263	-0.54	19,338	19,094	-1.26
6 Rooms	114,712	118,393	3.21	14,856	14,896	0.27
7 Rooms	90,139	98,664	9.46	11,070	11,712	5.80
8 Rooms	64,757	79,531	22.81	8,334	9,652	15.81
9+ Rooms	64,468	88,962	37.99	9,390	12,375	31.79
BEDROOMS						
No bedroom	7,897	12,403	57.06	583	795	36.36
1 bedroom	79,316	90,804	14.48	8,564	8,729	1.93
2 bedrooms	192,091	201,111	4.70	27,457	28,353	3.26
3 bedrooms	251,033	268,268	6.87	32,331	33,012	2.11
4 bedrooms	103,963	118,797	14.27	13,567	15,472	14.04
5 or more bedrooms	26,321	31,285	18.86	4,249	4,912	15.60
YEAR STRUCTURE BUILT						
1999-MAR2000	.	14,567	.	.	1,327	.
1995-1998	.	44,594	.	.	5,362	.
1990-1994	.	38,748	.	.	3,642	.
1980-1989 (2)	85,254	74,294	-12.86	9,119	8,185	-10.24
1970-1979	145,834	136,263	-6.56	18,782	16,268	-13.39
1960-1969	100,105	96,833	-3.27	10,517	10,201	-3.00
1940-1959	126,580	134,604	6.34	14,554	16,681	14.61
1939 OR EARLIER	202,848	182,765	-9.90	33,779	29,607	-12.35
SELECTED CHARACTERISTICS						
Lack complete plumbing facilities	5,242	2,408	-54.06	802	297	-62.97
Lack complete kitchen facilities	7,218	3,990	-44.72	1,182	481	-59.31

TABLE B.5
SELECTED HOUSING CHARACTERISTICS
1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS SOUTHEAST

Subject	NEBRASKA			SOUTHEAST		
	1990	2000	% Change	1990	2000	% Change
TOTAL HOUSING UNITS	660,621	722,668	9.39	194,377	223,913	15.20
UNITS IN STRUCTURE						
1-unit, detached	478,588	519,763	8.60	137,896	157,194	13.99
1-unit, attached	15,770	20,916	32.63	7,104	9,698	36.51
2 units	18,581	18,728	0.79	6,634	6,796	2.44
3 or 4 units	21,278	21,449	0.80	6,103	6,136	0.54
5 to 9 units	25,590	27,368	6.95	8,286	9,347	12.80
10 to 19 units	29,475	32,781	11.22	9,529	11,972	25.64
20 or more units	30,140	44,150	46.48	9,689	15,262	57.52
Mobile Home	36,762	37,033	0.74	7,721	7,420	-3.90
Boat, RV, van, etc. (1)	4437	480	-89.18	1415	88	-93.78
NUMBER OF ROOMS PER DWELLING UNIT						
1 Room	5,781	9,339	61.55	1,412	2,797	98.09
2 Rooms	19,019	25,721	35.24	4,862	8,044	65.45
3 Rooms	55,587	60,913	9.58	16,258	18,599	14.40
4 Rooms	110,161	105,882	-3.88	31,721	32,218	1.57
5 Rooms	135,997	135,263	-0.54	38,468	39,784	3.42
6 Rooms	114,712	118,393	3.21	33,664	36,357	8.00
7 Rooms	90,139	98,664	9.46	27,783	31,083	11.88
8 Rooms	64,757	79,531	22.81	20,022	26,120	30.46
9+ Rooms	64,468	88,962	37.99	20,187	28,911	43.22
BEDROOMS						
No bedroom	7,897	12,403	57.06	1,960	3,644	85.92
1 bedroom	79,316	90,804	14.48	22,564	27,510	21.92
2 bedrooms	192,091	201,111	4.70	56,071	62,995	12.35
3 bedrooms	251,033	268,268	6.87	75,932	86,225	13.56
4 bedrooms	103,963	118,797	14.27	31,145	35,442	13.80
5 or more bedrooms	26,321	31,285	18.86	6,705	8,097	20.76
YEAR STRUCTURE BUILT						
1999-MAR2000	.	14,567	.	.	6,341	.
1995-1998	.	44,594	.	.	18,141	.
1990-1994	.	38,748	.	.	15,918	.
1980-1989 (2)	85,254	74,294	-12.86	30,918	26,545	-14.14
1970-1979	145,834	136,263	-6.56	46,649	43,859	-5.98
1960-1969	100,105	96,833	-3.27	31,299	29,010	-7.31
1940-1959	126,580	134,604	6.34	35,140	35,838	1.99
1939 OR EARLIER	202,848	182,765	-9.90	50,371	48,261	-4.19
SELECTED CHARACTERISTICS						
Lack complete plumbing facilities	5,242	2,408	-54.06	1,330	665	-50.00
Lack complete kitchen facilities	7,218	3,990	-44.72	1,708	1,198	-29.86

TABLE B.6
SELECTED HOUSING CHARACTERISTICS
1990 AND 2000 DECENNIAL CENSUS: NEBRASKA VS SOUTHWEST

Subject	NEBRASKA			SOUTHWEST		
	1990	2000	% Change	1990	2000	% Change
TOTAL HOUSING UNITS	660,621	722,668	9.39	43,003	44,398	3.24
UNITS IN STRUCTURE						
1-unit, detached	478,588	519,763	8.60	34,427	34,711	0.82
1-unit, attached	15,770	20,916	32.63	354	609	72.03
2 units	18,581	18,728	0.79	1,085	979	-9.77
3 or 4 units	21,278	21,449	0.80	1,092	971	-11.08
5 to 9 units	25,590	27,368	6.95	582	804	38.14
10 to 19 units	29,475	32,781	11.22	617	569	-7.78
20 or more units	30,140	44,150	46.48	609	1,183	94.25
Mobile Home	36,762	37,033	0.74	3,999	4,476	11.93
Boat, RV, van, etc. (1)	4437	480	-89.18	238	96	-59.66
NUMBER OF ROOMS PER DWELLING UNIT						
1 Room	5,781	9,339	61.55	243	276	13.58
2 Rooms	19,019	25,721	35.24	1,074	1,487	38.45
3 Rooms	55,587	60,913	9.58	2,844	3,566	25.39
4 Rooms	110,161	105,882	-3.88	7,647	6,929	-9.39
5 Rooms	135,997	135,263	-0.54	9,593	9,027	-5.90
6 Rooms	114,712	118,393	3.21	8,292	7,621	-8.09
7 Rooms	90,139	98,664	9.46	5,546	5,729	3.30
8 Rooms	64,757	79,531	22.81	3,759	4,559	21.28
9+ Rooms	64,468	88,962	37.99	4,005	5,204	29.94
BEDROOMS						
No bedroom	7,897	12,403	57.06	354	400	12.99
1 bedroom	79,316	90,804	14.48	3,910	4,984	27.47
2 bedrooms	192,091	201,111	4.70	13,418	13,285	-0.99
3 bedrooms	251,033	268,268	6.87	17,104	16,324	-4.56
4 bedrooms	103,963	118,797	14.27	6,239	7,063	13.21
5 or more bedrooms	26,321	31,285	18.86	1,978	2,342	18.40
YEAR STRUCTURE BUILT						
1999-MAR2000	.	14,567	.	.	616	.
1995-1998	.	44,594	.	.	1,723	.
1990-1994	.	38,748	.	.	1,269	.
1980-1989 (2)	85,254	74,294	-12.86	4,005	3,409	-14.88
1970-1979	145,834	136,263	-6.56	10,116	8,647	-14.52
1960-1969	100,105	96,833	-3.27	5,149	5,267	2.29
1940-1959	126,580	134,604	6.34	8,995	10,252	13.97
1939 OR EARLIER	202,848	182,765	-9.90	14,738	13,215	-10.33
SELECTED CHARACTERISTICS						
Lack complete plumbing facilities	5,242	2,408	-54.06	349	129	-63.04
Lack complete kitchen facilities	7,218	3,990	-44.72	548	188	-65.69

TABLE B.7
INCOME SPENT ON HOUSING
NEBRASKA VS NORTHEAST, 2000 CENSUS

Income Range	Specified Renter-Occupied Units	Specified Owner-Occupied Units	
		Housing Units with a Mortgage	Housing Units without a Mortgage
NEBRASKA			
Total	207,216	240,096	130,399
Less than 29.9 percent	128,334	192,431	117,690
30 to 49.9 percent	35,467	33,227	7,514
50 percent or more	27,658	13,640	3,832
Not computed	15,757	798	1,363
NORTHEAST			
Total	89,666	105,379	48,259
Less than 29.9 percent	56,566	84,384	43,615
30 to 49.9 percent	15,805	14,252	2,664
50 percent or more	12,441	6,319	1,452
Not computed	4,854	424	528

TABLE B.8
INCOME SPENT ON HOUSING
NEBRASKA VS NORTH CENTRAL, 2000 CENSUS

Income Range	Specified Renter-Occupied Units	Specified Owner-Occupied Units	
		Housing Units with a Mortgage	Housing Units without a Mortgage
NEBRASKA			
Total	207,216	240,096	130,399
Less than 29.9 percent	128,334	192,431	117,690
30 to 49.9 percent	35,467	33,227	7,514
50 percent or more	27,658	13,640	3,832
Not computed	15,757	798	1,363
NORTH CENTRAL			
Total	4,869	4,415	6,855
Less than 29.9 percent	2,824	3,373	5,916
30 to 49.9 percent	553	596	561
50 percent or more	301	422	252
Not computed	1,191	24	126

TABLE B.9
INCOME SPENT ON HOUSING
NEBRASKA VS NORTHWEST, 2000 CENSUS

Income Range	Specified Renter-Occupied Units	Specified Owner-Occupied Units	
		Housing Units with a Mortgage	Housing Units without a Mortgage
NEBRASKA			
Total	207,216	240,096	130,399
Less than 29.9 percent	128,334	192,431	117,690
30 to 49.9 percent	35,467	33,227	7,514
50 percent or more	27,658	13,640	3,832
Not computed	15,757	798	1,363
NORTHWEST			
Total	11,426	10,947	9,710
Less than 29.9 percent	6,510	8,741	8,715
30 to 49.9 percent	1,823	1,412	585
50 percent or more	1,539	723	284
Not computed	1,554	71	126

TABLE B.10
INCOME SPENT ON HOUSING
NEBRASKA VS SOUTH CENTRAL, 2000 CENSUS

Income Range	Specified Renter-Occupied Units	Specified Owner-Occupied Units	
		Housing Units with a Mortgage	Housing Units without a Mortgage
NEBRASKA			
Total	207,216	240,096	130,399
Less than 29.9 percent	128,334	192,431	117,690
30 to 49.9 percent	35,467	33,227	7,514
50 percent or more	27,658	13,640	3,832
Not computed	15,757	798	1,363
SOUTH CENTRAL			
Total	23,464	25,144	20,066
Less than 29.9 percent	14,419	19,948	17,925
30 to 49.9 percent	4,002	3,603	1,290
50 percent or more	2,938	1,533	635
Not computed	2,105	60	216

**TABLE B.11
INCOME SPENT ON HOUSING
NEBRASKA VS SOUTHEAST, 2000 CENSUS**

Income Range	Specified Renter-Occupied Units	Specified Owner-Occupied Units	
		Housing Units with a Mortgage	Housing Units without a Mortgage
NEBRASKA			
Total	207,216	240,096	130,399
Less than 29.9 percent	128,334	192,431	117,690
30 to 49.9 percent	35,467	33,227	7,514
50 percent or more	27,658	13,640	3,832
Not computed	15,757	798	1,363
SOUTHEAST			
Total	67,660	83,075	35,683
Less than 29.9 percent	41,787	67,086	32,884
30 to 49.9 percent	11,833	11,873	1,652
50 percent or more	9,262	3,974	883
Not computed	4,778	142	264

TABLE B.12
INCOME SPENT ON HOUSING
NEBRASKA VS SOUTHWEST, 2000 CENSUS

Income Range	Specified Renter-Occupied Units	Specified Owner-Occupied Units	
		Housing Units with a Mortgage	Housing Units without a Mortgage
NEBRASKA			
Total	207,216	240,096	130,399
Less than 29.9 percent	128,334	192,431	117,690
30 to 49.9 percent	35,467	33,227	7,514
50 percent or more	27,658	13,640	3,832
Not computed	15,757	798	1,363
SOUTHWEST			
Total	10,131	11,136	9,826
Less than 29.9 percent	6,228	8,899	8,635
30 to 49.9 percent	1,451	1,491	762
50 percent or more	1,177	669	326
Not computed	1,275	77	103

TABLE B.13
HOUSEHOLDS BY INCOME AND TENURE
NEBRASKA (WITHOUT ENTITLEMENT AREAS), 2000 HUD SPECIAL TABULATIONS

Income	Elderly Households	Small, Related Households	Large, Related Households	Other	Total
Owner					
0-30	10,032	3,843	981	2,721	17,577
30.1-50	15,472	5,557	2,093	2,659	25,781
50.1-80	21,791	16,296	6,084	6,754	50,925
80+	46,332	120,612	24,421	17,784	209,149
Total	93,627	146,308	33,579	29,918	303,432
Renter					
0-30	6,085	5,755	1,058	6,446	19,344
30.1-50	5,914	6,406	1,829	6,315	20,464
50.1-80	4,677	11,456	3,125	10,407	29,665
80+	5,373	21,296	4,215	15,032	45,916
Total	22,049	44,913	10,227	38,200	115,389
Total					
0-30	16,117	9,598	2,039	9,167	36,921
30.1-50	21,386	11,963	3,922	8,974	46,245
50.1-80	26,468	27,752	9,209	17,161	80,590
80+	51,705	141,908	28,636	32,816	255,065
Total	115,676	191,221	43,806	68,118	418,821

**TABLE B.14
HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME
AND TENURE**

NEBRASKA (WITHOUT ENTITLEMENT AREAS), 2000 HUD SPECIAL TABULATIONS

Income	Elderly Households	Small Related Households	Large Related Households	Other	Total
Owner					
0-30	6,862	2,873	786	1,880	12,401
30.1-50	4,952	3,362	1,483	1,469	11,266
50.1-80	3,091	6,106	2,429	2,549	14,175
80+	2,107	8,972	3,321	2,029	16,429
Total	17,012	21,313	8,019	7,927	54,271
Renter					
0-30	3,060	4,235	788	4,621	12,704
30.1-50	2,579	3,511	1,009	3,555	10,654
50.1-80	1,222	1,936	940	1,827	5,925
80+	603	816	1,005	507	2,931
Total	7,464	10,498	3,742	10,510	32,214
Total					
0-30	9,922	7,108	1,574	6,501	25,105
30.1-50	7,531	6,873	2,492	5,024	21,920
50.1-80	4,313	8,042	3,369	4,376	20,100
80+	2,710	9,788	4,326	2,536	19,360
Total	24,476	31,811	11,761	18,437	86,485

TABLE B.15
HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY (NON-HISPANIC, WHITE)
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	1,225	473	894	347	784	95	37	.	605	74	3,545	989
Northeast	5,530	8,450	5,245	7,055	7,360	4,115	2,474	415	5,895	949	26,504	20,984
Northwest	1,244	1,278	1,143	932	1,189	570	248	68	908	175	4,732	3,023
South Central	2,465	2,860	2,080	2,285	2,585	1,030	679	130	2,135	233	9,944	6,538
Southeast	3,815	7,990	4,285	6,450	6,430	3,390	2,565	410	4,805	779	21,900	19,019
Southwest	1,225	1,070	1,147	835	1,170	427	260	55	812	200	4,614	2,587
State Total	15,500	22,125	14,795	17,910	19,535	9,620	6,275	1,065	15,195	2,400	71,300	53,120

TABLE B.16
HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY (NON-HISPANIC, BLACK)
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	.	.	.	.	.	.	.	.	.	.	0	0
Northeast	834	3,098	470	1,373	485	513	155	95	260	139	2,204	5,218
Northwest	.	18	.	.	.	4	.	.	.	.	0	22
South Central	.	15	.	30	.	.	.	.	4	.	4	45
Southeast	49	509	24	319	98	155	49	15	84	45	304	1,043
Southwest	10	.	10	8	.	15	.	.	.	.	20	23
State Total	890	3,650	495	1,735	585	680	200	110	350	190	2,520	6,365

TABLE B.17
HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY
(NON-HISPANIC, AMERICAN INDIAN/ALASKAN NATIVE)
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	12	28	12	8	.	4	.	.	4	8	28	48
Northeast	48	281	59	127	24	102	19	4	75	20	225	534
Northwest	23	157	8	29	10	12	4	.	16	.	61	198
South Central	8	23	4	8	.	10	.	4	4	4	16	49
Southeast	36	113	8	58	14	14	.	.	16	10	74	195
Southwest	8	14	.	15	4	.	4	.	.	4	16	33
State Total	120	610	80	240	55	140	30	10	110	40	395	1,040

TABLE B.18
HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY (NON-HISPANIC, ASIAN)
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	.	.	4	4	.	.	.	.	.	.	4	4
Northeast	39	349	39	109	68	165	45	55	143	84	334	762
Northwest	.	4	12	4	4	.	8	.	.	4	24	12
South Central	4	30	8	.	4	30	4	24	39	8	59	92
Southeast	24	402	65	144	147	105	60	24	163	112	459	787
Southwest	.	.	.	.	.	4	.	.	.	4	0	8
State Total	70	790	125	265	225	300	115	105	340	205	875	1,665

TABLE B.19
HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY
(NON-HISPANIC, PACIFIC ISLANDER)
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	0	0
Northeast	4	10	.	.	.	.	4	10
Northwest	4	.	4	0
South Central	0	0
Southeast	10	.	.	.	10	0	20
Southwest	0	0
State Total	4	15	.	.	4	10	8	25

TABLE B.20
HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY
(NON-HISPANIC, SOME OTHER RACE)
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	.	4	.	.	.	.	.	.	.	.	0	4
Northeast	.	35	4	14	8	4	.	.	4	.	16	53
Northwest	.	.	.	.	.	.	.	.	4	.	4	0
South Central	.	.	.	.	.	.	.	.	.	.	0	0
Southeast	8	20	.	4	.	.	.	.	.	.	8	24
Southwest	.	.	.	.	.	.	.	4	.	.	0	4
State Total	4	60	4	20	10	4	.	4	4	.	22	88

TABLE B.21
HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY
(NON-HISPANIC, TWO OR MORE RACES)
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	12	12	8	4	8	8	.	.	8	.	36	24
Northeast	76	265	51	227	33	59	14	.	18	14	192	565
Northwest	12	60	16	.	4	.	4	.	8	4	44	64
South Central	12	22	8	20	8	10	8	.	19	.	55	52
Southeast	16	232	18	140	47	80	8	19	26	8	115	479
Southwest	16	44	8	8	4	8	.	.	4	.	32	60
State Total	110	620	95	400	90	155	25	20	70	25	390	1,220

TABLE B.22
HOUSEHOLDS WITH A HOUSING PROBLEM BY INCOME, TENURE, RACE, AND ETHNICITY (HISPANIC/LATINO)
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	8	8	.	.	4	4	.	.	8	8	20	20
Northeast	299	1,051	395	967	635	814	182	166	513	535	2,024	3,533
Northwest	92	214	186	171	114	141	37	8	97	51	526	585
South Central	73	280	87	295	151	213	12	54	109	104	432	946
Southeast	54	459	69	233	242	236	32	29	95	103	492	1,060
Southwest	47	142	68	67	123	89	39	20	157	173	434	491
State Total	560	2,125	785	1,720	1,270	1,470	295	275	960	965	3,870	6,555

TABLE B.23
HOUSEHOLDS LACKING COMPLETE PLUMBING/KITCHEN FACILITIES BY INCOME BY TENURE
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	42	28	24	20	26	24	0	0	42	32	134	104
Northeast	124	588	140	323	174	371	53	87	208	313	699	1,682
Northwest	42	48	38	54	47	63	8	10	78	55	213	230
South Central	28	133	56	122	32	86	16	14	129	63	261	418
Southeast	62	223	97	271	77	300	43	38	190	218	469	1,050
Southwest	30	42	24	30	41	20	8	8	67	43	170	143
State Total	290	1,045	345	795	370	835	110	150	695	700	1,810	3,525

TABLE B.24
HOUSEHOLDS WITH ONLY OVERCROWDING BY INCOME BY TENURE
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	30	28	30	24	44	44	4	0	75	34	183	130
Northeast	141	705	293	641	355	697	233	215	890	532	1,912	2,790
Northwest	38	147	36	96	77	99	38	22	152	74	341	438
South Central	42	105	66	159	163	193	50	62	258	125	579	644
Southeast	56	300	124	326	303	514	86	182	483	309	1,052	1,631
Southwest	12	42	40	60	149	131	44	31	188	146	433	410
Nebraska	275	1,290	570	1,270	1,070	1,650	440	500	2,035	1,215	4,390	5,925

TABLE B.25
HOUSEHOLDS WITH ONLY SEVERE OVERCROWDING BY INCOME BY TENURE
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	12	16	8	16	8	12	0	0	16	16	44	60
Northeast	133	676	154	446	367	821	121	214	311	614	1,086	2,771
Northwest	12	36	70	54	35	87	4	4	58	52	179	233
South Central	45	87	22	105	102	150	27	58	84	91	280	491
Southeast	33	263	59	280	143	359	103	114	158	332	496	1,348
Southwest	4	62	28	55	28	48	18	15	92	112	170	292
Nebraska	220	1,130	310	925	675	1,440	260	405	700	1,180	2,165	5,080

TABLE B.26
HOUSEHOLDS WITH ONLY COST BURDEN BY INCOME BY TENURE
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	442	196	523	280	463	50	26	0	357	12	1,811	538
Northeast	2,005	3,190	3,330	6,575	5,815	3,442	2,204	168	4,985	258	18,339	13,633
Northwest	397	459	724	708	848	413	197	19	642	66	2,808	1,665
South Central	805	764	1,185	1,805	1,850	798	510	74	1,610	56	5,960	3,497
Southeast	1,365	2,320	2,405	5,180	4,990	2,617	2,233	123	3,980	164	14,973	10,404
Southwest	486	371	762	636	751	275	191	19	536	72	2,726	1,373
Nebraska	5,495	7,290	8,935	15,155	14,715	7,585	5,395	400	12,120	615	46,660	31,045

TABLE B.27
HOUSEHOLDS WITH ONLY SEVERE COST BURDEN BY INCOME BY TENURE
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	740	297	333	44	261	4	12	0	145	20	1,491	365
Northeast	4,425	8,375	2,355	1,873	1,919	457	284	64	498	59	9,481	10,828
Northwest	902	1,038	488	249	313	70	46	20	108	0	1,857	1,377
South Central	1,645	2,154	860	464	629	70	110	4	236	4	3,480	2,696
Southeast	2,500	6,605	1,785	1,332	1,495	217	231	40	384	44	6,395	8,238
Southwest	758	760	381	205	336	76	59	8	102	19	1,636	1,068
Nebraska	10,975	19,220	6,215	4,145	4,945	880	740	135	1,480	120	24,355	24,500

TABLE B.28
STATE OF NEBRASKA

SINGLE FAMILY UNITS AUTHORIZED CONSTRUCTION IN PERMIT ISSUING AREAS BY REGION 1980-2003

Region	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
North Central	110	86	71	76	65	47	39	46	57	57	70	86	97	128	85	75	79	97	81	70	79	46	66	94
Northeast	1,732	911	826	1,736	1,838	1,687	1,568	1,592	1,631	1,742	1,839	1,978	2,330	2,361	2,109	2,078	2,338	2,137	2,279	2,643	2,607	2,716	2,880	3,235
Northwest	258	172	124	153	91	69	61	65	35	38	44	48	77	101	146	115	128	182	160	149	232	201	147	181
South Central	543	453	289	386	321	142	122	140	172	200	273	369	457	551	549	498	512	471	445	475	472	482	510	675
Southeast	2,163	923	1,047	1,553	1,473	1,254	1,519	1,417	1,570	1,741	1,735	2,031	2,099	2,221	2,340	2,212	2,449	2,581	2,889	3,085	2,957	2,930	3,507	4,411
Southwest	183	127	107	131	107	69	22	29	37	59	76	85	91	142	157	183	211	170	165	206	166	176	191	184
Nebraska	4,989	2,672	2,464	4,035	3,895	3,268	3,331	3,289	3,502	3,837	4,037	4,597	5,151	5,504	5,386	5,161	5,717	5,638	6,019	6,628	6,513	6,551	7,301	8,780

TABLE B.29
STATE OF NEBRASKA

DUPLEX UNITS AUTHORIZED CONSTRUCTION IN PERMIT ISSUING AREAS BY REGION 1980-2003

Region	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
North Central	.	4	2	2	.	8	.	.	.	26	2	4	4	2	4	.	2	8	4	4	.	.	2	.
Northeast	216	96	106	144	188	142	120	88	76	82	54	60	62	72	62	60	96	106	84	106	48	58	50	94
Northwest	28	22	2	10	8	.	6	2	.	.	.	2	2	8	42	.	42	66	10	20	8	8	22	6
South Central	48	36	18	32	16	8	6	14	6	6	16	36	34	44	76	84	72	66	48	36	12	14	4	34
Southeast	78	46	28	80	54	96	134	78	50	48	74	60	78	100	74	76	118	122	126	74	78	72	120	146
Southwest	18	4	12	16	18	2	.	2	6	.	4	10	12	6	20	10	12	14	4	6	8	2	2	8
Nebraska	388	208	168	284	284	256	266	184	138	162	150	172	192	232	278	230	342	382	276	246	154	154	200	288

**TABLE B.30
STATE OF NEBRASKA**

TRI AND FOUR PLEX UNITS AUTHORIZED CONSTRUCTION IN PERMIT ISSUING AREAS BY REGION 1980-2003

Region	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
North Central	.	.	.	.	11	.	.	.	.	.	.	.	3	.	.	4	4	4	3	.	.	.	.	.
Northeast	79	67	84	39	91	34	51	8	55	40	20	15	17	32	50	49	27	47	53	46	240	26	26	4
Northwest	48	27	32	15	3	.	.	.	12	.	.	.	.	4	6	.	.	12	12	.	.	.	16	4
South Central	103	77	36	44	32	23	19	4	7	.	.	22	29	131	79	41	25	18	55	14	7	4	14	22
Southeast	76	34	39	58	31	80	60	24	62	54	18	46	16	27	48	42	22	64	41	29	18	15	18	19
Southwest	11	12	12	8	6	.	.	.	.	.	24	8	3	.	.	.	12	.	.	.	.	4	.	.
Nebraska	317	217	203	164	174	137	130	36	136	94	62	91	68	194	183	136	90	145	164	89	265	49	74	49

**TABLE B.31
STATE OF NEBRASKA**

MULTI-FAMILY UNITS AUTHORIZED CONSTRUCTION IN PERMIT ISSUING AREAS BY REGION 1980-2003

Region	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
North Central	13	16	.	.	.	.	.	.	.	.	.	16	29	.	.	.	6	.	.	.	8	.	20	.
Northeast	332	253	477	365	491	478	1,629	663	728	849	1,157	530	580	760	597	1,155	1,711	1,952	1,572	756	687	629	823	358
Northwest	130	.	12	19	33	33	24	.	12	.	67	94	.	24	20	42	23	6	136	28	24	55	26	20
South Central	172	110	220	72	98	30	.	47	39	.	32	92	213	233	259	254	483	107	254	151	118	39	160	220
Southeast	314	285	88	562	811	779	856	683	1,188	1,099	1,223	577	547	781	1,100	1,152	1,653	1,471	1,055	798	1,264	721	704	687
Southwest	82	66	46	30	.	20	.	.	.	.	28	94	30	72	54	34	66	180	84	.	72	.	32	65
Nebraska	1,043	730	843	1,048	1,433	1,340	2,509	1,393	1,967	1,948	2,507	1,403	1,399	1,870	2,030	2,637	3,942	3,716	3,101	1,733	2,173	1,444	1,765	1,350

**TABLE B.32
STATE OF NEBRASKA**

TOTAL UNITS AUTHORIZED CONSTRUCTION IN PERMIT ISSUING AREAS BY REGION 1980-2003

Region	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
North Central	123	106	73	78	76	55	39	46	57	83	72	106	133	130	89	79	91	109	88	74	87	46	88	94
Northeast	2,359	1,327	1,493	2,284	2,608	2,341	3,368	2,351	2,490	2,713	3,070	2,583	2,989	3,225	2,818	3,342	4,172	4,242	3,988	3,551	3,582	3,429	3,779	3,691
Northwest	464	221	170	197	135	102	91	67	59	38	111	144	79	137	214	157	193	266	318	197	264	264	211	211
South Central	866	676	563	534	467	203	147	205	224	206	321	519	733	959	963	877	1,092	662	802	676	609	539	688	951
Southeast	2,631	1,288	1,202	2,253	2,369	2,209	2,569	2,202	2,870	2,942	3,050	2,714	2,740	3,129	3,562	3,482	4,242	4,238	4,111	3,986	4,317	3,738	4,349	5,263
Southwest	294	209	177	185	131	91	22	31	43	59	132	197	136	220	231	227	301	364	253	212	246	182	225	257
Nebraska	6,737	3,827	3,678	5,531	5,786	5,001	6,236	4,902	5,743	6,041	6,756	6,263	6,810	7,800	7,877	8,164	10,091	9,881	9,560	8,696	9,105	8,198	9,340	10,467

**TABLE B.33
STATE OF NEBRASKA**

SINGLE FAMILY UNITS PER UNIT VALUATION BY REGION: 1,000s OF REAL 2003 DOLLARS: 1980-2003

Region	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
North Central	81.92	91.20	80.58	79.55	78.45	69.45	64.22	61.67	71.08	67.66	65.17	70.62	62.50	77.11	90.21	82.45	90.46	86.23	91.66	108.64	96.55	96.08	113.78	106.59
Northeast	60.11	63.33	59.71	65.60	85.94	82.84	86.74	88.62	104.73	96.68	97.47	97.51	95.38	99.12	100.13	99.59	99.02	102.66	110.54	111.43	107.40	107.67	121.86	123.80
Northwest	87.84	82.77	81.42	87.48	87.12	79.97	78.82	78.27	82.23	83.27	86.69	95.77	86.77	97.59	89.87	93.30	84.84	95.79	110.48	115.02	66.29	92.99	120.13	126.33
South Central	98.57	90.23	88.78	90.40	96.63	82.80	93.03	95.56	100.06	99.17	101.11	92.80	104.12	98.33	102.26	99.74	112.27	114.17	121.60	119.50	134.59	133.22	130.66	134.28
Southeast	64.06	80.47	72.77	78.26	80.26	90.67	93.65	96.47	92.58	94.23	94.41	89.46	106.38	114.14	114.40	112.37	114.31	112.63	120.65	126.88	126.22	129.45	132.49	138.40
Southwest	91.78	109.84	90.48	92.64	101.05	87.48	97.07	78.60	102.85	97.22	88.21	103.27	99.44	115.74	103.23	97.59	104.67	101.26	107.41	108.12	98.70	117.96	123.60	133.74
Nebraska	69.09	78.17	71.70	74.82	84.99	85.69	89.78	91.63	98.26	95.14	95.55	93.16	99.96	104.99	106.20	104.62	106.53	107.64	115.87	119.15	116.10	119.04	127.52	132.02

**TABLE B.34
STATE OF NEBRASKA**

DUPLEX UNITS PER UNIT VALUATION BY REGION: 1,000s OF REAL 2003 DOLLARS: 1980-2003

Region	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
North Central	.	42.90	50.54	48.62	.	45.10	.	.	.	25.04	44.04	27.18	64.18	53.80	89.27	.	47.85	49.70	62.98	52.29	.	.	63.54	.
Northeast	38.10	38.24	31.65	55.22	61.99	56.82	59.75	63.64	74.80	69.46	75.10	62.20	60.87	61.05	64.21	60.27	68.63	70.48	67.92	67.67	83.26	74.70	87.50	70.64
Northwest	51.05	52.68	41.61	66.39	58.57	.	27.19	108.28	.	.	.	67.43	85.63	72.88	54.40	.	48.66	63.95	114.69	62.13	78.49	94.19	83.00	101.67
South Central	59.27	70.61	68.07	81.82	75.46	63.48	50.43	60.42	145.42	117.26	90.82	78.25	78.91	58.48	73.68	61.92	80.62	81.71	78.17	84.25	129.89	105.17	106.60	113.46
Southeast	56.42	40.59	55.17	45.85	61.71	51.20	54.04	57.37	58.79	56.18	58.98	53.47	60.14	62.91	62.37	66.53	61.08	61.55	70.05	76.54	70.29	72.62	74.41	85.07
Southwest	61.92	62.56	45.51	68.74	51.02	37.90	.	36.09	104.66	.	40.47	96.98	76.11	87.08	69.08	66.43	20.88	59.33	47.92	65.75	40.29	167.74	177.91	124.13
Nebraska	46.44	46.45	40.81	56.69	61.91	54.40	55.93	60.92	73.37	60.17	67.49	63.78	65.05	62.38	65.54	63.21	64.30	67.60	72.01	72.02	77.84	78.72	80.20	85.14

**TABLE B.35
STATE OF NEBRASKA**

TRI AND FOUR PLEX UNITS PER UNIT VALUATION BY REGION: 1,000s OF REAL 2003 DOLLARS: 1980-2003

Region	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
North Central	.	.	.	.	51.78	.	.	.	.	.	.	.	24.47	.	.	52.95	28.15	49.84	54.77	.	.	.	.	.
Northeast	36.96	38.23	33.19	43.76	42.91	46.65	29.05	35.56	22.19	30.50	38.98	38.10	75.56	40.63	60.94	47.30	55.22	46.24	56.36	51.71	52.68	47.96	53.23	56.25
Northwest	43.73	32.84	45.01	41.05	44.25	.	.	.	24.43	.	.	.	.	83.70	36.24	.	.	37.66	37.24	.	.	.	24.54	56.25
South Central	38.80	40.32	60.51	48.91	50.76	46.46	39.03	90.23	31.54	.	.	58.65	55.96	43.16	52.33	54.67	60.82	88.81	50.16	87.74	58.87	41.77	62.01	78.69
Southeast	35.10	41.05	29.97	36.71	40.34	34.41	34.09	55.23	37.91	41.51	48.33	30.46	47.76	40.34	47.17	65.88	38.01	41.69	44.83	59.01	62.74	80.84	47.30	65.53
Southwest	32.00	31.28	33.69	40.51	31.24	.	.	.	.	.	40.53	46.93	128.44	.	.	.	86.82	.	.	.	.	77.42	.	.
Nebraska	37.96	38.36	39.31	42.24	44.08	39.47	32.83	54.75	30.03	36.83	42.30	39.98	60.74	43.18	52.80	55.43	55.58	48.90	49.97	59.76	53.52	59.92	47.24	69.92

**TABLE B.36
STATE OF NEBRASKA**

MULTI-FAMILY UNITS PER UNIT VALUATION BY REGION: 1,000s OF REAL 2003 DOLLARS: 1980-2003

Region	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
North Central	36.85	39.10										40.08	37.96				53.60			66.05		102.34		
Northeast	30.19	20.52	30.14	25.51	19.66	21.45	16.89	24.36	20.83	18.03	19.99	28.54	25.73	28.91	27.16	28.61	26.01	38.72	46.05	42.79	42.12	43.56	56.70	48.12
Northwest	44.00		25.61	34.12	34.79	36.64	37.08		33.16		68.54	67.89		35.92	34.65	77.74	46.75	37.66	44.62	65.56	44.03	53.73	35.73	80.27
South Central	38.35	28.32	36.90	59.87	47.52	43.96		44.23	34.46		35.41	37.79	32.49	41.15	41.57	40.35	40.26	40.03	45.76	72.80	46.29	62.11	42.76	59.40
Southeast	31.12	41.94	37.01	28.69	31.53	29.11	31.14	25.16	29.92	25.14	25.15	23.55	23.72	33.65	38.33	38.28	37.92	39.79	40.38	45.21	43.94	47.56	57.10	60.36
Southwest	57.23	42.38	41.46	37.43		36.23					79.23	48.79	36.62	45.04	45.53	48.36	47.46	51.62	45.13		51.02		24.78	51.32
Nebraska	35.74	32.44	33.18	30.07	28.63	27.00	21.95	25.43	26.66	22.04	24.66	31.22	26.46	33.13	35.61	35.00	33.27	39.80	44.01	46.89	43.80	46.45	55.22	56.82

**TABLE B.37
UNITS AT RISK OF LEAD-BASED PAINT HAZARDS BY INCOME
NEBRASKA, 2000 CENSUS**

Year Structure Built	<30 of MFI		30-50 of MFI		50-80 of MFI		80-95 of MFI		95+ of MFI		Total	
	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock
Owners												
1939 or earlier	8,903	35.91	12,236	33.24	22,151	29.30	9,210	24.52	54,140	19.72	106,640	23.73
1940 to 1949	2,004	8.08	2,512	6.82	4,823	6.38	2,124	5.66	11,476	4.18	22,939	5.11
1950 to 1959	2,504	10.10	4,088	11.10	8,522	11.27	4,336	11.54	22,912	8.35	42,362	9.43
1960 to 1979	3,542	14.29	5,728	15.56	12,856	17.00	7,073	18.83	58,997	21.49	88,196	19.63
Total at Risk	16,954	68.37	24,563	66.73	48,353	63.96	22,743	60.55	147,525	53.74	260,137	57.90
Total Units	24,795	100.00	36,809	100.00	75,603	100.00	37,559	100.00	274,539	100.00	449,306	100.00
Renters												
1939 or earlier	7,899	18.85	7,616	19.59	10,844	19.16	3,399	17.52	11,240	18.71	40,998	18.90
1940 to 1949	2,507	5.98	2,565	6.60	3,815	6.74	1,180	6.08	3,928	6.54	13,996	6.45
1950 to 1959	3,653	8.72	3,571	9.19	5,587	9.87	1,825	9.40	5,539	9.22	20,175	9.30
1960 to 1979	9,373	22.37	8,300	21.35	11,972	21.15	4,209	21.69	12,636	21.03	46,490	21.44
Total at Risk	23,432	55.92	22,053	56.72	32,218	56.92	10,612	54.69	33,344	55.49	121,659	56.10
Total Units	41,906	100.00	38,879	100.00	56,598	100.00	19,406	100.00	60,090	100.00	216,878	100.00
Total												
1939 or earlier	16,802	25.19	19,852	26.23	32,995	24.96	12,609	22.13	65,380	19.54	147,638	22.16
1940 to 1949	4,511	6.76	5,077	6.71	8,639	6.53	3,304	5.80	15,404	4.60	36,935	5.54
1950 to 1959	6,157	9.23	7,659	10.12	14,109	10.67	6,161	10.82	28,451	8.50	62,537	9.39
1960 to 1979	12,916	19.36	14,028	18.53	24,828	18.78	11,281	19.80	71,633	21.41	134,686	20.22
Total at Risk	40,386	60.55	46,616	61.59	80,571	60.95	33,355	58.55	180,869	54.05	381,796	57.31
Total Units	66,702	100.00	75,688	100.00	132,201	100.00	56,965	100.00	334,629	100.00	666,184	100.00

TABLE B.38
UNITS AT RISK OF LEAD-BASED PAINT HAZARDS BY INCOME
NORTH CENTRAL REGION, 2000 CENSUS

Year Structure Built	<30 of MFI		30-50 of MFI		50-80 of MFI		80-95 of MFI		95+ of MFI		Total	
	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock
Owners												
1939 or earlier	860	44.09	958	41.13	1,351	39.15	103	39.97	3,144	34.49	6,415	37.51
1940 to 1949	134	6.89	136	5.84	217	6.30	13	4.93	498	5.46	998	5.84
1950 to 1959	121	6.20	198	8.52	256	7.43	22	8.69	641	7.03	1,239	7.25
1960 to 1979	269	13.79	338	14.50	540	15.65	43	16.63	1,639	17.98	2,828	16.54
Total at Risk	1,384	70.93	1,629	69.95	2,364	68.51	180	70.19	5,924	64.99	11,481	67.13
Total Units	1,951	100.00	2,328	100.00	3,451	100.00	257	100.00	9,115	100.00	17,102	100.00
Renters												
1939 or earlier	318	28.70	355	32.27	504	31.91	44	31.78	784	34.19	2,004	32.24
1940 to 1949	68	6.16	75	6.83	128	8.09	14	10.22	207	9.02	492	7.91
1950 to 1959	111	10.07	100	9.04	154	9.73	18	13.27	256	11.15	638	10.27
1960 to 1979	205	18.51	201	18.25	275	17.39	19	13.50	342	14.91	1,041	16.74
Total at Risk	702	63.47	731	66.41	1,060	67.13	95	68.72	1,587	69.24	4,176	67.17
Total Units	1,107	100.00	1,101	100.00	1,579	100.00	138	100.00	2,292	100.00	6,217	100.00
Total												
1939 or earlier	1,178	38.52	1,313	38.28	1,855	36.87	146	37.10	3,928	34.43	8,420	36.11
1940 to 1949	203	6.62	211	6.16	345	6.86	27	6.78	705	6.18	1,490	6.39
1950 to 1959	232	7.60	298	8.68	410	8.15	41	10.29	897	7.86	1,878	8.05
1960 to 1979	474	15.50	538	15.70	815	16.19	61	15.53	1,981	17.36	3,869	16.59
Total at Risk	2,086	68.23	2,360	68.81	3,424	68.08	275	69.68	7,511	65.84	15,656	67.14
Total Units	3,058	100.00	3,429	100.00	5,030	100.00	395	100.00	11,407	100.00	23,319	100.00

TABLE B.39
UNITS AT RISK OF LEAD-BASED PAINT HAZARDS BY INCOME
NORTHEAST REGION, 2000 CENSUS

Year Structure Built	<30 of MFI		30-50 of MFI		50-80 of MFI		80-95 of MFI		95+ of MFI		Total	
	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock
Owners												
1939 or earlier	3,373	34.10	4,321	31.20	8,095	27.58	3,959	24.24	18,794	17.36	38,543	21.69
1940 to 1949	878	8.88	1,029	7.43	2,006	6.84	976	5.98	4,398	4.06	9,287	5.23
1950 to 1959	1,245	12.59	1,785	12.89	3,867	13.17	2,050	12.55	9,140	8.44	18,086	10.18
1960 to 1979	1,417	14.32	2,240	16.17	5,040	17.17	3,119	19.10	24,250	22.41	36,066	20.30
Total at Risk	6,914	69.90	9,376	67.69	19,009	64.76	10,104	61.86	56,579	52.28	101,982	57.40
Total Units	9,892	100.00	13,852	100.00	29,352	100.00	16,333	100.00	108,234	100.00	177,662	100.00
Renters												
1939 or earlier	3,573	19.25	3,468	20.94	4,462	18.94	1,529	17.94	3,956	15.97	16,988	18.47
1940 to 1949	1,205	6.50	1,050	6.34	1,481	6.28	436	5.11	1,394	5.63	5,566	6.05
1950 to 1959	1,782	9.60	1,659	10.02	2,149	9.12	725	8.51	1,913	7.72	8,230	8.95
1960 to 1979	4,314	23.25	3,607	21.78	5,354	22.72	2,001	23.47	5,888	23.77	21,164	23.01
Total at Risk	10,874	58.60	9,784	59.08	13,446	57.07	4,692	55.03	13,152	53.08	51,948	56.48
Total Units	18,557	100.00	16,562	100.00	23,562	100.00	8,526	100.00	24,776	100.00	91,983	100.00
Total												
1939 or earlier	6,946	24.42	7,789	25.61	12,557	23.73	5,488	22.08	22,750	17.10	55,531	20.59
1940 to 1949	2,084	7.32	2,078	6.83	3,487	6.59	1,412	5.68	5,792	4.35	14,853	5.51
1950 to 1959	3,027	10.64	3,444	11.32	6,016	11.37	2,775	11.16	11,053	8.31	26,316	9.76
1960 to 1979	5,730	20.14	5,847	19.23	10,394	19.64	5,120	20.60	30,138	22.66	57,230	21.22
Total at Risk	17,789	62.53	19,160	63.00	32,455	61.34	14,795	59.52	69,731	52.43	153,930	57.09
Total Units	28,449	100.00	30,413	100.00	52,914	100.00	24,859	100.00	133,010	100.00	269,645	100.00

TABLE B.40
UNITS AT RISK OF LEAD-BASED PAINT HAZARDS BY INCOME
NORTHWEST REGION, 2000 CENSUS

Year Structure Built	<30 of MFI		30-50 of MFI		50-80 of MFI		80-95 of MFI		95+ of MFI		Total	
	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock
Owners												
1939 or earlier	655	33.27	956	32.07	1,464	28.93	408	28.70	3,775	22.70	7,259	25.87
1940 to 1949	259	13.16	280	9.38	483	9.54	129	9.04	1,224	7.36	2,374	8.46
1950 to 1959	205	10.40	339	11.37	615	12.14	151	10.63	2,063	12.41	3,373	12.02
1960 to 1979	269	13.67	477	16.00	878	17.35	253	17.75	3,411	20.52	5,288	18.84
Total at Risk	1,387	70.51	2,053	68.83	3,440	67.98	941	66.13	10,473	62.98	18,293	65.19
Total Units	1,967	100.00	2,982	100.00	5,060	100.00	1,423	100.00	16,629	100.00	28,061	100.00
Renters												
1939 or earlier	606	24.68	478	20.98	711	22.59	146	18.91	920	23.13	2,861	22.65
1940 to 1949	196	7.99	186	8.14	337	10.70	119	15.45	427	10.74	1,265	10.01
1950 to 1959	249	10.16	280	12.29	390	12.40	105	13.63	565	14.20	1,590	12.58
1960 to 1979	495	20.17	465	20.37	609	19.36	146	18.97	712	17.91	2,427	19.22
Total at Risk	1,547	63.03	1,409	61.77	2,047	65.04	516	66.88	2,624	65.98	8,143	64.47
Total Units	2,455	100.00	2,281	100.00	3,148	100.00	772	100.00	3,977	100.00	12,631	100.00
Total												
1939 or earlier	1,260	28.50	1,435	27.26	2,175	26.50	554	25.26	4,695	22.79	10,120	24.87
1940 to 1949	455	10.29	465	8.84	820	9.98	248	11.30	1,651	8.01	3,638	8.94
1950 to 1959	454	10.26	619	11.77	1,005	12.24	256	11.68	2,628	12.75	4,962	12.20
1960 to 1979	764	17.28	942	17.89	1,487	18.12	399	18.18	4,124	20.01	7,715	18.96
Total at Risk	2,934	66.36	3,461	65.77	5,487	66.85	1,457	66.39	13,096	63.56	26,436	64.97
Total Units	4,422	100.00	5,263	100.00	8,208	100.00	2,194	100.00	20,605	100.00	40,692	100.00

TABLE B.41
UNITS AT RISK OF LEAD-BASED PAINT HAZARDS BY INCOME
SOUTH CENTRAL QUADRANT, 2000 CENSUS

Year Structure Built	<30 of MFI		30-50 of MFI		50-80 of MFI		80-95 of MFI		95+ of MFI		Total	
	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock
Owners												
1939 or earlier	1,435	40.90	2,072	40.32	3,716	36.13	1,298	31.00	9,414	26.88	17,934	30.85
1940 to 1949	228	6.50	337	6.56	615	5.98	279	6.66	1,715	4.90	3,174	5.46
1950 to 1959	238	6.79	438	8.53	849	8.26	307	7.33	2,678	7.65	4,510	7.76
1960 to 1979	502	14.32	693	13.48	1,632	15.86	756	18.06	6,932	19.80	10,515	18.09
Total at Risk	2,403	68.50	3,539	68.87	6,812	66.22	2,640	63.05	20,741	59.23	36,134	62.16
Total Units	3,508	100.00	5,138	100.00	10,286	100.00	4,186	100.00	35,016	100.00	58,134	100.00
Renters												
1939 or earlier	884	18.80	930	20.85	1,643	25.04	430	20.93	1,863	25.56	5,749	22.94
1940 to 1949	377	8.01	392	8.78	665	10.14	174	8.46	674	9.25	2,282	9.10
1950 to 1959	357	7.59	284	6.37	656	10.00	200	9.74	719	9.87	2,216	8.84
1960 to 1979	1,022	21.75	876	19.63	1,122	17.11	397	19.33	1,233	16.93	4,651	18.56
Total at Risk	2,639	56.16	2,482	55.63	4,086	62.29	1,202	58.46	4,489	61.60	14,898	59.44
Total Units	4,700	100.00	4,462	100.00	6,560	100.00	2,056	100.00	7,287	100.00	25,064	100.00
Total												
1939 or earlier	2,318	28.25	3,002	31.27	5,359	31.81	1,728	27.68	11,276	26.66	23,684	28.47
1940 to 1949	605	7.37	729	7.59	1,280	7.60	453	7.25	2,389	5.65	5,455	6.56
1950 to 1959	595	7.25	722	7.52	1,505	8.93	507	8.12	3,397	8.03	6,726	8.08
1960 to 1979	1,524	18.57	1,568	16.34	2,754	16.35	1,153	18.48	8,166	19.30	15,166	18.23
Total at Risk	5,042	61.43	6,021	62.72	10,898	64.69	3,841	61.54	25,229	59.64	51,032	61.34
Total Units	8,208	100.00	9,600	100.00	16,846	100.00	6,242	100.00	42,302	100.00	83,198	100.00

TABLE B.42
UNITS AT RISK OF LEAD-BASED PAINT HAZARDS BY INCOME
SOUTHEAST QUADRANT, 2000 CENSUS

Year Structure Built	<30 of MFI		30-50 of MFI		50-80 of MFI		80-95 of MFI		95+ of MFI		Total	
	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock	Units at Risk	% of 2000 Housing Stock
Owners												
1939 or earlier	1,971	34.92	2,955	30.44	5,850	25.95	2,886	21.49	14,941	16.70	28,602	20.31
1940 to 1949	321	5.68	460	4.74	1,118	4.96	565	4.21	2,586	2.89	5,050	3.59
1950 to 1959	519	9.20	1,051	10.83	2,523	11.19	1,618	12.05	6,766	7.56	12,478	8.86
1960 to 1979	868	15.38	1,626	16.75	4,012	17.80	2,470	18.40	19,189	21.44	28,165	20.00
Total at Risk	3,679	65.18	6,091	62.76	13,503	59.89	7,537	56.13	43,484	48.59	74,295	52.76
Total Units	5,645	100.00	9,706	100.00	22,546	100.00	13,427	100.00	89,487	100.00	140,812	100.00
Renters												
1939 or earlier	2,188	16.71	2,022	16.18	2,923	15.33	1,031	14.76	2,930	16.15	11,094	15.90
1940 to 1949	512	3.91	671	5.37	929	4.88	339	4.85	859	4.74	3,310	4.74
1950 to 1959	999	7.63	1,024	8.19	1,899	9.96	685	9.80	1,589	8.76	6,195	8.88
1960 to 1979	2,855	21.80	2,740	21.92	4,102	21.52	1,434	20.53	3,831	21.12	14,962	21.44
Total at Risk	6,553	50.05	6,458	51.67	9,853	51.69	3,489	49.93	9,210	50.77	35,562	50.96
Total Units	13,092	100.00	12,499	100.00	19,063	100.00	6,987	100.00	18,141	100.00	69,782	100.00
Total												
1939 or earlier	4,159	22.20	4,977	22.41	8,773	21.08	3,917	19.19	17,871	16.60	39,696	18.85
1940 to 1949	832	4.44	1,131	5.10	2,048	4.92	904	4.43	3,446	3.20	8,361	3.97
1950 to 1959	1,518	8.10	2,075	9.34	4,422	10.63	2,303	11.28	8,355	7.76	18,673	8.87
1960 to 1979	3,723	19.87	4,366	19.66	8,114	19.50	3,904	19.13	23,020	21.39	43,128	20.48
Total at Risk	10,232	54.61	12,550	56.52	23,355	56.13	11,026	54.01	52,694	48.96	109,858	52.17
Total Units	18,738	100.00	22,206	100.00	41,608	100.00	20,414	100.00	107,628	100.00	210,594	100.00

Appendix C: Census 2000 Economic Data

TABLE C.1
TENURE BY HOUSEHOLD INCOME
NEBRASKA VS NORTH CENTRAL, 2000 CENSUS

Income	NEBRASKA		NORTH CENTRAL	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
Total	449,306	216,878	17,102	6,217
Less than \$5,000	7,614	12,149	714	393
\$5,000 to \$9,999	14,137	21,735	1,238	678
\$10,000 to \$14,999	20,689	23,288	1,698	789
\$15,000 to \$19,999	23,948	23,202	1,614	705
\$20,000 to \$24,999	27,530	23,990	1,381	750
\$25,000 to \$34,999	58,142	39,621	2,885	1,097
\$35,000 to \$49,999	85,555	37,093	3,320	1,037
\$50,000 to \$74,999	110,184	25,397	2,728	536
\$75,000 to \$99,999	51,927	6,227	806	136
\$100,000 to \$149,999	33,394	2,836	478	71
\$150,000 or more	16,186	1,340	240	25

TABLE C.2
TENURE BY HOUSEHOLD INCOME
NEBRASKA VS NORTHEAST, 2000 CENSUS

Income	NEBRASKA		NORTHEAST	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
Total	449,306	216,878	177,662	91,983
Less than \$5,000	7,614	12,149	2,950	5,416
\$5,000 to \$9,999	14,137	21,735	4,803	8,880
\$10,000 to \$14,999	20,689	23,288	7,021	9,162
\$15,000 to \$19,999	23,948	23,202	8,345	9,810
\$20,000 to \$24,999	27,530	23,990	9,885	9,744
\$25,000 to \$34,999	58,142	39,621	21,952	16,760
\$35,000 to \$49,999	85,555	37,093	31,873	15,942
\$50,000 to \$74,999	110,184	25,397	43,623	11,301
\$75,000 to \$99,999	51,927	6,227	22,884	3,104
\$100,000 to \$149,999	33,394	2,836	15,813	1,245
\$150,000 or more	16,186	1,340	8,513	619

TABLE C.3
TENURE BY HOUSEHOLD INCOME
NEBRASKA VS NORTHWEST, 2000 CENSUS

Income	NEBRASKA		NORTHWEST	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
Total	449,306	216,878	28,061	12,631
Less than \$5,000	7,614	12,149	687	725
\$5,000 to \$9,999	14,137	21,735	1,387	1,688
\$10,000 to \$14,999	20,689	23,288	1,934	1,666
\$15,000 to \$19,999	23,948	23,202	2,209	1,471
\$20,000 to \$24,999	27,530	23,990	2,406	1,484
\$25,000 to \$34,999	58,142	39,621	4,228	2,177
\$35,000 to \$49,999	85,555	37,093	5,393	1,797
\$50,000 to \$74,999	110,184	25,397	5,709	1,148
\$75,000 to \$99,999	51,927	6,227	2,231	257
\$100,000 to \$149,999	33,394	2,836	1,342	119
\$150,000 or more	16,186	1,340	535	99

TABLE C.4
TENURE BY HOUSEHOLD INCOME
NEBRASKA VS SOUTH CENTRAL, 2000 CENSUS

Income	NEBRASKA		SOUTH CENTRAL	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
Total	449,306	216,878	58,134	25,064
Less than \$5,000	7,614	12,149	1,173	1,416
\$5,000 to \$9,999	14,137	21,735	2,308	2,967
\$10,000 to \$14,999	20,689	23,288	3,257	2,993
\$15,000 to \$19,999	23,948	23,202	3,745	2,911
\$20,000 to \$24,999	27,530	23,990	4,257	2,908
\$25,000 to \$34,999	58,142	39,621	8,717	4,641
\$35,000 to \$49,999	85,555	37,093	12,612	4,062
\$50,000 to \$74,999	110,184	25,397	13,476	2,383
\$75,000 to \$99,999	51,927	6,227	4,670	413
\$100,000 to \$149,999	33,394	2,836	2,593	271
\$150,000 or more	16,186	1,340	1,326	99

**TABLE C.5
TENURE BY HOUSEHOLD INCOME
NEBRASKA VS SOUTHEAST, 2000 CENSUS**

Income	NEBRASKA		SOUTHEAST	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
Total	449,306	216,878	140,812	69,782
Less than \$5,000	7,614	12,149	1,513	3,621
\$5,000 to \$9,999	14,137	21,735	3,106	6,149
\$10,000 to \$14,999	20,689	23,288	4,988	7,329
\$15,000 to \$19,999	23,948	23,202	5,852	7,067
\$20,000 to \$24,999	27,530	23,990	7,541	7,823
\$25,000 to \$34,999	58,142	39,621	16,308	12,985
\$35,000 to \$49,999	85,555	37,093	26,523	12,525
\$50,000 to \$74,999	110,184	25,397	38,840	8,892
\$75,000 to \$99,999	51,927	6,227	19,247	2,022
\$100,000 to \$149,999	33,394	2,836	11,915	949
\$150,000 or more	16,186	1,340	4,979	420

**TABLE C.6
TENURE BY HOUSEHOLD INCOME
NEBRASKA VS SOUTHWEST, 2000 CENSUS**

Income	NEBRASKA		SOUTHWEST	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
Total	449,306	216,878	27,535	11,201
Less than \$5,000	7,614	12,149	577	578
\$5,000 to \$9,999	14,137	21,735	1,295	1,373
\$10,000 to \$14,999	20,689	23,288	1,791	1,349
\$15,000 to \$19,999	23,948	23,202	2,183	1,238
\$20,000 to \$24,999	27,530	23,990	2,060	1,281
\$25,000 to \$34,999	58,142	39,621	4,052	1,961
\$35,000 to \$49,999	85,555	37,093	5,834	1,730
\$50,000 to \$74,999	110,184	25,397	5,808	1,137
\$75,000 to \$99,999	51,927	6,227	2,089	295
\$100,000 to \$149,999	33,394	2,836	1,253	181
\$150,000 or more	16,186	1,340	593	78

**TABLE C.7
FAMILY INCOME
NEBRASKA VS REGIONS, 2000 CENSUS**

Income Range	NORTH CENTRAL	NORTH- EAST	NORTH- WEST	SOUTH CENTRAL	SOUTH- EAST	SOUTH- WEST	NEBRASKA
Families	16,044	177,402	27,617	56,976	141,835	26,677	446,551
Less than \$10,000	997	7,282	1,605	2,495	4,543	1,301	18,223
\$10,000 to \$14,999	1,186	5,949	1,508	2,483	4,373	1,249	16,748
\$15,000 to \$24,999	2,717	18,032	4,454	7,472	12,852	3,783	49,310
\$25,000 to \$34,999	2,937	22,298	4,408	8,802	16,604	4,093	59,142
\$35,000 to \$49,999	3,747	33,471	5,644	13,393	27,903	6,282	90,440
\$50,000 to \$74,999	2,930	44,444	5,889	13,817	40,411	6,053	113,544
\$75,000 to \$99,999	817	22,779	2,212	4,695	18,849	2,116	51,468
\$100,000 to \$149,999	480	15,244	1,339	2,584	11,617	1,250	32,514
\$150,000 to \$199,999	103	3,675	269	627	2,589	276	7,539
\$200,000 or more	130	4,228	289	608	2,094	274	7,623

TABLE C.8
HOUSEHOLD INCOME BY TENURE
1990 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	1,978	1,161	2,492	1,214	3,367	1,896	1,645	631	7,630	1,877	17,112	6,779
Northeast	9,826	16,637	13,373	13,717	25,245	20,110	14,413	8,079	97,013	24,124	159,870	82,667
Northwest	1,799	2,430	3,000	2,072	4,669	3,175	2,318	1,168	14,806	3,886	26,592	12,731
South Central	3,655	4,210	5,195	4,579	9,262	6,084	5,250	2,612	30,393	7,650	53,755	25,135
Southeast	6,208	10,575	9,149	10,720	18,790	16,169	11,012	6,244	75,237	17,509	120,396	61,217
Southwest	1,825	2,004	2,790	1,872	4,636	2,256	2,426	1,053	14,275	3,467	25,952	10,652
State Total	25,291	37,017	35,999	34,174	65,969	49,690	37,064	19,787	239,354	58,513	403,677	199,181

TABLE C.9
HOUSEHOLD INCOME BY TENURE
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	1,946	1,064	2,346	1,125	3,460	1,593	256	149	9,164	2,338	17,172	6,269
Northeast	9,882	18,572	13,889	16,604	29,360	23,569	16,351	8,545	108,262	24,803	177,744	92,093
Northwest	1,932	2,436	3,001	2,278	5,079	3,181	1,428	768	16,677	4,006	28,117	12,669
South Central	3,512	4,678	5,111	4,478	10,286	6,527	4,178	2,064	35,058	7,334	58,145	25,081
Southeast	5,629	13,111	9,728	12,469	22,537	19,080	13,456	6,994	89,517	18,175	140,867	69,829
Southwest	1,833	1,976	2,820	1,983	4,939	2,717	1,953	931	16,066	3,627	27,611	11,234
State Total	24,654	41,819	36,802	38,925	75,608	56,569	37,580	19,419	274,648	60,155	449,292	216,887

These special tabulations have been revised since their first release in September 2003. The earlier tables used rounding methods at the tract level, which when aggregated to higher geographic levels, were overly inflated or deflated when compared to the Census SF3 data. The revised files have been rounded at each geographic level such as the state, county, place, etc. The rounding rules applied to each cell are as follows:

- 0 rounds to 0
- 1-7 rounds to 4
- all other values round to the nearest multiple of 5.

The totals at each of the geographic levels therefore will not add to totals of higher geographic levels, because of individual rounding of the geographic series.

TABLE C.10
HOUSEHOLD INCOME BY TENURE BY RACE (NON-HISPANIC WHITE)

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	1,898	952	2,314	1,047	3,414	1,505	252	145	9,020	2,229	16,898	5,878
Northeast	7,990	11,645	11,985	11,685	25,845	18,380	14,709	6,975	101,440	21,019	161,969	69,704
Northwest	1,732	1,906	2,636	1,947	4,684	2,765	1,297	701	15,733	3,640	26,082	10,959
South Central	3,395	4,215	4,885	3,965	9,880	5,915	4,038	1,903	34,115	6,813	56,313	22,811
Southeast	5,410	10,900	9,420	10,915	21,525	16,820	12,875	6,249	86,150	16,584	135,380	61,468
Southwest	1,713	1,730	2,652	1,790	4,655	2,377	1,814	858	15,392	3,165	26,226	9,920
State Total	22,140	31,360	33,905	31,365	70,015	47,775	34,985	16,810	261,895	53,425	422,940	180,735

TABLE C.11
HOUSEHOLD INCOME BY TENURE BY RACE (NON-HISPANIC BLACK)

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	.	.	.	.	.	.	.	.	.	4	0	4
Northeast	1,279	4,427	984	2,660	1,714	2,376	899	715	3,039	1,508	7,915	11,686
Northwest	4	22	4	4	.	4	.	.	24	19	32	49
South Central	4	15	.	38	8	24	.	.	16	36	28	113
Southeast	63	629	32	568	167	768	189	270	1,036	588	1,487	2,823
Southwest	10	4	10	23	8	25	.	4	8	4	36	60
State Total	1,360	5,115	1,020	3,300	1,895	3,195	1,080	990	4,130	2,150	9,485	14,750

TABLE C.12
HOUSEHOLD INCOME BY TENURE BY RACE (NON-HISPANIC AMERICAN INDIAN/ALASKAN NATIVE)

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	16	72	16	42	10	48	.	4	42	51	84	217
Northeast	91	394	133	290	152	340	38	57	364	173	778	1,254
Northwest	31	175	22	69	28	38	8	18	69	43	158	343
South Central	12	23	8	12	.	30	.	16	60	18	80	99
Southeast	40	143	16	145	57	93	25	37	190	72	328	490
Southwest	8	18	.	19	27	.	4	4	23	22	62	63
State Total	170	825	185	560	270	530	75	125	725	365	1,425	2,405

TABLE C.13
HOUSEHOLD INCOME BY TENURE BY RACE (NON-HISPANIC ASIAN)
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	4	4	4	4	.	4	.	.	20	4	28	16
Northeast	47	529	43	194	156	319	84	139	693	543	1,023	1,724
Northwest	.	4	20	4	12	8	8	.	50	22	90	38
South Central	8	38	8	4	12	34	12	24	134	96	174	196
Southeast	24	497	85	228	210	338	98	147	793	316	1,210	1,526
Southwest	4	.	4	.	.	8	4	4	43	18	55	30
State Total	95	1,075	165	435	385	710	205	315	1,705	980	2,555	3,515

TABLE C.14
HOUSEHOLD INCOME BY TENURE BY RACE (NON-HISPANIC PACIFIC ISLANDER)
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	4	.	.	.	.	4	4	4
Northeast	8	14	.	.	20	4	28	18
Northwest	.	4	.	10	.	.	.	.	4	4	4	18
South Central	0	0
Southeast	.	.	4	.	14	34	.	.	4	14	22	48
Southwest	0	0
State Total	0	4	4	10	24	50	0	0	29	30	57	94

TABLE C.15
HOUSEHOLD INCOME BY TENURE BY RACE (NON-HISPANIC SOME OTHER RACE)
2000 CENSUS SPECIAL TABULATIONS FOR NEBRASKA

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	.	4	.	.	.	.	.	.	.	4	0	8
Northeast	.	35	4	28	8	39	.	25	43	18	55	145
Northwest	.	.	4	4	4	.	.	.	8	.	16	4
South Central	.	.	.	4	.	.	.	.	.	4	0	8
Southeast	8	20	.	4	.	35	.	4	18	4	26	67
Southwest	.	.	.	.	.	.	.	4	.	.	0	4
State Total	4	60	8	45	14	74	0	34	59	25	85	238

TABLE C.16
HOUSEHOLD INCOME BY TENURE BY RACE (NON-HISPANIC TWO OR MORE RACES)

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	16	20	8	20	24	8	.	.	38	22	86	70
Northeast	94	324	130	309	150	275	52	55	486	169	912	1,132
Northwest	20	68	28	4	41	51	16	4	82	60	187	187
South Central	12	30	20	39	24	14	16	20	140	61	212	164
Southeast	30	294	51	216	129	254	76	57	320	179	606	1,000
Southwest	24	48	20	12	16	44	14	8	44	53	118	165
State Total	150	765	220	600	345	610	150	145	1,075	510	1,940	2,630

TABLE C.17
HOUSEHOLD INCOME BY TENURE BY RACE (HISPANIC/LATINO)

Regions	0-30% MFI		30.1-50% MFI		50.1-80% MFI		80.1-95% MFI		95.1%+ MFI		Total	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	12	12	4	12	8	28	4	.	44	20	72	72
Northeast	381	1,218	610	1,438	1,327	1,826	569	579	2,177	1,369	5,064	6,430
Northwest	145	257	287	236	310	315	99	45	707	218	1,548	1,071
South Central	81	357	190	416	362	510	112	101	593	306	1,338	1,690
Southeast	54	628	120	393	435	738	193	230	1,006	418	1,808	2,407
Southwest	74	176	134	139	233	263	117	49	556	365	1,114	992
State Total	735	2,615	1,295	2,610	2,660	3,625	1,085	1,000	5,030	2,670	10,805	12,520

TABLE C.18
NEBRASKA BUILDING PERMITS
CITIES USUALLY EXCLUDED FROM THE STATE & COUNTY COUNTS

Place	Single Family	Duplex	Tri/Four	Multi	Total
Adams village	3	.	.	.	3
Anselmo village	.	.	.	.	.
Bee village	.	.	.	.	.
Belden village	.	.	.	.	.
Bellwood village	.	.	.	.	.
Boys Town village	.	.	.	.	.
Burt County Unincorporated Area	7	.	.	.	7
Callaway village	3	.	.	.	3
Cedar County Unincorporated Area	.	.	.	.	.
Clatonia village	.	.	.	.	.
Colfax County Unincorporated Area	7	.	.	.	7
Cuming County Unincorporated Area	8	.	.	.	8
Davey village	1	.	.	.	1
Du Bois village	1	.	.	.	1
Frontier County Unincorporated Area	11	.	.	.	11
Garden County Unincorporated Area	4	.	.	.	4
Garland village	2	.	.	.	2
Harbine village	.	.	.	.	.
Harlan County Unincorporated Area	5	.	.	.	5
Hitchcock County Unincorporated Area	5	.	.	.	5
Hooker County Unincorporated Area	.	.	.	.	.
Inglewood village	.	.	.	.	.
Jefferson County Unincorporated Area	5	.	.	.	5
Keya Paha County Unincorporated Area	10	.	.	.	10
Knox County Unincorporated Area	22	.	.	.	22
Maywood village	.	.	.	.	.
Memphis village	3	.	.	.	3
Nemaha village	.	.	.	.	.
Odell village	.	.	.	.	.
Phelps County Unincorporated Area	20	.	.	.	20
Richland village	.	.	.	.	.
Rock County Unincorporated Area	.	.	.	.	.
Sheridan County Unincorporated Area	.	.	.	.	.
Sioux County Unincorporated Area	4	.	.	.	4
Springview village	1	.	.	.	1
St. Edward	.	.	.	.	.
Thayer village	.	.	.	.	.
Ulysses village	.	.	.	.	.
Webster County Unincorporated Area	6	.	.	.	6
Winnetoon village	.	.	.	.	.
Total	128	0	0	0	128

**TABLE C.19
NEBRASKA HOUSING FORECAST BY REGION BY TENURE AND BY INCOME
2000 THROUGH 2020**

REGION	Year	0-30% MFI		31-50% MFI		51-80% MFI		81-95% MFI		95+% MFI	
		Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
North Central	2000	1,983	1,156	2,433	1,166	3,432	1,510	303	172	8,958	2,206
	2005	1,941	1,080	2,381	1,092	3,360	1,412	297	160	8,786	2,063
	2010	1,902	1,010	2,334	1,023	3,293	1,321	292	149	8,626	1,932
	2015	1,871	949	2,297	964	3,241	1,243	289	140	8,507	1,818
	2020	1,841	893	2,261	908	3,190	1,170	285	132	8,389	1,711
Northeast (with Douglas County)	2000	9,995	18,614	14,035	16,638	29,247	23,557	16,438	8,540	107,966	24,616
	2005	10,738	19,544	15,065	17,446	31,431	24,710	17,694	8,960	116,265	25,779
	2010	11,560	20,555	16,205	18,328	33,849	25,966	19,082	9,417	125,433	27,056
	2015	12,474	21,656	17,478	19,296	36,543	27,341	20,625	9,917	135,618	28,463
	2020	13,467	22,820	18,860	20,322	39,470	28,796	22,301	10,448	146,678	29,956
Douglas County Only	2000	6,203	14,169	8,385	11,898	18,067	17,364	10,775	6,322	71,824	17,187
	2005	6,743	14,982	9,116	12,580	19,641	18,360	11,714	6,685	78,081	18,173
	2010	7,330	15,841	9,909	13,302	21,351	19,413	12,734	7,069	84,880	19,216
	2015	7,968	16,749	10,772	14,064	23,209	20,527	13,842	7,474	92,266	20,317
	2020	8,659	17,703	11,705	14,865	25,220	21,696	15,041	7,900	100,261	21,474
Northwest	2000	1,996	2,455	3,008	2,304	5,027	3,164	1,467	780	16,555	3,937
	2005	2,058	2,450	3,108	2,299	5,193	3,164	1,520	778	17,130	3,922
	2010	2,128	2,454	3,221	2,304	5,379	3,178	1,580	779	17,779	3,923
	2015	2,208	2,470	3,352	2,319	5,593	3,208	1,648	784	18,521	3,944
	2020	2,289	2,485	3,487	2,336	5,814	3,238	1,716	787	19,289	3,965
South Central	2000	3,727	4,795	5,206	4,510	10,228	6,492	4,264	2,097	34,707	7,173
	2005	3,865	4,895	5,396	4,603	10,639	6,628	4,523	2,171	36,371	7,289
	2010	4,020	5,010	5,610	4,711	11,098	6,785	4,805	2,250	38,206	7,429
	2015	4,201	5,156	5,860	4,847	11,632	6,982	5,122	2,340	40,318	7,615
	2020	4,398	5,319	6,134	4,998	12,217	7,200	5,465	2,436	42,623	7,823
Southeast	2000	5,751	13,160	9,731	12,546	22,406	19,049	13,472	6,977	89,451	18,051
	2005	6,136	14,060	10,471	13,356	24,247	20,371	14,691	7,454	97,524	19,202
	2010	6,567	15,030	11,291	14,233	26,281	21,792	16,033	7,968	106,411	20,446
	2015	7,068	16,151	12,242	15,244	28,629	23,411	17,570	8,556	116,557	21,869
	2020	7,625	17,392	13,303	16,363	31,247	25,198	19,283	9,204	127,872	23,439
Southwest	2000	1,907	2,024	2,872	2,020	4,888	2,686	2,001	955	15,864	3,520
	2005	1,958	2,048	2,969	2,034	5,079	2,706	2,110	974	16,529	3,552
	2010	2,022	2,088	3,088	2,064	5,311	2,748	2,238	1,000	17,328	3,614
	2015	2,099	2,140	3,227	2,107	5,578	2,807	2,382	1,032	18,243	3,697
	2020	2,184	2,200	3,380	2,157	5,871	2,875	2,539	1,067	19,249	3,795
Nebraska	2000	25,360	42,204	37,284	39,183	75,228	56,458	37,944	19,520	273,501	59,502
	2005	26,697	44,077	39,390	40,830	79,949	58,992	40,835	20,496	292,604	61,807
	2010	28,199	46,147	41,749	42,663	85,211	61,790	44,030	21,563	313,783	64,400
	2015	29,921	48,523	44,456	44,778	91,216	64,992	47,635	22,770	337,764	67,405
	2020	31,804	51,109	47,424	47,084	97,809	68,476	51,589	24,073	364,101	70,689

Appendix D: BEA and BLS Data

TABLE D.1
NEBRASKA TOTAL EMPLOYMENT AND REAL PERSONAL INCOME
BEA DATA 1969 THROUGH 2002

Year	1,000s OF REAL 2003 DOLLARS						Real Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residence Adjustment	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	17,767,859	1,086,122	(L)	3,248,072	1,735,823	21,262,625	14,427	703,747	25,248
1970	17,865,361	1,108,407	-409,766	3,395,379	1,910,496	21,653,063	14,553	715,204	24,979
1971	18,713,135	1,171,150	-403,254	3,457,274	2,054,664	22,650,668	15,059	728,277	25,695
1972	19,893,732	1,275,495	-417,444	3,708,815	2,169,299	24,078,906	15,858	747,678	26,607
1973	22,180,660	1,551,106	-407,011	4,003,278	2,457,822	26,683,642	17,456	774,584	28,636
1974	20,807,128	1,645,842	-403,398	4,164,600	2,576,309	25,498,796	16,582	793,125	26,234
1975	21,348,785	1,609,693	-388,080	4,249,219	2,880,981	26,481,211	17,179	789,876	27,028
1976	21,179,839	1,738,586	-386,626	4,257,949	2,899,051	26,211,628	16,923	811,421	26,102
1977	21,437,550	1,785,988	-360,146	4,543,477	2,901,642	26,736,535	17,201	831,023	25,797
1978	23,560,689	1,922,527	-389,519	4,688,381	3,008,492	28,945,515	18,545	854,701	27,566
1979	23,337,708	2,068,419	-421,606	4,906,091	3,095,572	28,849,345	18,442	876,824	26,616
1980	21,804,315	2,055,934	-419,683	5,521,988	3,311,343	28,162,030	17,911	878,937	24,808
1981	22,715,566	2,161,389	-456,673	6,302,375	3,489,211	29,889,089	18,935	874,359	25,980
1982	22,088,275	2,168,940	-441,847	7,197,373	3,623,023	30,297,884	19,155	863,587	25,577
1983	21,923,872	2,195,751	-447,325	7,139,077	3,771,416	30,191,288	19,056	870,271	25,192
1984	24,177,284	2,381,283	-511,638	7,432,029	3,812,259	32,528,652	20,475	889,289	27,187
1985	25,057,802	2,501,996	-535,605	7,364,780	3,930,424	33,315,406	21,023	902,407	27,768
1986	25,242,566	2,603,891	-520,494	7,328,899	4,019,696	33,466,776	21,258	902,216	27,978
1987	26,081,701	2,683,245	-501,000	7,097,438	4,002,146	33,997,041	21,702	929,702	28,054
1988	27,227,598	2,888,466	-530,526	7,187,570	4,038,198	35,034,374	22,294	953,059	28,569
1989	27,387,883	2,971,958	-523,532	7,577,868	4,173,259	35,643,519	22,633	970,697	28,215
1990	28,387,363	3,071,918	-494,817	7,660,729	4,357,923	36,839,280	23,291	994,282	28,551
1991	28,353,600	3,138,592	-525,418	7,790,613	4,514,934	36,995,137	23,181	998,401	28,399
1992	29,400,795	3,216,761	-560,269	7,722,741	4,800,389	38,146,894	23,669	1,005,338	29,245
1993	29,673,816	3,310,249	-564,856	7,581,260	5,006,247	38,386,217	23,614	1,027,120	28,890
1994	30,797,836	3,466,236	-561,360	7,936,754	5,112,858	39,819,853	24,295	1,067,614	28,847
1995	31,673,375	3,557,408	-601,234	8,463,305	5,331,846	41,309,884	24,931	1,077,348	29,399
1996	34,275,755	3,674,756	-651,518	8,807,701	5,585,496	44,342,677	26,494	1,103,240	31,068
1997	34,652,227	3,834,756	-722,819	9,161,578	5,683,050	44,939,280	26,648	1,117,674	31,004
1998	36,267,989	4,037,504	-748,768	9,963,736	5,999,774	47,445,227	27,978	1,144,368	31,693
1999	37,556,856	4,183,418	-823,001	9,877,822	6,285,785	48,714,044	28,576	1,165,971	32,211
2000	38,168,989	4,260,068	-871,954	10,557,534	6,419,231	50,013,732	29,194	1,183,320	32,256
2001	39,189,859	4,327,123	-887,847	10,126,423	6,847,698	50,949,010	29,639	1,184,091	33,097
2002	39,412,621	4,479,236	-902,527	10,034,337	7,186,964	51,252,158	29,667	1,181,011	33,372
2003	.	.	.	.	.	.	30,758	.	.

TABLE D.2
NEBRASKA ANNUAL LABOR FORCE BY REGION
1990-2003

Regions	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
North Central	28,298	28,994	28,757	29,112	29,880	30,156	29,826	28,506	28,727	29,483	28,916	28,394	28,455	29,770
Northeast	332,982	340,223	341,100	351,904	362,405	372,119	378,964	380,073	385,779	383,125	391,865	396,391	399,095	404,378
Northwest	49,281	50,006	49,902	50,806	51,520	51,335	51,564	50,455	51,180	51,370	51,653	51,364	51,701	52,494
South Central	105,111	107,971	109,988	112,310	115,370	116,785	117,755	116,388	117,300	117,030	119,110	117,985	118,334	119,338
Southeast	254,022	262,468	264,459	271,228	277,870	286,519	294,267	295,374	300,293	300,131	301,420	307,943	310,977	316,297
Southwest	45,639	48,519	49,310	50,155	51,019	52,701	51,951	51,402	51,853	50,727	51,044	50,796	50,659	53,756
State Total	815,318	838,178	843,511	865,506	888,060	909,607	924,310	922,179	935,136	931,859	943,996	952,869	959,217	976,034

TABLE D.3
NEBRASKA EMPLOYMENT BY REGION
1990-2003

Regions	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
North Central	27,830	28,355	27,983	28,341	28,992	29,256	28,804	27,704	27,874	28,556	27,996	27,505	27,589	28,774
Northeast	324,917	329,805	329,880	341,750	351,254	361,852	367,597	369,575	374,696	371,611	379,647	383,060	382,916	386,087
Northwest	47,875	48,331	48,102	49,131	49,536	49,389	49,368	48,625	49,249	49,439	49,628	49,600	49,841	50,422
South Central	103,173	105,403	107,211	109,969	112,741	114,314	114,782	113,798	114,362	113,691	115,919	114,803	114,651	115,074
Southeast	248,745	255,787	256,996	264,620	270,730	279,809	286,549	288,563	293,439	292,703	293,200	299,202	300,762	304,324
Southwest	44,635	47,283	47,789	48,688	49,338	50,931	50,145	49,863	50,280	49,219	49,527	49,316	49,117	51,984
State Total	797,167	814,963	817,959	842,500	862,586	885,547	897,235	898,119	909,901	905,213	915,911	923,481	924,870	936,664

TABLE D.4
NEBRASKA UNEMPLOYMENT BY REGION
1990-2003

Regions	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
North Central	468	639	774	771	888	900	1,022	802	853	927	920	889	868	996
Northeast	8,065	10,418	11,220	10,154	11,151	10,267	11,367	10,498	11,083	11,514	12,218	13,331	16,180	18,291
Northwest	1,406	1,675	1,800	1,675	1,984	1,946	2,196	1,830	1,931	1,931	2,025	1,765	1,861	2,072
South Central	1,938	2,568	2,777	2,341	2,629	2,471	2,973	2,590	2,938	3,339	3,191	3,182	3,686	4,264
Southeast	5,277	6,681	7,463	6,608	7,140	6,710	7,718	6,811	6,854	7,428	8,220	8,737	10,214	11,973
Southwest	1,004	1,236	1,521	1,467	1,681	1,770	1,806	1,539	1,573	1,508	1,517	1,481	1,542	1,772
State Total	18,151	23,215	25,552	23,006	25,474	24,060	27,075	24,060	25,235	26,646	28,085	29,388	34,347	39,370

**TABLE D.5
NEBRASKA UNEMPLOYMENT RATE BY REGION**

1990-2003

Regions	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
North Central	1.7	2.2	2.7	2.6	3.0	3.0	3.4	2.8	3.0	3.1	3.2	3.1	3.1	3.3
Northeast	2.4	3.1	3.3	2.9	3.1	2.8	3.0	2.8	2.9	3.0	3.1	3.4	4.1	4.5
Northwest	2.9	3.3	3.6	3.3	3.9	3.8	4.3	3.6	3.8	3.8	3.9	3.4	3.6	3.9
South Central	1.8	2.4	2.5	2.1	2.3	2.1	2.5	2.2	2.5	2.9	2.7	2.7	3.1	3.6
Southeast	2.1	2.5	2.8	2.4	2.6	2.3	2.6	2.3	2.3	2.5	2.7	2.8	3.3	3.8
Southwest	2.2	2.5	3.1	2.9	3.3	3.4	3.5	3.0	3.0	3.0	3.0	2.9	3.0	3.3
State Total	2.2	2.8	3.0	2.7	2.9	2.6	2.9	2.6	2.7	2.9	3.0	3.1	3.6	4.0

Appendix E: Antipoverty Programs in Nebraska¹

Programs that Ensure Health and Well-Being of Nebraska's Low-Income Residents

The State of Nebraska administers a number of programs designed to reduce the number of individuals and families who live in poverty. Federal funding supports the majority of the programs. Without this partnership, the State would not be able to address the multitude of issues related to people living in poverty. The State of Nebraska has a multitude of programs in place to address the health, well-being, and housing needs of its low-income residents.

Childcare Assistance. State subsidized childcare allows low-income families to work and have the assistance they need to pay for their childcare services. *Nebraska Department of Health and Human Services* is the lead agency that administers the direct delivery of the childcare system. Subsidized childcare gives low-income adults the opportunity to gain job skills and prepare them for gainful employment that allows low-income families to become self-sufficient. The *childcare subsidy payments* will ensure that the cost of daycare does not discourage parents from increasing their earning potential through employment. The *Childcare Program* collaborates with the *Nebraska Department of Education*, *Head Start*, *Healthy Child Care America Campaign*, representatives from local school districts, *State Pre-K Programs*, *TANF*, mental and physical health services, and other agencies concerned about the health and educational well-being of all children living in the State of Nebraska.

Every Woman Matters Program. The Every Woman Matters Program gives low-income women the opportunity to get their annual health check-up. The program is for women 40 years of age and over, who have limited or no health insurance, and have a low or medium income. Depending upon income, the program is available for a low fee or at no cost.

Food Stamps. The federal Food Stamp Program helps low-income people buy food, and helps raise nutrition levels of low-income households. It is not necessary to be receiving other public assistance in order to be eligible, but people do not receive food stamps automatically — they must apply and be found eligible. Food Stamp benefits are given free of charge to households that meet program guidelines for income and resources. A household can be one person or a group of people who purchase and prepare meals together.

Head Start. Since 1965, *Head Start* has provided quality, comprehensive services - in education, nutrition, family support, and parent involvement - to prepare low-income children and their families for school and give them a "head start" in breaking the cycle of poverty. The purpose of Head Start is to provide high quality early childhood programs to assist children in reaching their full potential and increase the likelihood of their later success in school. *Head Start* programs are required to serve children in inclusive classrooms that represent the range of abilities and disabilities of the children and the social, linguistic, and economic diversity of the families. Nebraska uses *Head Start*, *TANF*, *Medicaid*, and *Food Stamps* to serve needy families, and give children the resources they need to live healthy and productive lives. **TANF.** Nebraska's State Plan for the Temporary Assistance for Needy Families (TANF) Program is structured to assist

¹ Information provided by Ms. Jean Chicoine, Nebraska Health and Human Services, July 2004.

individuals in becoming self-sufficient. *Building Nebraska Families* is an educational program for *Employment First* participants as they transition from welfare to work. *Employment First* is Nebraska's welfare reform program that aims to help families and individuals achieve economic self-sufficiency through job training, education, and employment preparations. The program helps people through the transition from welfare to the work force. Transitional assistance is offered once an individual becomes employed and has received cash assistance for at least three out of the last six months. Assistance is offered with continued *Medicaid coverage* and *child care subsidy payments*. Other programs, such as *food stamps*, are available to assist individuals and families living in poverty.

Programs and Committees that Address Housing Needs of Low-Income Residents

Community Service Block Grants. The Community Service Block Grant funds nine community action agencies in Nebraska. The collective mission of these nine agencies is to alleviate the causes of poverty. Through the collaboration of Community Action Agencies, the State and other agencies, low-income families receive the services they need to become more self-sufficient. The State of Nebraska does not mandate what services or activities are provided by Community Action Agencies but empowers local agencies to select activities based on their assessments of community needs, analysis of their community's service delivery system, agreements with partners, and other local factors.

Nebraska's CAAs offer a wide range of anti-poverty programs. A strong focus is placed on total family development through case management in which several programs and services within the agency may be utilized, depending on the needs of the family or individual. Some of the programs include: Temporary Employment, Green Thumb (senior employment), Summer Youth Employment, Job Counseling, Back to School Job Fairs, Career Fairs, Nebraska Vocational Rehab, On-the-Job Training Programs, Alternative Education Programs, General Education Diploma (GED), Pre-school Education Programs, Tutoring Services, Head Start, Minority Education, Home-based Head Start, Fatherhood programs, Education Fairs, Migrant Head Start, Child Development Associate (CDA) Scholarship Programs, Tax Preparation Counseling, Consumer Education, Budget Counseling, Child Car Seat Loans, Consumer Buying Tips, Financial Planning, Thrift Shops, Weatherization Assistance, Food and Clothing Pantries, Landlord Tenant Mediation, Rental Housing, Home Ownership, HUD Certified Counselors, Security Deposits, Housing Rehabilitation, Rent and Utility Payments, HUD Lease Program, Disaster/Flood Relief, Home Repair and Maintenance, Domestic Violence Assistance, Homeless Assistance, Eviction Assistance, Transportation, Utility Crisis Intervention, Family Mediation, Individualized Case Management, Drug and Alcohol Counseling, Youth Mothers Project, Prenatal Care, Child Care, JOBS Program, AIDS Prevention/Information, and assistance referral.

Energy Assistance. The Nebraska Low-income Energy Assistance Program (LIHEAP) is available to help those with limited incomes offset the cost of heating and cooling their homes. The program will partially pay for the cost of electricity, fuel oil, gas, coal, wood, kerosene, propane, or other fuel sources. Eligibility is determined by checking households' resources and income.

Nebraska Commission on Housing and Homelessness. The Nebraska Interagency Council on the Homeless was established on September 21, 1994 with Executive Order 94-6 by Governor Ben Nelson. In May 1998, Executive Order 98-4 consolidated the Nebraska Interagency Council on the Homeless, the Nebraska Affordable Housing Commission, and the Affordable Housing Trust Fund Advisory Committee in order to provide for efficiencies in the manner in which these issues were addressed in Nebraska. The combined commission is called the Nebraska Commission on Housing and Homelessness (NCHH) and is comprised of 21 members appointed by the Governor as well as at-large non-voting members representing interests of each prior commission, council, or committee.

The Council is vested with the charges to: focus attention on and increase awareness of the needs of homeless families and people in Nebraska; encourage the continuity, coordination and cooperation at the state level among state agencies and service providers that deliver services to people who are homeless; coordinate the development of a statewide comprehensive plan that establishes a method of periodically counting the number and types of homeless and near-homeless people, the causes of homelessness, and provide an inventory of agencies and providers of services, as well as establish common terms and definitions for the purposes of data-gathering and program descriptions; serve as an advisory body to the Governor on issues of homelessness.

Issues include: identifying and monitoring the implementation of models of community-based affordable housing production and homeless/near-homeless programs; identifying and monitoring the implementation of progressive housing and homelessness/near-homelessness policies, plans and courses of action; identifying and monitoring the implementation continuum of care-based models that provide supportive services for people who are homeless or at risk of becoming homeless; monitoring implementation of those recommendations.

Continuum of Care Committee. On September 1, 2001, The Nebraska Department of Health and Human Services (HHSS) assumed the responsibility of the Nebraska Homeless Assistance Program (NHAP). In November of 2002, an advisory committee was established for the program, as required by state statute. The committee operates as a sub-committee of the Nebraska Commission on Housing and Homelessness. This advisory committee consists of NCHH members and at-large members that represent the various populations of people who are homeless and near-homeless.

Ad Hoc Committee on Ending Chronic Homelessness. The Ad Hoc Committee operates as a literal ad hoc committee of the Nebraska Commission on Housing and Homelessness. The committee was created in 2003 following a Federal Policy Academy in Denver, Colorado. Its primary objective is implementation of “Nebraska’s 10-Year Plan for Increasing Access to Mainstream Services for Persons Experiencing Chronic Homelessness.”

Competitive Federal Housing Funds. Members of the seven regional state Continuums of Care have applied for and received competitive funding from HUD through the Supportive Housing Program for people who are homeless. State and federal technical assistance has been provided to continuums to assist in securing additional competitive funds for the regions.

Nebraska Homeless Assistance Program. The Nebraska Homeless Assistance Program is a grant program that is comprised of the Nebraska Homeless Assistance Trust Fund (HSATF) and the Department of Housing and Urban Development (HUD) Emergency Shelter Grant (ESG).

The Homeless Shelter Assistance Trust Fund is state funding that is based on a twenty-five cent set-aside on each \$1,000.00 of the value of real estate sold in Nebraska and collected via the documentary tax stamp on real estate sales. Each ESG dollar is matched by HSATF funds at an approximate level of \$2.55.

The Department of Health and Human Services funds all areas of the State with the Homeless Shelter Assistance Trust Fund dollars. Allocations are determined based on a formula. The formula is determined using a minimum funding amount for all regions, population base, poverty data, and a pro-rata percent. The formula and funding process emphasize equitable distribution as well as quality projects and programs. Recommendations from review teams inform all funding decisions.

Nebraska Investment Finance Authority (NIFA). NIFA's mission is to serve the people of Nebraska. Within its statutory authority, *NIFA* is charged with providing a broad range of financial resources for agricultural, residential, manufacturing, medical and community development endeavors and providing technical assistance for activities related to these areas. NIFA's efforts are to be accomplished while preserving and growing the asset base used to provide these resources. NIFA's programs provide low-interest rate financing for manufacturing facilities, certain farm property, health care facilities, residential rental properties, housing rehabilitation, homeownership, and wastewater treatment and safe drinking water facilities.

Low-income Housing Tax Credits. The Nebraska Investment Finance Authority (NIFA) is designated as Nebraska's housing credit allocation agency. NIFA's mission includes providing a broad range of financial resources for the development of affordable housing. NIFA also provides technical assistance for such activities. Because NIFA is self-funding, no Nebraska tax dollars are used to accomplish this mission.

To date, it has been the most successful rental housing production program in Nebraska, creating thousands of residences with very affordable rents. The Low-Income Housing Tax Credit, rather than a direct subsidy, encourages investment of private capital in the development of rental housing by providing a credit to offset an investor's federal income tax liability. The amount of credit a developer or investor may claim is directly related to the amount of qualified development costs incurred and the number of low-income units developed that meet the applicable federal requirements for both tenant income and rents.

The Department of Economic Development works closely with NIFA in coordinating the use of Low-Income Housing Tax Credits with Nebraska Affordable Housing Program funds to effectively fund rental development in the State of Nebraska. This is accomplished in part through a coordinated application process.

Lead-based Paint Hazards Program. Nebraska is well aware that children under the age of six are highly susceptible to the hazards associated with the absorption of lead-contaminated soil, dust, and paint. Various policies and programs are in place to address the issues associated with

lead-based paint. The State of Nebraska has a list of certified risk assessors, and licensed specialists that are qualified to treat and contain lead-based paint hazards. Nebraska works closely with the Douglas County Health Department, Lincoln-Lancaster Health Department, EPA, and HUD to ensure that the public at large is well aware of the dangers associated lead-based paint.

Obstacles to Meeting Needs

Nebraska faces a number of obstacles in meeting the needs outlined in the 2010-2014 Consolidated Plan:

- Housing needs for people who are homeless and near-homeless are difficult to measure and quantify. Because people move in and out of homelessness, absolute numbers of people who are homeless and near-homeless are estimates at best. Implementation of HMIS-ServicePoint three years ago assisted in data quality and integrity for NHAP grantees and for the production of unduplicated data within Continuum regions. The production of statewide unduplicated data across regions, however, remains a challenge. Ensuring that statewide data is unduplicated via HMIS-Servicepoint will span the life of this Consolidated Plan.
- Limitations on financial resources and human resource capacities serve as an obstacle to delivering services to people who are living in poverty.

Appendix F: Nebraska's Action Plan for Increasing Access to Mainstream Services for People Experiencing Chronic Homelessness

GOAL ONE: Develop and establish a statewide initiative to lead Nebraskans in collaborative efforts to create strategies and initiatives that focus resources and efforts resulting in increased access to services, systems, and housing for persons experiencing chronic homelessness.

Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 1.1 Create a sustainable structure to monitor and ensure implementation of the action plan.	Action 1.1.1 Establish an Ad Hoc Committee of the NCHH to serve as the planning structure that will develop the plan to End Chronic Homelessness in NE.	Nebraska Commission on Housing and Homelessness (NCHH)- Chair-Rick Kiolbasa	NCHH CoC Committee Co-Chairs	Structure within which the planning committee is able to conduct planning.	Vote to establish the committee	This is an accomplished objective of the 10-Year Plan. The Ad Hoc Committee continues implementation of the Plan.
	Action Step 1.1.2 Engage the 7 regional CoCs (and multiple local groups) in the development, implementation, and ongoing evaluation of the Statewide Plan to End Chronic Homelessness.	HHS-Office of Economic & Family Support- Charles Coley, Homeless Program Specialist	Regional CoC conveners & CoC members.	Establishment of a broad-based stakeholder group helps ensure collaboration on ending chronic homelessness.	Development of the plan and ongoing evaluation of the progress made on the plan at Regional & State CoC meetings.	This remains an ongoing objective. As of 2009, all Continuums regions had developed regional objectives in alignment with the State's Plan.
Strategy 1.2 Create a sustainable financial structure to support activities of the planning group.	Action 1.2.1 Lead agencies meet to create interim financial plan for planning group.	NCHH Ad Hoc Committee Chair & HHS-	DED & HHS program managers (DOL, Vets, & other departments or agencies)	1-year financing is provided.	1-year budget is created.	03/2004 This is an accomplished objective of the Plan.
	Action 1.2.2 Ad Hoc committee and partners identify & make recommendations on long-term financial sustainability strategies.	NCHH Ad Hoc Committee Chair and/or HHS-	Ad Hoc committee members & program managers.	Annual budget is developed & reviewed by commission members.	On-going financial support is in place.	In 2009, the Ad Hoc Committee developed a funding matrix for funding of permanent supportive housing.
	Action 1.2.3 Identify & gain commitments from additional organizations/partners to invest in implementation of the plan	NCHH Ad Hoc Committee	DED, HHS and Ad Hoc Committee	Full implementation of action steps as outlined in each goal.	Organizational structure and responsibilities are defined and implemented.	This remains an ongoing objective.

Strategy 1.3 Strengthen the existing Continuum of Cares' organizational structures.	Action 1.3.1 Provide support and T.A. to local and regional CoCs.	HUD (federal) and DHHS(NHAP)- Charles Coley	HUD T.A. Consultant, NHAP Program Specialist & all CoC Chairs	Strategic planning process put in place.	Strategic plans updated annually by all regions.	This remains an ongoing objective.
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GOAL ONE: Develop and establish a statewide initiative to lead Nebraskans in collaborative efforts to create strategies and initiatives that focus resources and efforts resulting in increased access to services, systems, and housing for persons experiencing chronic homelessness.

Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
<p>Strategy 1.3 (Continued) Strengthen the existing Continuum of Cares' organizational structures.</p>	<p>Action 1.3.2 Develop a monitoring & evaluation process that strengthens and continues to maximize input from the CoCs and direct service providers.</p>	DHHS	NHAP Specialist – Charles Coley	<ul style="list-style-type: none"> Continued development of the 7 CoCs. Increased participation. Improved coordination of services to consumers. 	Number of providers attending CoC meetings and participating in HMIS continues to increase.	Present and ongoing
	<p>Action 1.3.3 Invite CoC groups to a briefing on opportunities to better utilize the available resources from HUD (14 programs including SHP &/or Shelter Plus Care funds).</p>	Ad Hoc Committee Chair	NCHH CoC Committee Co-Chairs	State fully utilizes funding opportunities.	Submitting of SHP &/or Shelter Plus Care applications.	This is an accomplished objective. Continuum personnel are also directed annually to Federal resources for the CoC NOFA competition.
<p>Strategy 1.4 Develop a system that ensures ongoing identification and access of funding opportunities to attract additional resources for plan implementation strategies.</p>	<p>Action 1.4.1 (see Action 3.5.5) Research funding sources and in-kind support for a FTE position that would track funding opportunities, facilitate coordination, and submit grants to alleviate conditions of homelessness.</p>	Ad Hoc Committee Chair	NCHH CoC Committee Co-chairs	Additional grants opportunities are garnered for the State of Nebraska	<ul style="list-style-type: none"> A job description is developed. FTE is hired. Funding sources are located and grants written, submitted, and funded. 	This is an accomplished objective. Much of the work was done by interns who were supervised by NHAP personnel.
	<p>Action 1.4.2 Hire a FTE for inter-agency grant identification and resource garnering.</p>	DED & HHS Program Administrators	Program specialists	An increasing amount of grants will be awarded to address chronic homelessness.	Guidelines for submission of proposals will be established.	This remains an ongoing objective.

GOAL ONE: Develop and establish a statewide initiative to lead Nebraskans in collaborative efforts to create strategies and initiatives that focus resources and efforts resulting in increased access to services, systems, and housing for persons experiencing chronic homelessness.						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
<p>Strategy 1.5 Assess impact of behavioral health reform and other relevant legislation and provide input to policymakers on potential strategies to achieve successful outcomes and mitigate undesirable outcomes (e.g. increased homelessness, less effective service delivery).</p>	<p>Action 1.5.1 Use available data (e.g. Dennis Culhane's research & NE statistics and reports) to provide high impact information to policy and decision-makers during legislative and reorganizational phases of behavioral health reform.</p>	Ad-Hoc Committee Chair & NCHH Executive Committee with support of all Commission Members	Program staff & Ad-hoc Committee	Policymakers and decision-makers have adequate and appropriate data to make key decisions.	Data is provided to appropriate legislators & NCHH submits annual report & recommendations to the Governor's Office.	With the development of the DHHS Division of Behavioral Health <i>Housing Related Assistance Program</i> , this is an accomplished objective. During the 2008-2009 program year, nearly 700 consumers with serious mental illness received housing assistance.
	<p>Action 1.5.2 Develop a concentrated strategy to reach all relevant policy and decision-makers. (e.g. presentations, meetings, printed materials, citizen meetings & consumer input.)</p>	Ad Hoc Committee Chair	NCHH Education and Awareness Committee	A comprehensive package of relevant information is available for distribution.	Draft materials are available for the Ad Hoc Committee to review.	This remains an ongoing objective.
<p>Strategy 1.6.1 Embed cultural competency in the Ad Hoc committee and overall planning process.</p>	<p>Action 1.6.1 Conduct ongoing education at each Ad Hoc committee meeting.</p>	Ad Hoc Committee Chair	Chairs and team members of each goal.	Increased access to services by all populations.	Education sessions are held.	This remains an ongoing objective.
	<p>Action 1.6.2 Cultural competency is infused in the work of addressing each goal area of the plan.</p>	Chair(s) of each goal	Chairs and team members of each goal.	Service delivery is improved to underserved populations.	Education sessions are held.	This remains an ongoing objective. The 2008-2009 Racial Characteristic data from NHAP grantees was recently analyzed by the Cultural Competency subcommittee.
Progress to Date	Barriers and/or Situational Changes	Immediate Next Steps (including potential technical assistance needs)				

GOAL TWO: Create Additional Appropriate and Supportive Housing Choices						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 2.1 Establish a Supportive Housing Committee/Task Force	Action 2.1.1 Identify missing partners from the planning team ensuring consumers are included in the planning process.	DED-Special Needs, Pat Compton & Nancy Bentley Housing Authority	Task Force Members	Establishment of a Housing Task Force with statewide representation & consumer inclusion.	Commitment from members to participate on the Housing Task Force.	This remains an ongoing objective.
	Action 2.1.2 Involve the missing partners (i.e., local law enforcement, landlords, people who are homeless or near homeless) in the planning process.	DED, Pat Compton & Nancy Bentley	Task Force Members	Establishment of a Housing Task Force with statewide representation & consumer inclusion.	Commitment from members to participate on the Housing Task Force.	This remains an ongoing objective.
Strategy 2.2 (see Strategy 4.2) Determine/assess the need for affordable and appropriate housing for identified sub populations ensuring cultural competency in the process and housing arrangements.	Action 2.2.1 Utilize existing housing studies and CoC Exhibit 1s (i.e., the Hanna-Keelan Study that identifies 3,926 units needs for individuals with mental health issues) to determine housing needs for: <ul style="list-style-type: none"> - Hispanic/migrant (NAF) - African Americans (Eliga Ali) - Somali - Vietnamese - Other immigrant groups - Middle Eastern - Literacy competence - Religious competence - Youth - Domestic Violence (Sarah) - Veteran (Joe H., Vernon, Eliga Ali) - Native Americans (all 4 tribes) - Other identified groups (i.e., those in 3 regional centers- Mental Health) - Serious mental issues 	Task Force Chair	Jim Harvey and Charles Coley, And Larry Voegele of the Nebraska Office of Minority Health	Housing Report(s) distributed	Housing Report to distribute	This remains an ongoing objective.

	<ul style="list-style-type: none"> - Substance abuse & co-occurring - HIV/AIDS - Felons - MR/DD - Youth (19-22) - Adults (22-64) - Aging (65+) 					
GOAL TWO: Create Additional Appropriate and Supportive Housing Choices						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 2.2 – Continued (see Strategy 4.2) Determine/assess the need for affordable and appropriate housing for identified sub populations ensuring cultural competency in the process and housing arrangements.	Action 2.2.2 Value cultural competence in housing by reviewing DED’s study of impediments to fair housing, assessing the results and implementing the necessary changes.	DED	NE housing providers	Full access to housing with reduced or no discriminatory practices.	Review of follow up report on impediments to fair housing with rigorous monitoring of discriminatory incidences.	This remains an ongoing objective.
Strategy 2.3 Assess the distribution and utilization of housing vouchers across the state.	Action 2.3.1 Review Nebraska’s Housing Rental Assistance Program and issues relating to: Unused vouchers in some jurisdictions; Short term assistance (flex funding used to pay deposits and other one-time costs needed to secure housing); Long term assistance (consumer pays 30% of income for rent and utilities; rental assistance pays the balance on a long term basis. Program is structured like HUD Section 8).	Task Force Chair	Stan Quy, Nancy Bentley	Full usage of vouchers based on need across the state.	Assessment of the distribution and utilization of housing vouchers across the state.	This is an accomplished objective via the DHHS Division of Behavioral Health <i>Housing Related Assistance Program</i> .
	Action 2.3.3 Continue to strategize with Public Housing Authorities across NE on maximizing utilization of voucher budgets, Section 8.	HUD – Stan Quy	Housing Authorities	Maximum number of individuals and families are able to utilize the state’s Section 8 vouchers.	Full utilization of Section 8 vouchers across the state.	This remains an ongoing objective.

GOAL TWO: Create Additional Appropriate and Supportive Housing Choices						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 2.4 Research various housing models	Action 2.4.1 Research Housing First model	Task Force Chair	NCHH CoC Committee Co-Chairs	State fully utilizes funding & housing options and opportunities.	Implement the Housing First model if appropriate.	Housing First was promoted as a best practices standard during 2004 and 2005. It continues to be promoted by NHAP personnel.
	Action 2.4.2 Research Shelter Plus Care (See Action 1.3.3)	NCHH Ad Hoc Committee Chair & Task Force Chair	NCHH CoC Committee Co-Chairs	State fully utilizes funding & housing options and opportunities.	Implement the Housing First model if appropriate.	This remains an ongoing objective.
Strategy 2.5 Identify funding sources relating to various housing options, including funding for support service (for supportive housing).	Action 2.5.1 Explore Supportive Services Funding (This will include 14 HUD programs of which the SHP and Shelter + Care programs are two.)	Task Force Chair	Harvey addresses mental health support services Compton addresses special needs Hughes to review requirements for SHP for HIV/AIDS Note: This is in regards to the chronic homeless population.	Additional supportive services funding is brought into the state.	List of supportive services funding and resources.	This remains an ongoing objective.

	<p>Action 2.5.2 Explore housing funding such as HOME Funds, Shelter Plus Care, PHA Vouchers, Trust Fund, USDA, Federal Home Loan Bank, NIFA. NIFA (tax credit set-aside for homeless). (This will include 14 HUD programs of which the SHP and Shelter + Care programs are two.)</p>	Task Force Chair	<p>Harvey addresses mental health support services Compton addresses special needs Hughes to review requirements for SHP for HIV/AIDS Note: This is in regards to the chronic homeless population.</p>	<p>\$2 million dollars designated for long term rental assistance for those who are chronically homeless, including adults with Serious Mental Illness or those served by Regional Centers.</p>	<p>List of housing funding sources & appropriate supportive services.</p>	<p>This is an accomplished objective, but it continues its implementation. The DHHS Division of Behavioral Health was identified as a source of housing funds via its <i>Housing Assistance</i> program.</p>
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GOAL TWO: Create Additional Appropriate and Supportive Housing Choices						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 2.6 Engage Agencies to prioritize Chronic Homelessness	Action 2.6.1 Prioritize homeless in Annual Action Plan, Consolidated Plan, etc. DED (State Comp Plan) Omaha Lincoln	Task Force Chair	DED-(State Comp plan)-Compton Stan Quy will start process with: Omaha – Dave Thomas Lincoln – Brad Schmeichel	“x” number of agencies supporting housing for chronic homeless	Successful contacts and involvement of additional agencies.	This is an accomplished objective.
	Action 2.6.2 HUD/PHA (make a preference in Agency plan to prioritize chronic homelessness – partner to fully utilize Housing Choice Vouchers, i.e., Project-based, expand jurisdictions, merging to create consortium of PHA’s.)	Task Force Chair	DED (State Comp plan) Pat Compton Stan Quy will start process by approaching: Omaha – Dave Thomas Lincoln – Brad Schmeichel	“x” number of agencies supporting housing for chronic homeless	Successful contacts and involvement of additional agencies.	This remains an ongoing objective.
Strategy 2.7 Explore development of housing options as part of the Behavioral Health Reform Plan	Action 2.7.1 Explore the possibility of having the HHS Office of Mental Health, Substance Abuse and Addiction Services contract with Regional Governing Boards (RGB) to develop low cost housing options Housing Coordinator at each RGB is to match up rental assistance vouchers, mental health services with available suitable housing for eligible individuals. Start with Hanna-Keelan MH Housing Study Project #2.	Task Force Chair	Jim Harvey	\$2 million dollars are designated for long-term rental assistance for Adults with Serious Mental Illness or those served by Regional Centers.	Structure in place for RGBs to develop local housing options for people with mental illness in connection with the NE Behavioral Health Reform proposals.	With the development of the DHHS Division of Behavioral Health <i>Housing Related Assistance Program</i> , this is an accomplished objective.

GOAL TWO: Create Additional Appropriate and Supportive Housing Choices						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 2.7-continued Explore development of housing options as part of the Behavioral Health Reform Plan	Action 2.7.2 Establish one (1) new CRANE project in each Behavioral Health/CoC Region (7 ea.).	Each Region	Housing funders and developers.	Additional housing for special needs populations.	New housing units will be established.	This is an accomplished objective.
Strategy 2.8 Develop and maintain the capacity to track inventory of local resources for affordable rental housing.	Action 2.8.1 Assess status of regions and capacity for on-line housing inventory listing(s).	Task Force Chair	NCHH CoC Committee Co-Chairs	Access to information on housing availability.	Establishment of on-line housing inventories for each region.	07/20/2008 With the development of housing.ne.gov, this is an accomplished objective.
Strategy 2.9 Explore Best Practices	Action 2.9.1 Collect Best Practices for established goals.	Task Force Chair	Stan Quy & others as identified.	Implementation of Best Practices applicable to NE.	A review of Best Practices for established goals.	Present and ongoing
	Action 2.9.2 - Engage in education program Develop and distribute educational information on homelessness to the general public. Use a Regional Housing Forum Strategy to relay best practices and match housing, consumer, and services at the regional and local delivery levels	NCHH Education & Awareness Committee Housing First Group	NCHH Education & Awareness Committee DED, HHS, Behavioral Health, PHAs & CoCs	* Public awareness of issues and best practices relating to chronic homelessness. * Additional housing opportunities for chronic homeless.	*Development of a public education module about chronic homelessness. *Housing forums are held and housing proposals are submitted and funded.	Present and ongoing
	Action 2.9.3 State report on Homelessness in NE. Answer questions like: Who is in the homeless population? How many working? Where come from?	Task Force Chair	Charles Coley	Increased awareness about chronic homeless individuals.	Report ready for public distribution.	This remains an annual objective.

Progress to Date	Barriers and/or Situational Changes	Immediate Next Steps (including potential technical assistance needs)				
GOAL THREE: Increase Access to Mainstream Services & Resources						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 3.1 Establish mainstream services Task Force	Action 3.1.1 Establishment of a Task Force with consumer inclusion.	HHS-Medicaid Admin., Service Provider, Comm. Action	HHS & Regional CoC leads	Establishment of Task Force* *See attachment for member listing.	Commitment of stakeholders to participate.	This remains an ongoing objective.
	Action 3.1.2 Identify & enlist key stakeholders (i.e., DOL, HHS, VA, Social Security).	Chairs of Mainstream Services Task Force	Agency representatives	Diverse interests represented on task force.	Active participation by key stakeholders	This is an accomplished objective.
	Action 3.1.3 Review mainstream services of agencies and current status.	Chairs of Mainstream Services Task Force	Mainstream Task Force members	Common understanding of services defined as mainstream	Inventory of mainstream services usage.	This is an accomplished objective.
Strategy 3.2 Provide a directory of mainstream services with eligibility requirements and contact information (for use by service providers).	Action 3.2.1 Define mainstream services, including but not limited to SSI, TANF, Food Stamps.* *See list of services defined as mainstream.	Task Force	Charles Coley	Consolidated report of mainstream services.	Final listing of services defined as mainstream.	With the development of SOAR initiatives in Omaha and Lincoln, this is an accomplished objective.

	Action 3.2.2 Identify other groups working on statewide directories.	DHHS	Charles Coley	Statewide resource directory provides needed information to service providers.	Consolidation of resource directories across the state.	Present and ongoing
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<u>Primary Services as defined by HUD:</u>	<u>Secondary Services as defined by Task Force:</u>
SSI TANF Employment	CDBG HOME Housing Choice Vouchers
Medicaid Food Stamps (No Financial Resources) SCHIP Workforce Investment Act Veterans Health Care	City/County Funded Programs (GA?) Private donors Foundations (to be identified by name & region) Public Housing Mental Health Block Grant Substance Abuse Block Grant Social Services Block Grant Welfare-to-work State-Funded Programs (i.e., NHAP)

GOAL THREE: Increase Access to Mainstream Services & Resources

Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
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Strategy 3.2 Provide a directory of mainstream services with eligibility requirements and contact information (for use by service providers).	Action 3.2.3 Coordinate development of resource directory with others, including the 211 system.	DHHS	Ad Hoc Committee and State Continuum of Care Committee	Electronic resource directory of mainstream services is utilized by service providers.	A consolidated resource directory of mainstream services is on one data base.	<ul style="list-style-type: none"> HHS & Policy Center maintain a statewide electronic system developed in the 1980s. A consolidated system is being developed. 2-1-1 is continuing its statewide implementation. It will be statewide within five years.
	Action 3.2.4 Update manual resource directories as needed.	Charles Coley	Regional CoCs	Regional resource directory of mainstream services is utilized by service providers.	A regional resource directory of mainstream services is available.	Present and ongoing

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GOAL THREE: Increase Access to Mainstream Services & Resources

Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 3.3 Identify barriers & gaps of services for identified sub populations ensuring cultural competency in the process and accessing mainstream services.	Action 3.3.1 Compile list of barriers & gaps of services as identified in Exhibit Ones and other reports.	Task Force Chairs	DHHS	Report on gaps of services and barriers in accessing services available to planning groups.	List of gaps in barriers to services by region.	Present and ongoing
	Action 3.3.2 Prioritize gaps according to need for each regional CoC.	Task Force Chairs	Regional CoC conveners	List of priorities by CoC regions	List of gaps in barriers to services by region.	Ongoing

	Action 3.3.3 Develop innovative collaborative strategies to fill gaps.	Task Force Chairs	Task Force Members (to include Dept. of Corrections)	A model program will be in place for access to SSI by people who are chronically homeless.	Identification of current model in place and any barriers to SSI.	With the development of SOAR initiatives in Omaha and Lincoln, this is an accomplished objective.
Strategy 3.4 Provide oversight of the development of "hands-on" systems by the CoC and/or statewide systems for accessing mainstream resources by identified sub populations ensuring cultural competency in the process and the accessing of mainstream services.	Action 3.4.1 Inform CoC of need to develop "hands-on" system that will assist participants in applying/enrolling in appropriate services and that follows-up to ensure the services are obtained and barriers are addressed.	Task Force Chairs	Regional CoC conveners	Reports from regional CoCs detailing their systems of application, enrollment and follow-up into appropriate services.	Communication with the CoC conveners and receipt of reports from CoCs.	With the development of SOAR initiatives in Omaha and Lincoln, this is an accomplished objective. SOAR training will be provided to all other Continuum regions by 2011.
	Action 3.4.2 Establish a statewide Spanish speaking hotline for Domestic Violence Programs	Nebraska Domestic Violence Sexual Assault Coalition	Statewide Domestic Violence providers	Increased access to services by Hispanic speaking individuals.	Hotline system implemented.	To be determined by DV.

GOAL THREE: Increase Access to Mainstream Services & Resources						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 3.5 Explore best practices/models to fill gaps in services	Action 3.5.1 Identify and research best practices that are suitable for Nebraska's urban and rural areas.	Task Force Chairs	DHHS	Best practices/models available for planning groups.	Summary of process and plan to implement best practices. Report of research with identification of best practices for urban and rural models.	With the development of SOAR initiatives in Omaha and Lincoln, this is an accomplished objective.
Strategy 3.6 Identify funding sources and opportunities for coordinating services to fill gaps for persons who are homeless.	Action 3.6.1 Identify underutilized resources in state programs.	Stakeholders meeting	Committee	List of underutilized resources in state programs.	Initial meeting	Present and ongoing
	Action 3.6.3 Encourage collaboration and coordination of services through the Nebraska Homeless Assistance Program application process.	HHS – Betty Medinger & Charles Coley	Regional CoCs	Increased collaboration based on NHAP funding process.	Grant applications reflect information revealed in Strategy 3.4	2/27/2004 and ongoing
	Action 3.6.3 Encourage collaboration and coordination of services through the Nebraska Homeless Assistance Program application process.	HHS –& Charles Coley	Regional CoCs	Increased collaboration based on NHAP funding process.	Grant applications reflect information revealed in Strategy 3.4	2/27/2004 and ongoing
	Action 3.6.4 Assess current uses of funding to determine if shifting of resources is possible to implement new and needed services.	Task Force Chair & HHSS, DED, VA, DOL administrators	HHSS, DED, VA, DOL administrators	Efficient and focused use of funding.	Monitoring on grantee program outcomes.	01/2004 and ongoing
	Action 3.6.5 (see Strategy 1.4) Commit grant writer to research new funding alternatives (i.e. HUD, private foundation grants, federal and state grants, etc.)	DED and HHSS Program Administrators	Program Specialists	An increasing amount of grants will be awarded to address chronic homelessness.	Guidelines for submission of proposals will be established. (See Action 1.4.2)	06/2004 and ongoing

GOAL THREE: Increase Access to Mainstream Services & Resources						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 3.7 Increase training and employment opportunities for identified sub populations ensuring cultural competency in the process and in the accessing of mainstream services by those who will not be employed.	Action 3.7.1 Increase the Outreach to Homeless through the One-stop Career Centers, day centers, and street outreach.	Task Force Chair	Task Force Members (to include DOL representative)	Increased placement or other options.	Training is increased at various contact points because of increased outreach.	09/2004 and ongoing
	Action 3.7.2 Inclusion of Homeless population in WIA state plan under re-authorization.	Task Force Chairs	Task Force Members (to include DOL representative)	Increased placement or other options.	WIA State Plan includes the chronic homeless population.	12/2004
	Action 3.7.3 Ticket to Work – connect to Special Services, HHS, and Vocational Rehabilitation.	Task Force Chair	Task Force Members (to include DOL representative)	Increased placement or other options.	Education re: the Ticket to Work Program and monitoring of program effectiveness.	11/2004 and ongoing
Progress to Date	Barriers and/or Situational Changes	Immediate Next Steps (including potential technical assistance needs)				

¹ The Manager is the individual responsible for coordinating each action.

² The Implementer is the individual (or entity) responsible for carrying-out each action.

GOAL FOUR: Increase Strategies Addressing Prevention and Discharge Planning						
Strategy(-ies)	Action(s)	Manager	Implementer	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 4.1 Establish a Discharge Policy Task Force	Action 4.1.1 Identify missing partners making sure mental health, corrections, youth aging out of foster care, and consumers are represented.	Jim McKenzie and Denver team	Task Force Members	Establishment of a Discharge Policy Planning Task Force.	Commitment from members to participate on the Discharge Planning Task Force.	01/2004 and ongoing
Strategy 4.2 (See Strategy 2.2) Research various housing models to use in discharge planning for identified sub populations ensuring cultural competency in the discharge process.	Action 4.2.1 Contact "Housing First" in New York City (Stan Terembsis) and others on successful housing models.	Task Force Chair(s)	NCHH CoC Committee Co-Chairs	Extract viable components from models to develop a model that fits Nebr. & use "Housing First" approach in discharge planning if applicable.	Receipt of literature on success models	Present and ongoing
	Action 4.2.2 Develop and implement a written policy and procedure to have case workers address discharge planning to include reliable housing prior to discharge from institutions (1. Corrections, 2. Mental Health, 3. Youth/Foster Care) and emergency shelters.	Larry Wayne & Jim McKenzie for DCS and Jim Harvey HHS	Larry Wayne & Jim McKenzie for DCS and Jim Harvey HHS	All persons have stable and secure housing.	<ul style="list-style-type: none"> Implementation of formal discharge planning with housing as a major component. Reduction of & ultimate elimination of discharges from institutions to homeless shelters or streets. Reductions in clients returning to shelters. 	This remains an ongoing objective of the Ad Hoc Committee on Ending Chronic Homelessness.
	Action 4.2.3 Identify and arrange for/refer to needed community support services to maintain housing.	Larry Wayne-prisons Jim McKenzie-parole Jim Harvey-HHS	DCS= Case Management, Medical, SAP HHS=Social Workers CoC members	Consumers major issues that affect homelessness are met by community service providers.	Implementation of comprehensive discharge planning	Parole-in effect now. DCS & HHS, 12/2004

GOAL FOUR: Increase Strategies Addressing Prevention and Discharge Planning						
Strategy(-ies)	Action(s)	Manager	Implementer	Expected Outcomes	Benchmarks	Completion Date (Estimated)
	Action 4.2.4 Case management continues after discharge for necessary support for those under supervision.	Jim McKenzie Parole Jim Harvey HHS	Parole Officers HHS Community Providers	Case management services are continued after release to community.	Coordinated case management services occurring in the community.	Present and ongoing
	Action 4.2.5 Access informal supports (family/friends, support groups, wrap around programs) prior to and after discharge.	Larry Wayne DCS Jim Harvey HHS	Re-Entry Officers DCS, HHS, and Community Service Providers	A support team is formed before discharge, continues <u>into community</u> .	Formation of support teams prior to discharge and ongoing.	Present and ongoing
	Action 4.2.6 Obtain booking records of jails/police agencies to count those who are homeless at time of arrest. Use this data to request Byrne Grant funds.	Mike Overton -Crime Commission Steve King DCS	Mike Overton - Crime Commission Steve King DCS	Data used to justify Byrne Grant funds to reduce recidivism among homeless ex-offenders.	Application for Byrne Grant funds.	Due to HMIS-ServicePoint implementation, this is an accomplished objective.
Strategy 4.3 Explore and address Public Housing Authority eligibility and barriers for the identified sub populations ensuring cultural competency in the discharge process. (see similar Strategy 2.2)	Action 4.3.1 PHA to explore flexibility in eligibility requirements for those under coordinated supervision; eligibility contingent upon discharge plan which includes supervision and other needed supports.	Stan Quy	National Assoc. Housing and Redevelopment Officials (NAHRO) NAHRO	Increased eligibility options and supports for homeless.	Admission of mental patients, ex-offender to public housing.	Present and ongoing
	Action 4.3.2 Collaboration & networking between regional housing administrators.	Stan Quy	NAHRO	Increased eligibility options for homeless	Admission of mental patients, ex-offender to public housing.	Accomplished objective
Strategy 4.4 (See Strategy 3.6) Create successful transition through labor and employment policy for identified sub populations ensuring cultural competency in the discharge, labor and employment process.	Action 4.4.1 Develop incentives for supportive employment programs (apprenticeship and temporary employment programs).	Vicki Leech & Vernon Muhammad - Dept of Labor	Dept of Labor Voc Rehab	Creation of work programs	Consumers accepted and supported in work programs	Present and ongoing

GOAL FOUR: Increase Strategies Addressing Prevention and Discharge Planning						
Strategy(-ies)	Action(s)	Manager	Implementer	Expected Outcomes	Benchmarks	Completion Date (Estimated)
	Action 4.4.2 Bonding homeless, ex-offenders, mental patients, etc. for employer's protection.	??	Dept of Labor Insurance Board??	Bonding insurance for those at risk of being homeless.	Issuing of bonds or similar agreements	Present and ongoing
	Action 4.4.3 Work Opportunities Tax Credit.	Theresa Reutzel DOL/WOTC	Dept of Labor	Tax incentive for employers.	Consumers at risk of homelessness employed under <u>WOTC program</u>	Ongoing
	Action 4.4.4 Job Corp & job training program incentives for community colleges.	Vernon Muhammad & Vicki Leech - DOL	Dept of Labor	Job training programs	Target populations accepted in job training programs	Ongoing
	Action 4.4.5 Identify and enhance existing programs & support services.	Vernon Muhammad, Vicki Leech, DOL	Dept of Labor	Enhancement of existing programs and support services to keep the homeless employed	Increased services in the areas of programs and support services to keep homeless employed	January 2006
Strategy 4.5 Include landlord/tenant mediation for eviction prevention in case management services for identified sub populations ensuring cultural competency.	Action 4.5.1 Develop agreements/incentives for landlords under PHAs to address potential issues leading to eviction.	Stan Quy & Julie Hendricks - HUD	Regional housing administrators	Mediation agreements	Signed mediation agreements landlord to PHA's	Ongoing
	Action 4.5.2 Recruit pro bono legal services, i.e. HUD/PHA affiliated pro bono legal services, mediation centers, Legal Services of Nebraska, Apple Seed Foundation, UNL Law Center.	Stan Quy & Merry Wills, Cedars	Legal entities willing to provide pro bono services,	Agreements with legal entities to do housing dispute mediation.	Signed agreements with legal entities agreeing to mediate housing disputes	Ongoing

GOAL FOUR: Increase Strategies Addressing Prevention and Discharge Planning						
Strategy(-ies)	Action(s)	Manager	Implementer	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 4.6 Address discharge planning for youth transitioning from foster care and Youth Rehabilitation Training Centers for identified sub populations ensuring cultural competency in the process.	Action 4.6.1 Get key players to commit to meet and strategize. Develop Peer support group to assist in tying clients into support services.	DHHS	NE Association of Homes and Services for Children, HHS, CoCs, Transitional & Independent Living Service Providers.	Discharge planning developed for all youth discharging from foster care, youth rehab centers, or other institutions.	All youth discharging with a written discharge plan that provides necessary support.	Ongoing
Progress to Date	Barriers and/or Situational Changes	Immediate Next Steps (including potential technical assistance needs)				

GOAL FIVE: Ensure Culturally Competent Services.						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 5.1 Establish Cultural Competency Sub-group or Task Force within the NCHH Ad Hoc Committee to End Homelessness.	Action 5.1.1 Bring individuals or representatives of each sub population to the group. <ul style="list-style-type: none"> - Hispanic/migrant (NAF & Roger Ramirez) - African Americans (Eliga Ali) - Somali - Vietnamese - Other immigrant groups - Middle Eastern - Literacy competence - Religious competence - Youth - Domestic Violence (Sarah) - Veteran's Administration (Joe H., Vernon, Eliga Ali) - Native Americans (all 4 tribes) - Other identified groups (Mental Health) - Serious mental issues - Substance abuse & co-occurring - HIV/AIDS - Felons - MR/DD - Youth (19-22) - Adults (22-64) - Aging (65+) 	Rodney Moore, Admin.of Diversity, Cultural Competency, Equity-HHS & Eliga Ali Service Provider	Task Force members & hired facilitator	Formation of Cultural Competency Committee in order to expand delivery of services for each sub-population.	Identification and commitment from committee members (policy and consumer).	Ongoing
	Action 5.1.2 Establish Best Practices currently in use (as identified by Task Force Members, which includes consumers). Also research other Best Practices.	Task Force members	Task Force members	Coordination of information on each sub-population.	Development of desk guides on cultural competency for sub-populations.	Ongoing

Strategy 5.2 Share existing good/best practices of education and awareness (CoC, PHA and others) (Internal)	Action 5.2.1 Identify individuals and groups with whom to share or educate about current knowledge.	Task Force members	Identified educators as per Strategy 5.1	Increased awareness of best practices.	Creation of mail list of identified members.	Ongoing
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GOAL FIVE: Ensure Culturally Competent Services.						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 5.2 Share existing good/best practices of education and awareness (CoC, PHA and others) (Internal)	Action 5.2.2 Develop a plan to disseminate information to identified groups - speaking opportunities - Power Point presentations - Brochures/Newsletters – electronic and mail - Conferences - Media	Task Force members	Identified educators as per Strategy 5.1	Verify programs and presenters.	Develop itinerary of activities.	05/2004 and ongoing
	Action 5.2.3 Disseminate information on various cultural groups – broad distribution	Task Force members	Identified educators as per Strategy 5.1	Contact identified individuals/groups.	Establishment of mail list. Feedback from presenters.	09/2004 and ongoing
Progress to Date	Barriers and/or Situational Changes	Immediate Next Steps (including potential technical assistance needs)				

GOAL FIVE: Ensure Culturally Competent Services.

Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
<p>Strategy 5.3 Enhance awareness and cultural competency by providing culturally based training on sub-population issues. Access to mainstream services is improved by identifying and implementing culturally based approaches and treatment modalities currently used in Nebraska and the nation. Hispanic/migrant (NAF) African Americans (Eliga Ali) Somali Vietnamese Other immigrant groups Middle Eastern Literacy competence Religious competence Youth Domestic Violence (Sarah) Veteran (Joe H., Vernon, Eliga Ali) Native Americans (all 4 tribes) Other identified groups (i.e., those in 3 regional centers- Mental Health) Serious mental issues Substance abuse & co-occurring HIV/AIDS Felons MR/DD Youth (19-22) Adults (22-64) - Aging (65+)</p>	<p>Action 5.3.1 Identify, assess and/or develop training on strategies of best practices for sub-populations that include: Culturally-based personal response interventions Causality/trauma Gender specific</p>	<p>Task Force members</p>	<p>Identified educators as per Strategy 5.1</p>	<p>Identification, assessment and/or development of programs.</p>	<p>Calendar of best practices and schedule of existing training opportunities.</p>	<p>Sept. 2004 and ongoing</p>

GOAL FIVE: Ensure Culturally Competent Services.						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 5.3, Continued Enhance awareness and cultural competency by providing culturally based training on sub-population issues. Access to mainstream services is improved by identifying and implementing culturally based approaches and treatment modalities currently used in Nebraska and the nation.	Action 5.3.2 Develop awareness strategies for agencies to examine applications and intake processes (and forms).	Task Force members	Identified educators as per Strategy 5.1	Intake forms that reflect cultural competency.	Establish best practices to use in the intake process that ensures cultural competency.	09/2004 and ongoing
	Action 5.3.3 Conduct training - broadly	Task Force members	Identified educators as per Strategy 5.1	Increase the facilitation of awareness and responsiveness to cultural issues.	Develop evaluation methodology and instrument to assess effectiveness of training.	09/2004 and ongoing
Strategy 5.4 Increase understanding and knowledge of cultural and linguistic competence by conducting public education and awareness regarding stigma reduction around populations who are homeless (external)	Action 5.4.1 Identify media contact sensitive to the issues.	Task Force members (consumer involvement in drafting the messages)	Task Force members	Establish and list of media and contact information.	Contacts made.	04/2004 and ongoing
	Action 5.4.2 Develop media responses <ul style="list-style-type: none"> • Facts/myths • Personal stories • Who are people who are chronically homeless • Mental health/health issues • Veterans 	Task Force members	Task Force members	Increased public awareness of issues, facts, and myths through program developed by service providers to follow up on special human-interest stories and programs.	Distribution of educational material to media contacts (developed in 5.4.1 outcome).	09/2004 and ongoing
	Action 5.4.3 Proactively Respond to Media Stories	Task Force members	Task Force members	Public discourse on issues.	Communication network in place to identify media stories.	10/2004 and ongoing

GOAL FIVE: Ensure Culturally Competent Services.						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 5.5 Assist individuals and organizations in developing skill sets that apply knowledge of cultural and linguistic competence.	Action 5.5.1 Develop guidelines to address issues of cultural competency in various interactive situations (i.e., presentations, day-to-day interactions, programs)					Ongoing
Strategy 5.6 Evaluate and monitor effectiveness of culturally competent goals/strategies/action steps.	Action 5.6.1 Develop evaluation plan to assess effectiveness of goals and strategies (educ., training and awareness) from consumer to policy level. (see Goal #6)	Task Force members	Task Force members	Increased cultural competency and on-going feedback to Ad Hoc Committee.	Evaluation plan and assessment of implementation of goals.	11/2004 and ongoing
Progress to Date	Barriers and/or Situational Changes	Immediate Next Steps (including potential technical assistance needs)				

Note: Culture is defined as an “integrated pattern of human behavior that includes thoughts, communications, languages, practices, beliefs, values, customs, courtesies, rituals, manners of interacting and roles, relationships and expected behaviors of a racial, ethnic, religious or social group; and the ability to transmit the above to succeeding generations.”

A principle value of Cultural Competency is that learning occurs in many ways and in many different settings. Each individual places value on and has preferences for how he or she receives, processes and uses information. Greater participation occurs when innovative approaches, which honor diverse opportunities for learning and information exchange, and the cultural heritage and traditions of various peoples are integrated into any form of communication (i.e., conferences, media, memos, brochures).

[Source: National Center for Cultural Competence]

¹ The Manager is the individual responsible for coordinating each action.

² The Implementer is the individual (or entity) responsible for carrying-out each action.

GOAL SIX: Data Collection and Evaluation						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 6.1 Identify Task Force members	Action 6.1.1 Assemble Task force that represents all regions of the state.	Daryl Wusk- HHS, Admin. of Office of Economic & Family Support & David Thomas- City of Omaha, Planning, Homeless program administrator	Jeff Chambers- Research Manager at the University of NE, Children, Family & the Law.	Establishment of a Data Collection & Evaluation Task Force	Commitment from members to participate on the Task Force	Accomplished objective
Strategy 6.2 Identify “measures” needed to assess NCHH Policy Academy Plan (i.e. the “Five Goals”)	Action 6.2.1 Identify Goal 1 measures Identify Goal 2 measures Identify Goal 3 measures Identify Goal 4 measures Identify Goal 5 measures	Data Collection & Evaluation coordinators in collaboration with other goal committee members	Jeff Chambers	Identification of measures for evaluating progress on each of the goals in NCHH/Policy Academy Plan	“Benchmarks” from each goal submitted to Data & Evaluation Committee	Accomplished objective
Strategy 6.3 Create reporting process, i.e., CoC’s to NCHH and NCHH to CoCs.	Action 6.3.1 Design reports and reporting cycles that permit evaluation, feedback, course-correction for CoCs and NCHH/Policy Academy Plan	Data Collection & Evaluation coordinators in collaboration with other goal committee members	Jeff Chambers	Creation of specific report(s) that permits NCHH to assess impact (by CoC) of Policy Academy Plan; specific report(s) that permits CoCs to see/assess their part in and contribution to Statewide Homeless initiative	Policy Academy sign off on adequacy of proposed reports and proposed report frequencies	Accomplished
	Action 6.3.2 Support development of NMISP for statewide data collection that includes demographic data.	NMISP	Agencies	Unduplicated data that provides a demographic breakdown of people who are homeless by race and ethnicity (as well as other characteristics).	Number of non-profit agencies adopting the NMISP or MacLink	06/2002 and ongoing

GOAL SIX: Data Collection and Evaluation						
Strategy(-ies)	Action(s)	Manager ¹	Implementer ²	Expected Outcomes	Benchmarks	Completion Date (Estimated)
Strategy 6.4 Successfully implement HMIS and “point-in-time” data management systems in the State’s seven CoCs	Action 6.4.1 Secure funding/resources to permit continuum-wide implementation	Regional CoC coordinating committees	Individual/team identified by CoC coordinating Committee	Funding for and acquisition of hardware, software and training to permit each CoC to implement its HMIS/”point-in-time” data management system	Number/percent of agencies/programs quipped and readied through training to participate in a given region’s CoC HMIS; Plan for conducting regular “point-in-time” homeless counts	Accomplished
	Action 6.4.2 Train agencies/staff in HMIS and “point-in-time” data collection and data entry requirements	HMIS administrator covering each CoC	HMIS administrator/task force in each CoC	Reliable and regular collection and entry of data needed for CoC and NCHH reports	Data collection and data entry practices implemented	Accomplished
	Action 6.4.3 Generate reports of use to CoC and NCHH	HMIS administrator covering each CoC	HMIS administrator covering each CoC	Capacity to generate needed CoC and NCHH reports	SHP, NHAP reports, aggregate HMIS reports, ESG reports, NCHH report	Accomplished
Action 6.5 Utilize data collected to assist NCHH, other departments, CoCs and others with planning, policy formation and the pursuit of funding.	Action 6.5.1 Distribute NCHH report to policy- makers/decision-makers/elected officials throughout State	Data Collection & Evaluation Task Force	Jeff Chambers	Increase in reliable data for policy- makers /decision-makers/ elected officials throughout State	Capacity to build data-based case for policy formation and funding	Ongoing
	Action 6.5.2 Assess existing allocation of resources in light of needs as revealed by data	Funders	All departments and agencies	Increased ability to target resources toward identified needs.	Reports that reflect need by regions.	Ongoing
	Action 6.5.3 Develop proposals for reallocation of resources so as to more effectively address homeless issue, if data requires	Funders	All departments and agencies	Effective use of resources.	Revisions of RFPs and applications to reflect needs revealed by data.	Ongoing

Progress to Date	Barriers and/or Situational Changes	Immediate Next Steps (including potential technical assistance needs)

¹ The Manager is the individual responsible for coordinating each action.

² The Implementer is the individual (or entity) responsible for carrying-out each action.