

6 Regions One Nebraska Mid-Plains Region

Community Housing & Workforce Toolkit

Fall 2026

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This Community Housing and Workforce Toolkit is interactive with links to resources and examples that help community leaders research and develop their workforce housing strategies. Your experience with this document will be best when viewed online.

When a hard copy is preferred, scan the QR code for an online list of quick links to access the resources and examples on the go.



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Executive Summary



Purpose of the Housing & Workforce Toolkit

In communities across the Mid-Plains Region (*Figure 1*), housing and workforce challenges are closely linked. Employers struggle to attract and retain workers when housing options are limited or unaffordable. Communities struggle to build housing, leading to slower population growth and a worker shortage. The impacts of these challenges are felt keenly by residents, community leaders, and employers. The goal of the *6 Regions One Nebraska Mid-Plains Region Community Housing & Workforce Toolkit* is to provide clear, locally grounded strategies for addressing these interconnected issues.

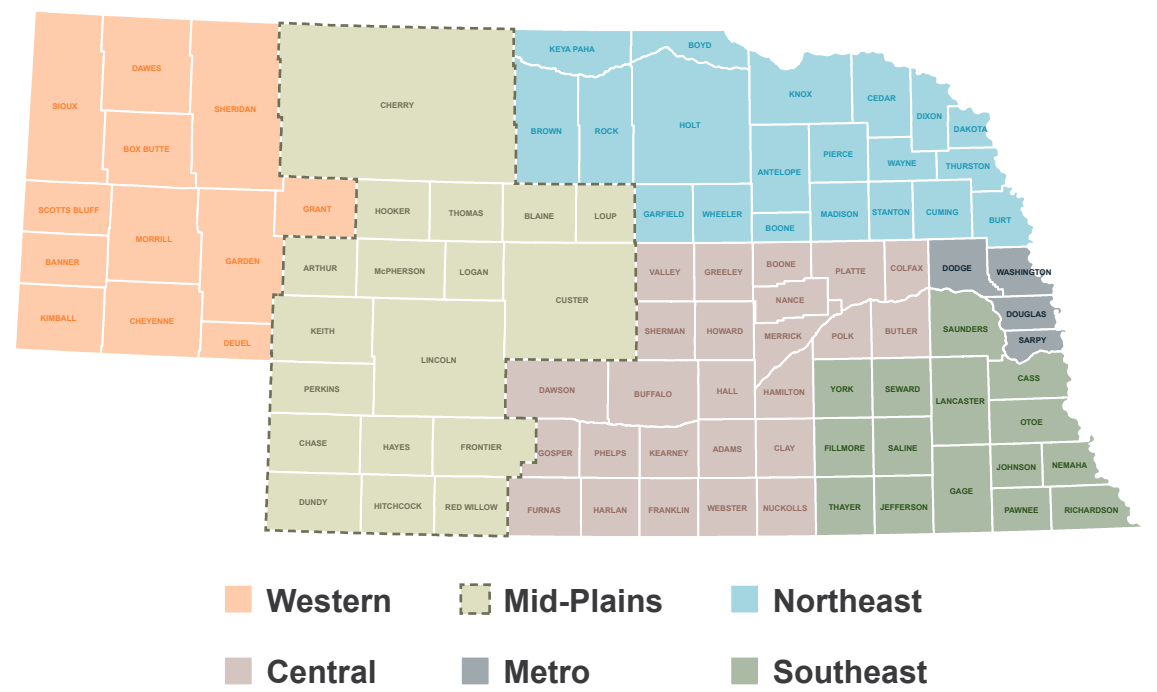


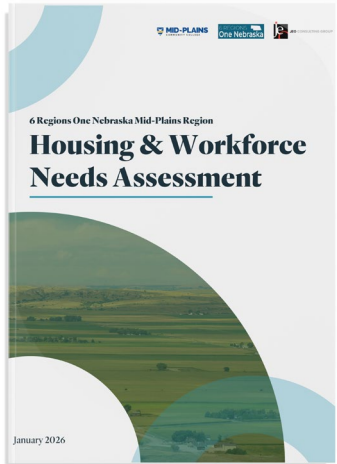
Figure 1: 6 Regions, One Nebraska Regional Map

The *Community Housing & Workforce Toolkit* is one piece of the larger *Mid-Plains Housing and Workforce Plan*. This Plan includes three main components: the *Housing & Workforce Needs Assessment*, *GIS Map and Dashboard*, and the *Community Housing & Workforce Toolkit*. The *Housing & Workforce Needs Assessment* and *GIS Map and Dashboard* have already been created and can be found at the links below.

GIS Map and Dashboard



Housing and Workforce Needs Assessment



This Toolkit provides communities with the resources to move beyond the challenges identified in the Housing & Workforce Needs Assessment and outline realistic, achievable solutions. The Toolkit includes three key components. The first is the Housing Section, including the Community Housing Strategies Toolkit; the second is a Funding Resources Section, which covers local, state, and federal housing funding options; and the third is the workforce communications toolkit.

Community Housing Toolkit



The Housing Section includes identified priorities for the Mid-Plains Subregions and a community strategies toolkit. The toolkit offers communities practical resources and steps to help grow housing, reduce vacancy rates, diversify housing options, and address affordability. It is a roadmap for local leaders and a starting point for communities seeking to expand housing options.

Funding Resources Toolkit



Multiple funding opportunities are available to communities in the Mid-Plains Region to help develop affordable, high-quality housing. Most housing projects require a blend of local, state, and federal funding to be financially feasible. Therefore, the funding portion of this toolkit highlights state and federal resources, while diving deeper into local strategies communities can implement to support attainable housing.

Workforce Communications Toolkit



The Workforce Section includes the Workforce Communications Toolkit. It was developed to support the Region's communities and counties in attracting and retaining residents, while highlighting the cozy community amenities and way of life. This toolkit includes audience research, sub-regional pride points, and best practices to support community promotional efforts.

Mid-Plains Housing & Workforce Plan Components

- ✓ Housing and Workforce Needs Assessment
- ✓ GIS Map and Dashboard
- ✓ Community Housing & Workforce Toolkit

An important aspect of the *Community Housing & Workforce Toolkit* is that it creates a shared understanding among various stakeholders. Throughout the Region, progress often depends on collaboration among local governments, economic development districts, major employers, nonprofit organizations, and regional partners. By establishing a common direction and set of tools, the plan helps to coordinate efforts and build momentum around achievable projects. It also positions communities to compete more effectively for state and federal funding by demonstrating a need and a clear vision.

Ultimately, the *Community Housing and Workforce Toolkit* is about turning challenges into opportunities. Rather than accepting housing issues and workforce gaps, communities can proactively shape their future. The Mid-Plains Region is a wonderful place to live, work, and grow. This plan will help communities take the first steps to ensure that people who want to live and work in the community can do so.

Housing and Workforce Plan Goals

The Mid-Plains Regional Leadership Committee developed six housing and workforce goals as part of the larger Housing and Workforce Plan. They are designed to be practical, providing a framework for decision-making and plan development. Together, these goals serve as the foundation for the strategies and tools outlined in the Toolkit, ensuring that future efforts remain focused on growing both housing and workforce.

- 1

Increase the rate at which available housing units are growing in the Region to meet workforce needs.
- 2

Develop a clear baseline of local inventory to understand opportunities.
- 3

Increase awareness of best practices for developing housing.
- 4

Make housing development less burdensome for community leaders.
- 5

Attract local and regional developers and funding to multiple communities on coordinated projects.
- 6

Promote the wins for communities across the state and learn from each other.

Challenges and Opportunities from the Housing and Workforce Needs Assessment

The *Housing & Workforce Needs Assessment* and *GIS Map and Dashboard* provided a comprehensive look at current housing and workforce data, gaps, and key findings across the Mid-Plains Region. By examining demographic trends, housing affordability, workforce data, and housing availability, the assessment and dashboard helped community leaders, employers, developers, and residents identify gaps and determine future needs.

Using the findings from the *Housing & Workforce Needs Assessment* helps guide local leaders in implementing this Toolkit by selecting appropriate strategies and priorities. It helps communities focus on the most pressing housing and workforce challenges. Reviewing and integrating the needs assessment and dashboard ensures that housing and workforce efforts are targeted, practical, and effective.

Below is a summary of the housing and workforce challenges and opportunities identified in the *6 Regions One Nebraska Mid-Plains Region Housing & Workforce Needs Assessment*:

Housing

- » Low Cost of Living
- » Aging Housing Inventory
- » Growing Interest in Seasonal/Recreational Housing
- » Homes that Need Rehabilitation
- » Lack of Diverse Housing Options
- » Housing Costs that Exceed Existing Incomes
- » Not Enough Homes to Support Population Growth
- » Robust Supply of Vacant Homes to be Optimized

Workforce

- » Growing Population of Residents Aged 19 and Younger
- » Mismatch in Job Opportunities and Workforce Skills
- » Top-Class Recreational Amenities
- » Low Supply of Housing Construction and Renovation Trades
- » Major Utility and Transportation Hubs
- » Employers are Having Difficulty Finding Workers
- » Advanced Computer and Leadership Skills are Needed
- » Few In-Demand H3 (High-Demand, High-Wage, High-Skill) Jobs Currently

Housing Toolkit

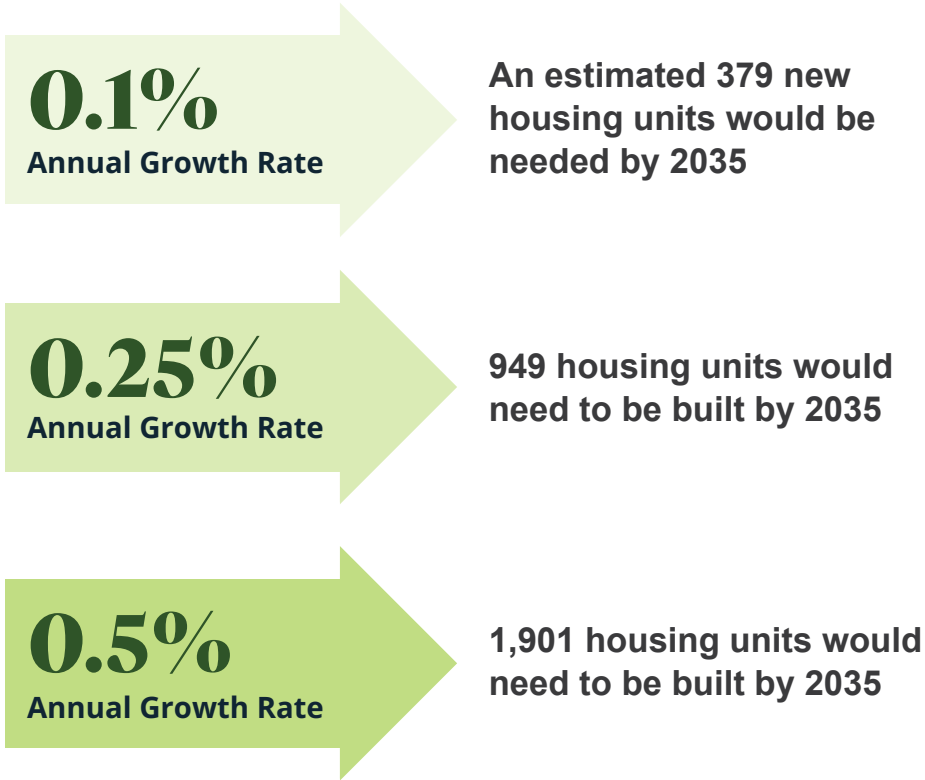


Promoting Housing Growth

Housing is essential to the long-term health and sustainability of the Region and its communities. It supports economic development, population stability, and overall quality of life. A growing, diverse housing supply enables communities to attract workers, support employers, and accommodate residents at different life stages. Additionally, expanding housing options can encourage reinvestment and better position communities for future growth.

The Housing & Workforce Needs Assessment found that, without action, the Mid-Plains Region was projected to lose population and housing units through 2035 and likely beyond. However, local stakeholders indicate there is a demand for housing. To reverse this projection, more homes (especially affordable homes) need to be built across the Region.

If regional leaders assume a 0.1% annual growth rate, an estimated 379 new housing units would be needed by 2035. At a modest 0.25% annual growth rate, 949 housing units would need to be built by 2035. And at a high 0.5% annual growth rate, 1,901 housing units would need to be built by 2035. This section of the Community Housing and Workforce Toolkit outlines local and regional strategies to promote a quality, sustainable housing supply.





Community Housing Toolkit

Identifying and pursuing local housing strategies is critical because each community faces unique conditions, including housing stock, infrastructure capacity, market demand, and development constraints. Clearly defined local strategies enable communities to focus on practical solutions that directly address their specific needs. By prioritizing strong local actions while remaining mindful of regional influences, communities can take meaningful, targeted steps to improve housing outcomes in their town without losing sight of the bigger picture.

Due to the number of communities in the Mid-Plains Region, it was not possible to identify local housing actions for each city and village. Rather, this Toolkit was created as a resource for local leaders to address housing needs in their community. It serves as a starting point, providing a step-by-step guide to build on and grow housing in the years to come. The toolkit is designed to be flexible, allowing leaders to tailor their housing strategies to meet their local needs. It is a choose-your-own-strategy roadmap for communities to take action and proactively address their housing concerns.



Step 1: Housing Working Group

A successful housing strategy begins with a housing working group. This group brings together community leaders and stakeholders with the knowledge of local housing conditions and the authority to implement housing actions. Housing challenges and opportunities arise at the intersection of land-use policy, infrastructure, labor markets, financing, and local capacity. Creating a housing working group provides the opportunity to address these items collectively.

Why a Housing Working Group Matters

An effective housing working group helps communities to:

- » Identify housing needs, gaps, and market constraints.
- » Build shared understanding of local challenges and opportunities.
- » Coordinate public, private, and nonprofit efforts.
- » Establish credibility with developers and funding partners.
- » Advocate for implementation actions and funding support.
- » Make informed decisions that reflect the needs of the community, residents, and businesses.



Steps to Forming and Maintaining a Housing Working Group

1. **Define the Purpose** – Outline and be clear about what the group is meant to do.
2. **Identify the Right Members** – Invite knowledgeable stakeholders with diverse perspectives.
3. **Establish Structure and Roles** – Select a chair or facilitator, set a meeting schedule, and outline how the group will operate. Early meetings should focus on alignment and shared understanding, not immediate solutions.
4. **Review Housing Data** – Gather housing data from local, regional, and federal sources, including the [6R1N Mid-Plains Housing and Workforce Dashboard](#).
5. **Engage the Public** - Use focus groups, surveys, or town halls to gather input on housing concerns and opportunities.
6. **Determine Actions** – Identify which tools and strategies the group wants to undertake to address housing.
7. **Prioritize Actions** – Identify which actions should be prioritized first and which should wait.
8. **Assign Actions and Responsibilities** – Identify specific tasks and projects, who is responsible, and timelines for progress.
9. **Identify Funding** – Identify funding sources to implement actions and support housing.
10. **Maintain Momentum** – Meet regularly, track progress, communicate updates, and celebrate wins.
11. **Monitor Key Indicators** – Monitor key metrics based on the initial housing data and concerns. Some common indicators include units built, units renovated, affordability levels, and vacancy rates.

Recommended Participants

- » Key local employers
- » Local elected officials and municipal staff involved in housing initiatives or administration
- » Real estate professionals
- » Property managers and owners of developable properties
- » Contractors, builders, and developer representatives
- » Community lenders and financial institutions
- » Regional development organizations and technical assistance providers

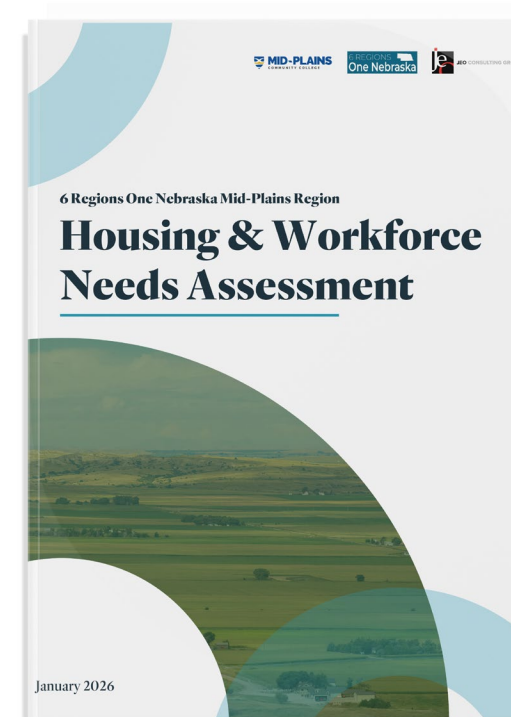


Figure 2: Mid-Plains Housing & Workforce Needs Assessment

also create a Housing Study that combines all the steps outlined in the Housing Toolkit to produce a final Housing Study document.

Several tools have already been developed as part of the Mid-Plains Housing and Workforce Plan to assist communities in conducting their own housing assessments. The [Mid-Plains Region Housing & Workforce Needs Assessment](#) provides a Subregional perspective of housing. It provides important sources of information, population data, existing housing market data, housing affordability information, future housing needs, and key housing findings. The [Mid-Plains Region GIS Map and Dashboard](#) provide community-specific housing and workforce information. Both resources include additional background information on the important data points, including why the data is important to include and optimal or typical levels. Local leaders in the Mid-Plains Region should utilize these sources when creating a housing assessment or housing study.

Step 2: Housing Assessment

The next step in the housing toolkit is performing a housing assessment. A housing assessment is a data-driven analysis of a community's housing supply, demand, and conditions. It includes factors such as population trends, housing types and quality, affordability, vacancy, and development constraints. An assessment of housing data is important because it helps community leaders, employers, developers, and residents identify gaps and determine future needs. Performing a housing assessment can be an informal process in which the Housing Working Group reviews key data or a more formal process culminating in a final assessment document. Communities can

Housing Condition Inventory (Optional)

Housing condition inventories are often included in housing assessments or studies. A housing condition inventory is a detailed assessment of the physical condition and quality of all the housing units in a community. Typically, it involves evaluating homes through a windshield survey and categorizing them by condition (good, fair, poor). It can also identify issues like code violations, vacancies, and structural issues.

An inventory is important because it helps communities understand where renovation and rehabilitation are needed, highlight concentrations of deteriorating properties, and identify candidates for possible replacement. This information is critical for prioritizing investments, supporting grant applications, and making future decisions. Communities can do this inventory on their own or hire a professional consulting firm to do it for them.

Resource: [Housing Condition Example Guide](#)



Step 3: Housing Strategies

Addressing local housing concerns will require a multifaceted approach. There is no single issue driving housing problems, and no single solution will fix them. Housing challenges are typically the result of many overlapping factors, such as aging housing, vacant lots, and financing gaps. At the same time, community-specific conditions shape the type of housing needed and how it is developed. As a result, housing strategies must combine multiple tools to be effective.

Additionally, housing tools often take time to produce visible results. These tools operate within a complex development process that involves planning, financing, and construction. Each of these can take months or even years to complete, especially in smaller communities with limited capacity and resources. Some tools can be quickly implemented and show early results, but the actual impact on housing availability and affordability can lag. In addition, many tools rely on building partnerships and securing funding in a changing political and housing market landscape. Communities need to view housing strategies as long-term investments, where incremental progress builds over time into meaningful and lasting outcomes.

The Mid-Plains Housing & Workforce Needs Assessment identified three key findings related to housing in the Region.

1. Additional housing units are needed to shift population projections toward growth.
2. Vacant homes could be a source of new housing opportunities if they are replaced or renovated.
3. A lack of affordable housing is making it difficult for local and prospective home buyers to find a home that fits their needs.



With those key findings in mind, the recommended tools below are grouped into four areas:

- 1. **Vacancy and Renovation Tools** - Tools that help reduce the number of vacant properties and assist in renovation.
- 2. **Code, Permitting, and Development Review Tools** – Changes to codes and internal processes that can make it easier to develop housing projects.
- 3. **Housing Growth Tools** – Tools that can assist in new housing construction.
- 4. **Housing Affordability Tools** – Strategies to assist in developing and creating affordable housing.

Indicator Symbols

Each tool includes an information summary and "at-a-glance indicator symbols" to aid in selecting housing strategies. More information about these "at-a-glance indicator symbols" can be found below.

Cost: This indicator covers the relative costs of implementing the strategy.

\$ = Low \$\$ = Moderate \$\$\$ = High

Community Size: This indicates the relative size of communities that typically pursue certain strategies. However, each community has specific conditions that may warrant pursuing a strategy not typical for a community of that size.

👤 = Small (<400) 👥 = Mid (400-1,000) 👨‍👩‍👧 = Large (1,000+)

Time to Implement: This indicator shows the relative time it would take to implement the strategy.

⌚ = Short-term ⌚⌚ = Mid-term ⌚⌚⌚ = Long-term

Partnership: This indicator shows if the strategy could be pursued jointly as a region or partnership.

🤝 = Potential Regional or Partnering Action

Not every strategy in this step is intended for every community. Housing needs and local capacity vary widely, so communities should only identify the strategies that best align with their specific goals, resources, and constraints. This step in the toolkit is designed to provide a range of options and ideas rather than a comprehensive or exhaustive list of all possible housing approaches. Additional strategies may exist or emerge over time, and communities are encouraged to adapt and refine these tools as needed to respond to changing conditions.

In addition to the tools and strategies listed below, several other resources can be used to address housing challenges. The Nebraska Investment Finance Authority (NIFA) has created a [statewide housing toolkit](#), and the American Planning Association has created a [Housing Supply Accelerator Playbook](#). Both identify many funding, housing, and construction strategies.



Figure 3: NIFA statewide housing toolkit



Figure 4: APA Housing Supply Accelerator Playbook

Vacancy and Renovation Tools

Blight and Substandard Study

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A blight and substandard study examines the existing land-use conditions, physical and other constraints, buildings, and structures within a designated area of the community. These studies are used to determine if an area will become a Redevelopment Area under the [Community Development Law](#) (Neb. Rev. Stat. 18-2101 to 18-2158). Communities must conduct a blight and substandard study and designate the area as both blighted and substandard before approving redevelopment plans or using redevelopment tools such as Tax Increment Financing. These studies and the redevelopment tools they unlock can be very useful in addressing areas that need renovation or have vacancy issues.

Example 1: Wahoo's [Downtown Area Blight Study](#)

Example 2: Neligh's [Blight and Substandard Study](#)

Facilitate Adaptive Reuse

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Adaptive reuse is a strategy for modifying structures originally intended for other uses for residential use. Converting non-residential properties into housing can lower development costs, making it an option for affordable housing. However, limitations in local zoning codes and building codes can prevent some of these projects.

Offering flexibility in local zoning and building codes to allow adaptive reuse while maintaining residents' health and safety can be achieved in multiple ways. Creating a zoning overlay or a separate district is an approach that uses zoning regulations to encourage adaptive reuse. Communities can also amend or adopt building codes for adaptive reuse and rehabilitation. CDBG and the HOME Investment Partnership Act are federal programs that can be used for adaptive reuse projects. Additional federal funds and tax credits are available if the site is listed on the National Register of Historic Places or designated as a National Historic Landmark.

Resource: American Institute of Architects' [Retrofit, Renovate, Reuse Guide](#)

Example: Hastings [Brewery Lofts Adaptive Reuse](#)

Housing Condition Inventories

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As mentioned in the Housing Assessment step of the Toolkit, housing condition inventories can help identify areas with high concentrations of deteriorating properties, vacancies, and properties in need of renovation. A housing condition inventory is a comprehensive evaluation of the physical condition and the overall quality of housing units within a community. It typically involves conducting a windshield survey to observe properties and classifying them into condition categories such as good, fair, or poor. Most housing inventories utilize GIS to track and display the results of the evaluations.

Resource: [Housing Conditions Inventory Guide](#)

Example: Central City's [Comprehensive Housing Study](#) includes a housing condition inventory.

Land Banks

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The primary goal of a land bank in Nebraska is to restore vacant, abandoned, or tax-delinquent properties to productive use. Land banks do this by acquiring properties, resolving issues, maintaining them, and transferring them to homeowners or developers. Communities that do not fall within the primary or metropolitan class under state law can enter into interlocal agreements to establish a regional land bank. Land banks can rehabilitate older properties to maintain affordable housing options, take control of abandoned homes and vacant lots, sell or transfer property titles to developers committed to building affordable housing units, or lease properties to provide housing for low-income households. [Nebraska Statute 18-3407](#) has information on the powers of a land bank.

Resource: HomeNE hosted a [2020 webinar](#) on how to start a regional land bank.

Example: Northeast Nebraska's [Regional Land Bank](#)

Nuisance Ordinance & Code Enforcement

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Nuisance ordinances and code enforcement are ways communities can ensure properties are safe for people to live in and comply with local or state statutes. They can also be useful in addressing the negative effects of vacant homes and lots by ensuring they are maintained to a basic level. Enforcement of nuisance ordinances and building codes can motivate property owners to act. When communities consistently issue notices, fines, or penalties for noncompliance, it creates incentives for owners to either renovate the property or sell it. Enforcement also helps communities identify and track recurring issues. It can also help identify which properties may be candidates for rehabilitation, demolition, or redevelopment.

Communities can fund these programs through the local general fund or through the Community Development Block Grant (CDBG) program. CDBG funds can be used for specific code enforcement activities, such as personnel expenses and legal proceedings. Code enforcement programs can also be funded from revenue during the development process through fees, fines, licenses, and permits.

Resources: The West Central Nebraska Development District has a [Sample Nuisance Ordinance](#) and additional nuisance program resources on their [website](#).

Example 1: Norfolk's [Nuisance Ordinance](#) has detailed provisions covering unsafe structures, junk and debris, and noxious weeds along with enforcement.

Public-Private Partnerships for Renovation

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Nonprofits and other housing organizations, such as Habitat for Humanity and Community Action, also offer a range of housing renovation and rehabilitation programs. Regional economic development districts can assist municipalities applying for statewide and federal funding programs and help with program administration. For smaller communities, this reduces administrative burden and increases the likelihood that projects are completed.

Resources: [North Platte Area Habitat for Humanity](#), [Southeast Nebraska Habitat for Humanity](#), [Community Action of Nebraska](#), [West Central Nebraska Economic Development District](#), and [Central Nebraska Economic Development District](#)

Example 1: [NeighborWorks Northeast Nebraska](#)

Purchase, Rehab, Resell

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With a purchase, rehab, resell program, a community, nonprofit, or community development organization acquires vacant, abandoned, foreclosed, or deteriorated homes, rehabilitates them, and then sells the property to homebuyers. Typically, the property is sold with affordability controls, such as deed or resale restrictions, to income-qualified, workforce, or first-time homebuyers. This type of strategy has the dual benefit of reducing vacant or deteriorated structures and improving housing affordability in the community. Communities and organizations use several funding sources to help pay for the property acquisition and renovation.

Example 1: NeighborWorks Northeast Nebraska's [Purchase Resell Rehab Program](#)

Example 2: Wayne America's [Home Purchase/Rehab/Resell Program](#)

Rehabilitation Code

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Rehabilitation codes are specialized building code provisions designed for the rehabilitation and repair of existing buildings, rather than new construction. They provide more flexible standards while still maintaining safety. Rehabilitation code frameworks are often based on the International Existing Building Code. Typically, traditional building codes have two obstacles that can inhibit rehabilitation: the "25-50 percent" rule and the "change of occupancy" rule.

The 25-50 percent rule is a general code-compliance requirement based on the project's estimated cost relative to the building's estimated replacement cost. Requirements become more intense if replacement costs fall between 25 and 50 percent. Full compliance with the code is often necessary if replacement costs exceed 50 percent.

The change of occupancy rule requires existing buildings to change use or occupancy to fully comply with the new construction standards for the new use. Both of these rules can make it more costly to rehabilitate buildings and prevent viable adaptive reuse projects.

When creating a rehabilitation code, communities must ensure it is not less stringent than the Nebraska state building code.

Resources: The U.S. Department of Housing and Urban Development created a [Guide to Building Rehabilitation Codes](#) and a [model](#) for communities to develop their own codes. [International Existing Building Code](#).

Example: Columbus's [Adopted International Existing Building Code](#)

Renovation Incentives

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Communities can also offer local incentives to make renovation projects more financially feasible. Small incentives can include waiving permit fees, offering tax abatements, granting low-interest loans, and providing public infrastructure assistance. In-kind support, such as site preparation assistance, can also be provided. These reduced costs help make renovation projects more likely.

Example 1: Southwest Nebraska Community Betterment's [Rehab Program](#)

Example 2: Lincoln's [Home Rehabilitation Program](#)

Targeted Demolition

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In many communities, some vacant homes are so deteriorated that renovation is not financially or structurally feasible. Targeted demolition helps address vacant homes and buildings by identifying and removing those beyond repair. This approach can help nearby property values and make other properties more attractive for rehabilitation and investment.

To help with the process, communities can purchase these properties or work with existing property owners to secure funding for the demolition. Federal funds such as CDBG, HOME, and FEMA's Hazard Mitigation Grant programs can be used to demolish properties deemed blighted or severely damaged by natural disasters.

Establishing a procedure and timeline for demolishing a building can speed up the process for communities. Typically, the community is responsible for bidding and contracting, while contractors handle permitting and material removal. An important next step in the demolition process is to have a site reuse plan after the structure is removed from the lot. Converting the lot into a green space, making it available for public use, or redeveloping it are all valid opportunities for the empty lot.

Resources: Housing Solutions Lab's [Demolition of Neglected Properties Webpage](#) & Center for Community Progress's [Choosing Which Building to Demolish Webpage](#)

Example 1: [Omaha demolition of grain elevators](#) for residential development.

Example 2: North Platte has an ongoing demolition program. The city sets aside funds each year for property cleanup. If an organization like Habitat for Humanity purchases a property with a home that needs demolition, the city would assist in the process.

Vacancy Registry

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A vacancy registry is a formal list or database of properties that are vacant or abandoned in a community. Communities can use the registry to track empty homes, identify property owners, and monitor conditions over time. Typically, owners of vacant properties must register the property with the community. Nebraska's Vacant Property Registration Act allows municipalities and villages to adopt a vacancy registration ordinance. Communities can charge registration fees (up to \$250 for residential and \$1,000 for commercial) and impose liens for noncompliance. Vacancy registries can help with code enforcement and rehabilitation programs and incentivize the reuse or sale of vacant homes.

Resource: Housing Solutions Lab's [Creating and Managing Vacant Property Inventories](#)

Example 1: City of Randolph's [Vacant Property Registration Ordinance](#)

Example 2: HomeNE's [Make Vacant Property Viable Again Webinar](#)



Code, Permitting, and Development Review Tools

Accessory Dwelling Units

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Accessory dwelling units (ADUs), also called accessory apartments, granny flats, or in-law suites, are smaller living spaces on the same lot as a single-family home, either attached or detached from the primary structure. Allowing ADUs in local zoning codes can provide homeowners with another income source, support more generational living dynamics, and boost affordable housing options. They are often among the most cost-effective and least disruptive ways to create new housing and increase density. Oftentimes, local homeowners, rather than developers, build them, which helps overcome limited capacity. The first step a community can take is to review the local zoning code to troubleshoot any regulations that restrict ADUs. Once restrictions have been identified, the zoning code can be updated to allow for ADUs where needed.

Resource: The American Planning Association has an [Accessory Dwelling Units Webpage](#) that includes resources, models, fact sheets, and recommendations.

Example: Lincoln County's [Accessory Dwelling Units Regulations](#)

By-Right Development Expansion

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By-right development streamlines the approval process for housing projects that comply with the municipality's regulations. During this process, a project can be approved administratively by staff without needing special approvals, public hearings, or decisions by a planning commission or city council. This process can help reduce development costs and expedite approval.

Communities would need to create a codified approval guideline for developers to follow for by-right development to occur. The approval guideline should include clearly outlined criteria to minimize discretionary reviews. By-right development can be used to encourage ADUs, duplexes, and other types of infill housing by limiting the number of administrative barriers.

Example: Allowing ADUs and duplexes by right in residential districts rather than requiring them as conditional or special uses.

Density Bonuses

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Density bonuses allow developers to build more housing units than permitted by current zoning regulations if a certain percentage of the units are affordably priced or include other elements desired by the community (mixed-income units, senior housing, smaller housing types, etc.). The additional housing units can make developments more financially viable by spreading costs across more units, while also adding more attainable housing. Density bonuses are typically voluntary, and developers may choose whether to use them. Communities will typically add density bonuses within a specific zoning district in the zoning ordinance.

Resource: Housing Solutions [Lab's Density Bonuses webpage](#)

Nonconforming Use Flexibility

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Nonconforming uses are lots or structures that once complied with the previous zoning regulations but no longer do so because of changes in land-use regulations. The use or structure may remain in its existing form and function, but renovations and modifications are limited in scope. In some cases, nonconforming use regulations can become a barrier to housing supply in communities by requiring structures to comply with current land use and zoning regulations, thereby reducing the number of residential lots. Communities can amend their local zoning codes to provide greater flexibility for nonconforming uses and structures. Integrating mixed-use development or form-based zoning allows uses to continue if the structure complies with lot or building regulations.

Example: Lincoln's [Nonconforming Use Code](#) contains provisions for restoration after damage and reconstruction rather than automatically terminating all nonconforming situations. It also allows nonconforming use to be changed to another nonconforming use if the new use is in the same or a more restrictive category.

Planned Unit Developments



A Planned Unit Development (PUD) allows a tract of land to be developed as a unified area rather than strictly adhering to the standard zoning rules for each lot. A PUD can offer greater flexibility and variety by allowing mixed-use development, denser communities, and better integration of natural landscapes and open space into the overall design. In exchange for this flexibility, the development must meet specific community goals and design standards and can include affordability requirements. A PUD can allow for more density, encourage mixed-income and workforce housing, and enable options such as duplexes, townhomes, and cottages. PUDs are typically their own zoning district that replaces the underlying zoning of the land.

Resource: American Planning Association's [Planned Unit Development Report](#)

Example 1: North Platte's [Planned Development District Code](#)

Example 2: Lincoln's [Fallbrook Planned Unit Development](#)

Pre-Approved Design Plans



Pre-approved design plans or pattern books are a strategy to expedite the permitting process and reduce costs for housing development. These pre-approved plans are a set of building plans that a community has already reviewed and met building codes and construction standards, allowing them to be used without going through a full plan review. Typically, several designs will be available, including single-family homes, townhomes, duplexes, and others. Communities can create these plans to prioritize certain types of housing, especially in infill areas. By using pre-approved design plans, applicants can navigate the building process more efficiently and cut development costs that often impede small-scale housing.

To help offset the costs of creating pre-approved design plans, a group of communities can contract with a company to have them prepared. These communities would need to ensure that the design plans meet the requirements of all the communities involved. It also allows builders and developers to use the same plans across several towns, creating efficiency.

Resources: Strong Towns [Pre-Approved Building Plans Webinar and Webpage](#) & Pew's [Preapproved Building Plans Article](#)

Example 1: Hutchinson, KS's [Pre-Approved Housing Plans](#)

Example 2: Lincoln's [Permit Ready Plans](#)

Streamline the Development Review and Building Permit Processes



The development review and building permit processes for housing projects are often lengthy, requiring developers to jump through multiple hoops. These processes can delay projects and increase costs on already tight budgets. For community leaders looking to expedite the review and permitting process, conducting roundtable discussions with developers, permitting staff, and other stakeholders involved in housing development can help identify challenges and address potential issues. This streamlined process can also be useful for renovation projects.

One way to streamline these processes is to expedite the review. An expedited review process aims to significantly reduce the time required to ensure regulatory compliance. This can be done by having multiple departments or agencies review projects simultaneously. Communities can leverage expedited reviews for projects that meet or address their specific housing needs.

Another way for communities to streamline development review and building permit processes is to provide technical assistance. This assistance is a complementary service offered to developers and builders to help navigate the community's development and building permit processes. Communities can offer pre-application meetings with municipal staff to review development projects and pinpoint potential issues in advance.

Resources: Housing Solutions Lab's [Expedited Permitting Webpage](#) & Pace University's [Streamlining the Project and Approval Process Report](#)

Example 1: Lincoln's [Pre-Application Service](#)

Example 2: Hastings [Online Application Portal](#)

Update Building Codes



Building codes set requirements for how a building needs to be constructed. While building codes are developed to ensure public health and safety, updating them to allow some flexibility and leniency for developers can help lower development costs. Examples can include allowing newer, low-cost materials, reducing unnecessary restrictions on material types, or reducing minimum design requirements. The International Residential Code can provide good ideas, as it is more flexible than the International Building Code. The International Existing Building Code can be useful because it reduces the cost and complexity of rehabilitating existing buildings. Communities can also come together to create similar building codes. Doing this makes it easier for builders to work in an area and saves time and costs.

Under Nebraska State Statutes, local building codes must conform to the state-adopted building code but may include amendments to reduce unnecessary construction costs ([71-6406](#)).

Resources: [International Residential Code](#), [International Existing Building Code](#) & Housing Solutions Lab's [Reforms to Building Codes Webpage](#)

Example 1: Grand Island's [Adopted International Residential Code](#)

Example 2: Columbus's [Adopted International Existing Building Code](#)



Update Subdivision and Other Design Standards



Excessive subdivision regulations and design standards can increase development costs and reduce the affordability of homes. For instance, minimum lot-size requirements can significantly limit housing options and affordable housing types. Minimum dwelling size and floor-to-area ratio standards can force homes to be larger and more expensive. Reducing or eliminating these standards can increase housing types and affordability. Removing or adjusting maximum dwelling units can help increase missing middle housing. Parking requirements can be another limitation. By right-sizing these requirements, it can incentivize development in new areas and make housing more affordable.

Local governments can coordinate with developers to pinpoint subdivision regulations and design standards that are either prohibitive or seem extreme and make necessary improvements to allow for greater development flexibility. Communities can also come together to create similar regulations and standards. By doing this, developers and builders can save time and money by working across multiple nearby communities.

Resource: National Association of Home Builders' [Model Housing and Land Development Code Guide](#)

Example 1: HomeNE's [Webinar on A Proactive Approach to Housing Production](#)

Example 2: HomeNE's [Webinar on Clearing the Decks for More Effective Housing Development](#)

Zoning for Attainable Housing

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Zoning for attainable housing requires developers to include a certain percentage of affordable housing units alongside their market-rate units. This type of zoning is typically possible in markets that can incorporate the price difference for affordable housing into market-rate housing prices. While it increases the number of affordable units, the lost revenue must be compensated for elsewhere, usually by increasing the costs of market-rate units. Municipalities can offer developers constructing attainable housing incentives by waiving licensing and development fees, thereby reducing the project's overall budget. This type of zoning can be difficult in small communities where development is already limited, and profit margins are thin.

Resources: Housing Solutions Lab's [Zoning Webpage](#) & Ground Solutions Network's [Designing an Inclusionary Zoning Policy](#)

Example: Iowa City's [Affordable Housing Requirement](#)

Zoning Overlay Districts

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Zoning overlay districts can be created to encourage infill development in areas that need quality housing. These overlay districts can be used to reduce or eliminate impact, permit, and infrastructure fees, thereby encouraging and making development more affordable in identified infill locations. In addition to infill, zoning overlays can encourage specific housing types such as rentals, senior living, and duplexes or allow residential units above commercial spaces.

Zoning overlay districts add a second layer of regulations on top of an existing base zoning district. Instead of changing the base zoning, an overlay modifies or adds additional rules in a specific area to achieve a particular goal.

Resource: Planetizen's [What is An Overlay District Article](#) & Lightbox's [Leveraging Zoning Overlays to Address Housing Shortages Article](#)

Example: Norfolk's [Elkhorn River Overlay District](#). While the district is primarily meant for redevelopment, it includes residential and mixed-use flexibility.

Zoning Reform to Expand Housing Types

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In many communities, zoning codes were written years ago and may unintentionally limit the types, locations, or scale of housing. Reviewing and reforming zoning can expand housing options, remove regulatory barriers, and increase flexibility. The first step is to take inventory of the existing zoning regulations to understand the housing types permissible in the community. Next, locate areas that can support housing growth and areas with limitations. Finally, determine which zoning district updates are needed to promote housing and increase options. Different options could include:

- » Consolidating Zoning Districts
- » Establishing Mixed-Use Zoning Districts
- » Establishing New Zoning Districts
- » Allow duplexes and triplexes in traditional single-family only districts
- » Allow Multi-family and Mixed-Use in Commercial Areas
- » Allow Manufactured and Modular Homes in Residential Areas

Resources: Congress for the New Urbanism's [User's Guide to Zoning Reform](#) & Housing Solutions Lab's [Zoning Changes to Facilitate Housing Types Webpage](#)

Example: HomeNE's [Webinar on Clearing the Decks for More Effective Housing Development](#)

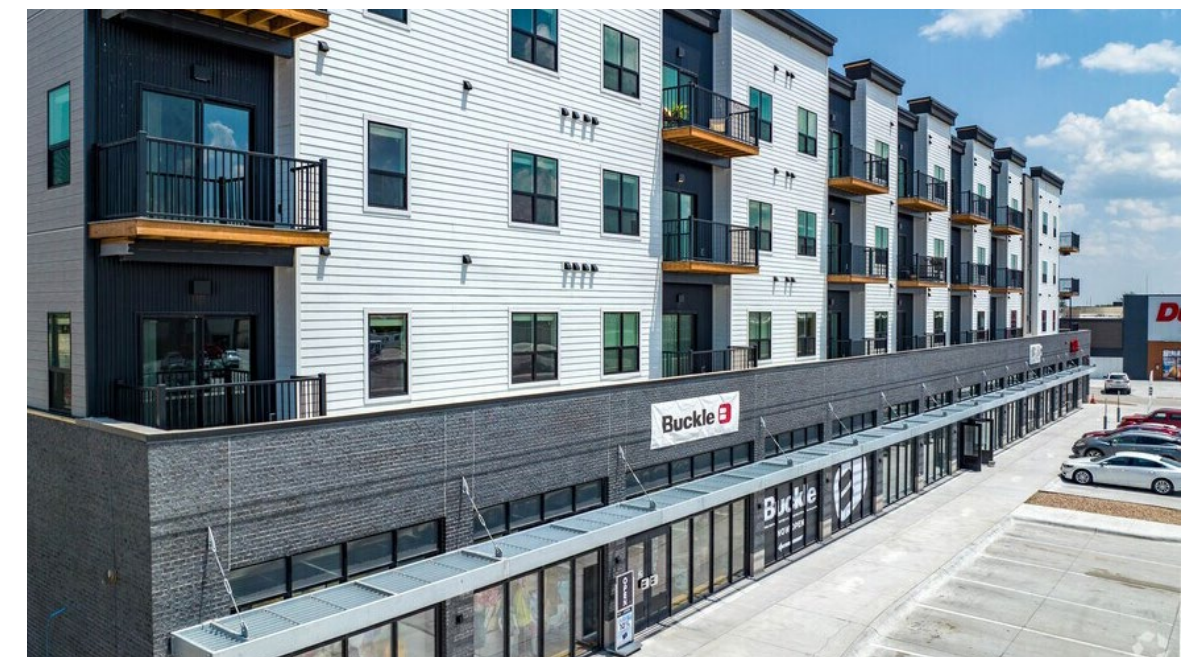


Figure 5: Heartland Flats Mixed Use Building in North Platte

Housing Growth Tools

Annexation Study



In some instances, there is not enough land within a community to support new housing growth. In these cases, the community needs to expand to build new housing projects. An annexation study is the first step in this process. A city or village conducts an annexation study to determine whether land outside its municipal boundaries should be incorporated into the community. The study determines whether annexation is legally permissible, financially beneficial, and whether municipal services can be extended to meet future demands. To be legally permissible, the potential annexation area must be deemed contiguous or adjacent, urban or suburban in character, and reasonably served by municipal services.

Resources: [Nebraska Statutes 16-117 to 16-130](#), [Nebraska State Statutes 17-405 to 17-407](#) & [Nebraska State Statutes 19-3052 & 19-5001](#)

Example: Norfolk's [Boundary Study](#)

Community Improvement District



Nebraska recently passed a law allowing the creation of Community Improvement Districts (CIDs). These zones inside community boundaries can fund infrastructure and public improvements by having the property owners within the district tax themselves. All CIDs are governed by a five-member board that oversees operations, financial management, and the implementation of public improvements. The city council or village board initially creates the board and CID. Having a CID can help absorb upfront costs for new housing developments by having the CID pay for the infrastructure improvements. This cost savings can make housing within the district more affordable. A CID works best for larger-scale developments, where there are many property owners who help pay for the improvements.

Resources: [CIDS Explained](#)

Example: City of Blair's [Community Improvement District Tool](#)

Conduct Infrastructure Capacity Analysis & Align Housing with Existing Infrastructure



Understanding the capacity of municipal infrastructure (water, wastewater, roads, etc.) helps determine if future housing development is possible. A greater need for infrastructure improvements can make it harder and more costly for communities to promote housing development. Additionally, areas with existing infrastructure can be a catalyst for more housing because they already have the necessary resources for development, thus reducing costs. The goal is to determine where existing infrastructure can support new housing and where gaps exist. This analysis can help pinpoint build-ready areas and guide future infrastructure investment.

Example 1: Sarpy County's [Wastewater Master Plan GIS Site](#)

Example 2: [Housing & Infrastructure Webmap](#). While not an example from the Midwest, this webmap is a great example of how utility information can be used to promote housing in certain areas.

Developer and Builder Input Sessions



Developer and builder input sessions are meetings that bring together builders, developers, and other housing professionals from across the region to share their perspectives on local housing challenges and opportunities. These sessions help communities understand real-world barriers to development, such as costs, regulations, and infrastructure, directly from those involved in building housing. The input gathered is then used to shape more realistic and effective housing strategies, ensuring that plans align with what is financially and practically feasible. Smaller communities can partner together to host these input sessions.

Example 1: The [Reignite to Unite Housing Development Symposium](#) is an annual event that brings together developers and other members of the housing development sector to learn and discuss strategies relating to affordable housing.

Example 2: Northeast Nebraska's [Housing Focus Group Meetings](#)

Development Incentives

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Implementing incentives can encourage private investment in housing development by reducing housing development costs. These incentives can take various forms, including tax, direct financial, and infrastructure incentives.

Tax Incentives

- » Implementing tax incentives can encourage private investment by providing some tax relief. Reducing taxes can incentivize public-private partnerships, improve feasibility for employer investors, and lower the overall cost of a project. Communities must balance tax incentives to align with their priorities for long-term economic growth with the short-term costs of delaying or foregoing potential revenue gains. Common examples of tax incentives include Tax Increment Financing (TIF) and Tax Credits.
- » TIF is an economic development tool that helps communities finance improvements in blighted and substandard areas. As development increases the property's taxable value, the additional property tax revenue is used to repay the TIF obligation over a set period. Many incorporated communities in Nebraska are also eligible to use Micro-TIF, a streamlined version of the traditional TIF program designed for smaller-scale redevelopment projects. Additional information about TIF and Micro-TIF can be found in the ["Funding Resources Toolkit" on page 60](#).
- » Tax credits are an incentive in which the community returns a portion of the property taxes paid by a developer after a project is completed or certain conditions are met. Programs such as the Low-Income Housing Tax Credit and the Nebraska Affordable Housing Tax Credit are rebates developers can claim. Performance-based credits can be tied to things like meeting affordability targets, creating workforce housing, or completing a specified number of housing units.

Direct Financial Incentives

- » Direct financial incentives can include cash incentives and forgivable or low-interest loans. Cash incentives are typically paid per housing unit constructed and may include stipulations such as that homes must meet certain housing standards, be built speculatively, or be used for workforce housing. Communities can provide developers with loans for property acquisition, infrastructure, or construction. These direct financial incentives can make developments much more feasible, especially affordable housing developments. Funding for direct financial incentives can come from LB840 funds, local foundations, and local employers.

Resource: [LB840 Information](#), [Nebraska Affordable Housing Trust Fund](#), & Housing Solutions Lab's [Capital Subsidies Webpage](#)

Example: North Platte's [Shot In the Arm Housing Incentive](#)

Infrastructure Incentives

- » Infrastructure incentives can include publicly funded infrastructure and utility connection fee waivers. A community can pay for streets, water lines, sewer extension, and stormwater facilities within the development. A lower-cost option is to reduce water and sewer tap fees. Even modest fee reductions can improve project feasibility.

Example: Norfolk's [Housing Projects](#) have been facilitated by city-guided incentive policies and infrastructure investment.

Donated/Discounted Community-Owned Land

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Local communities can adopt a policy to sell public land to developers at below-market prices. Donating community-owned land can help offset overall costs in the housing development process and the final unit price. This strategy can be especially useful for infill development or for underutilized properties. Before developing a public land policy, local governments should conduct an inventory of available land that is most optimal for housing. Once the inventory is completed, the local government can list the land for sale, subject to specific housing requirements, such as ensuring the housing units are affordable.

Resource: Family Housing Fund's [Model Ordinance and Best Practices](#)

Example: Pawnee City's [Down Payment Assistance](#)

Educate Community Leaders on Funding & Resources to Support Housing



Educating community leaders about housing funding and resources is helpful because many effective tools are underutilized due to a lack of awareness or familiarity. Fostering a greater understanding helps communities implement solutions to their housing issues. Potential education options include 1-on-1 meetings, educational materials, housing workshops, training sessions, and conferences. Education can be highly effective if implemented on a regional scale. Nonprofits, economic development districts, and housing organizations can set up training and educational programs for communities in a region.

Example 1: South Central Economic Development District's [HomeNE Learning Network](#)

Example 2: NIFA's [Education & Training](#)

Example 3: HUD's [Trainings and Webinars](#)

Example 4: NeighborWorks's [Interactive Webinars](#)

Inventory Available Land



Taking inventory of available land suitable for development helps identify real development opportunities and prioritize future infrastructure investment. This inventory goes beyond listing vacant property; it assesses whether sites are buildable, served by infrastructure, and aligned with community goals. Local communities can maintain a registry or map of available land suitable for housing development, with a scoring system that identifies the areas most ideal for development to occur first. Aspects such as zoning, allowed uses, site condition, surrounding land use, and infrastructure availability can be included in the scoring system. Continual updates to the registry or map are helpful for prospective developers interested in starting a housing project.

Communities can utilize the existing Mid-Plains GIS Map and Dashboard to add their inventory land that can be developed. This GIS Map and Dashboard helps developers see a larger pipeline of opportunities instead of one-off projects.

Example 1: Lincoln's [Residential Land Inventory Review](#)

Example 2: Nebraska Department of Economic Development's [Location One Information System](#)

Example 3: Norfolk's [Opportunity Zones](#)

Petition and Engage State/Federal Officials for Policy Reform and Funding



Communities can play a powerful role in shaping housing policy and funding opportunities at the state and federal levels by engaging elected officials in a coordinated, strategic way. Consistent advocacy can lead to meaningful policy changes and increased resources. Coming together as a region and sharing local data-driven issues can be highly impactful and increase influence. Examples of engagement activities include written comments or testimony on proposed policies, direct meetings with elected officials, inviting officials to local events, and utilizing local and social media outlets.

Example 1: [Nebraska Housing Developers Association](#) has a coalition of advocates pushing for affordable housing policies within the state.

Example 2: [Welcome Home](#)

Example 3: [Nebraska Chapter of the National Association of Housing and Redevelopment Officials](#)



Pilot Innovative Housing Technologies

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Finding alternative ways to construct housing can be a more affordable path for communities to consider. Various options include manufactured, modular, panelized, and 3D printed homes. By bulk-purchasing materials and reducing labor requirements, these alternative homes can be cheaper to construct. They can also help shorten construction timelines and expand the range of feasible development options. These technologies can be very useful in rural communities that may struggle with limited labor and development capacity. Communities can work together to create regional partnerships with modular or manufactured housing providers. These partnerships enable bulk purchasing and coordinated deployment, reducing costs and allowing for quicker deliveries.

Resource: HUD's [Manufactured Housing Programs](#), [Modular Home Builders Association](#), National Association of Home Builders [Panelized Home webpage](#), & American Planning Association's [Policy Guide on Factory Built Housing](#)

Example 1: North Platte's [Mulligan Meadows Housing Subdivision](#)

Example 2: Hastings Trailside Village [article](#) & [website](#)

Types of Innovative Homes



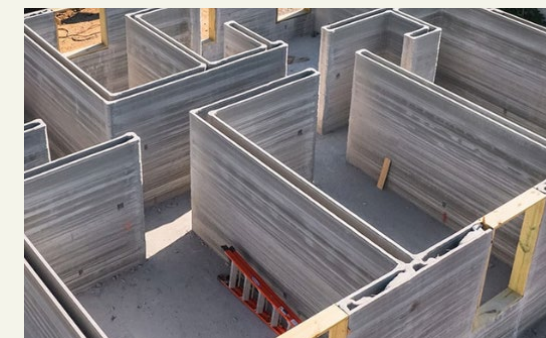
Modular Home: Heritage Homes of NE



Manufactured Home: Timberlake Homes



Panelized Home: Redstone Engineered Home Systems Inc.



3D Printed Home: SQ4D

Manufactured homes are constructed off-site in a factory, on a permanent frame, and shipped to the site as a unit.

Modular housing is typically manufactured in a factory as multiple box modules and shipped to the housing site for final configuration.

For **panelized homes**, the roof, walls, and floor systems are constructed in a factory. After construction, they are shipped to the construction site for final assembly.

The **3D-printed method** is not common in Nebraska at this time, but communities in Colorado are investing efforts in using 3D printing technology to develop homes. A 3D-printed home can be built quickly, reducing overall development costs.

Manufactured, modular, panelized, and 3D-printed homes would need to comply with local building codes and the necessary state and federal regulations. Information and rules on manufactured and modular homes can be found on the Nebraska Public Service Commission [website](#).

Promote Careers in Residential Construction

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A common challenge in rural areas is a shortage of skilled construction labor. Promoting careers in residential construction helps to expand the local labor force, reduce labor costs, and speed up development timelines. Through initiatives such as high school career programs, apprenticeships, community college programs, workforce development partnerships, housing build-and-sell programs, marketing campaigns, and training courses, the region can build a pipeline of workers needed to support new construction and renovation. This action will require many partnerships with communities, Mid-Plains Community College, school districts, economic development districts, and others.

Resource: National Association of Home Builders [Messaging and Marketing Residential Construction Careers](#)

Example 1: [Build Our Nebraska](#)

Example 2: South Sioux City's [Student Building Project](#)

Public-Private Partnerships

Explore partnerships with schools, employers, healthcare organizations, banks, philanthropic organizations, and faith-based institutions to leverage their potential to help create and fund housing on their land or on private land.

Employer Partnerships

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Employers can be an essential stakeholder in improving local housing quality. Affordable housing options can attract qualified employees to an area. There are multiple ways and levels at which local employers can be involved in the housing development process. Initially, employers can participate in conversations with local leaders to understand the challenges and needs in the housing market. Involving employers early can give them a stake in the process. Communities can engage employers in direct investment into new or existing housing developments. Large employers can also provide financial support to employees through down payment assistance, rental assistance, and low-interest loans. In some cases, employers can build employee housing near the workplace.

Resource: Housing Solutions Lab's [Engaging Employers in Housing webpage](#)

Example 1: Reinke Manufacturing Co.'s [apartment complex](#) in Deshler

Example 2: Streck's [apartment complex](#) in La Vista



Figure 6: Employer-built housing in La Vista

Philanthropic & Nonprofit Engagement

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Philanthropic organizations are another potential partner that can provide financial support for housing development. Typically, philanthropic options are more flexible than state and federal programs and can better align with local needs. In some instances, philanthropies can play important roles in housing development by participating in stakeholder groups and offering expertise on specific projects. Bringing philanthropies into the affordable housing conversation is a good first step in building a mutually beneficial relationship. Finding common interests and ways to collaborate can emerge from conversations between communities and philanthropies, which can then develop into a project. Philanthropic organizations are also more willing to pilot innovative housing projects and test new housing models.

Resource: Housing Solutions Lab's [Working with Philanthropy in Housing Development webpage](#)

Example 1: [North Platte Area Habitat for Humanity](#)

Example 2: [Kearney Community Sustainable Housing](#)

Example 3: [Nebraska Community Foundation](#)

Example 4: [Sherwood Foundation](#)

Small Scale Developer/Builder Program

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Support or create a program geared to train and assist small-scale housing developers and builders in the region. This program should recognize the unique challenges of small-scale development/housing and seek to enhance their capabilities. Typically, these programs offer subsidized training sessions that interested individuals can sign up for. Participants in the program learn about the development process, construction, project management, and local regulations. In some instances, these programs provide mentorship, networking, access to financing, and technical assistance as they move their projects forward. This tool would likely need multiple communities or a regional entity to plan, create, and host the program.

Example: Northeast 6-Regions One Nebraska's [Spark Developer Academy](#)



Source: Spark Developer Academy

Housing Affordability Tools

Affordability Funding Tools

In addition to the tools below, several funding sources, such as the Low Income Housing Tax Credit, can help develop affordable housing. Those resources can be found in the ["Funding Resources Toolkit" on page 60](#) of the Action Plan.

Affordable Rent-to-Own Program

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The rent-to-own homeownership pathway can be a more affordable option compared to the traditional mortgage route. Rent-to-own is typically coordinated through the lease agreement, in which the prospective homeowner agrees to live in the property and pay rent for a specified period. On the community side, localities with a housing authority can establish a rent-to-own program in which qualified renters can buy their properties at the end of their lease or after an agreed-upon period. It is designed to help households that aren't ready to buy today transition into homeownership over time. These programs can also be run through nonprofits or employer partnerships.

Resource: The Nebraska Investment Finance Authority has [CROWN \(Credits to Own\) program](#) for developers and property managers.

Example: Hartington's [CROWN Development](#)

Community Land Trust

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In a community land trust, a nonprofit owns the land permanently, and homeowners only purchase the structure. The land is leased to the homeowner through a long-term ground lease. When the home is sold, the homeowner receives a limited share of appreciation, and the rest stays with the trust to keep the home affordable for the next buyer.

Resources: NeighborWorks's Share Equity Housing [webpage](#) and [guide](#). National League of Cities' [Community Land Trust Guide](#).

Example 1: [Prairie Roots Community Land Trust](#) in Lincoln

Example 2: Des Moines, IA's [Community Land Trust](#)

Deed-Restricted Housing

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For deed-restricted housing, a home is sold at a below-market price, and a legal restriction is placed on the property. The restriction limits who can buy the property (typically, income-qualified households) and how much the home can be resold for. This model is typically simpler than a community land trust and can be applied to new construction and renovation projects. Deed-restricted housing is most commonly operated by nonprofit housing organizations, such as NeighborWorks, or by public housing authorities. Deed-restricted housing must follow [Nebraska State Statute 77-1395](#).

Resources: Housing Solutions Lab’s [Deed-Restricted Homeownership webpage](#). NeighborWorks’s Share Equity Housing [webpage](#) and [guide](#).

Example: Habitat for Humanity of Omaha’s [Bluestem Prairie Development](#)

Shared Appreciation Loans

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In a shared appreciation loan model, a buyer receives down payment assistance or subsidy. In exchange, they agree to repay the original assistance plus a share of appreciation when the home is sold. This model can help buyers get into homes without permanently restricting the property. However, it does not guarantee long-term affordability. In Nebraska, these are typically done through NIFA or nonprofit organizations.

Resource: Housing Solutions Lab’s [Shared Appreciation Mortgages webpage](#)

Example 1: NIFA’s [Homebuyer Assistance Program](#)

Example 2: NeighborWorks Lincoln’s [Down Payment Assistance Program](#)

Funding Tools

Housing strategies and funding are inherently interconnected. The success of nearly any housing tool depends on the availability and effective use of financial resources. Many of the tools provide the framework for housing development, but funding makes them actionable. Without funding from grants, tax credits, and loans, strategies like rent-to-own, adaptive reuse, and others wouldn't be possible. In some instances, funding tools are housing strategies in their own right. Because of its importance, a separate funding section has been created within the Housing & Workforce Action Plan. Below are some of the funding resources discussed. Additional information about each is available in the ["Funding Resources Toolkit" on page 60](#).

Local Funding Resources

- » Local Option Municipal Economic Development Act (LB840)
- » Tax Increment Financing (TIF)
- » Housing Bonds
- » Housing Trust Funds

State and Federal Funding Resources

- » Nebraska Affordable Housing Trust Fund
- » Rural Workforce Housing Fund
- » Low-Income Housing Tax Credit
- » Multi-family Tax-Exempt Bonds
- » Community Development Block Grant
- » USDA Home Repair Program
- » USDA Housing Preservation Grants

Step 4: Housing Strategy Prioritization Framework

Communities often identify more strategies than they can address at once. Prioritization of these strategies supports informed decision-making and helps community leaders and the Housing Working Group focus on the most impactful and feasible strategies. **Prioritization is not intended to eliminate ideas permanently. Instead, it clarifies what to pursue now, what to prepare for, and what to revisit later as conditions change.**

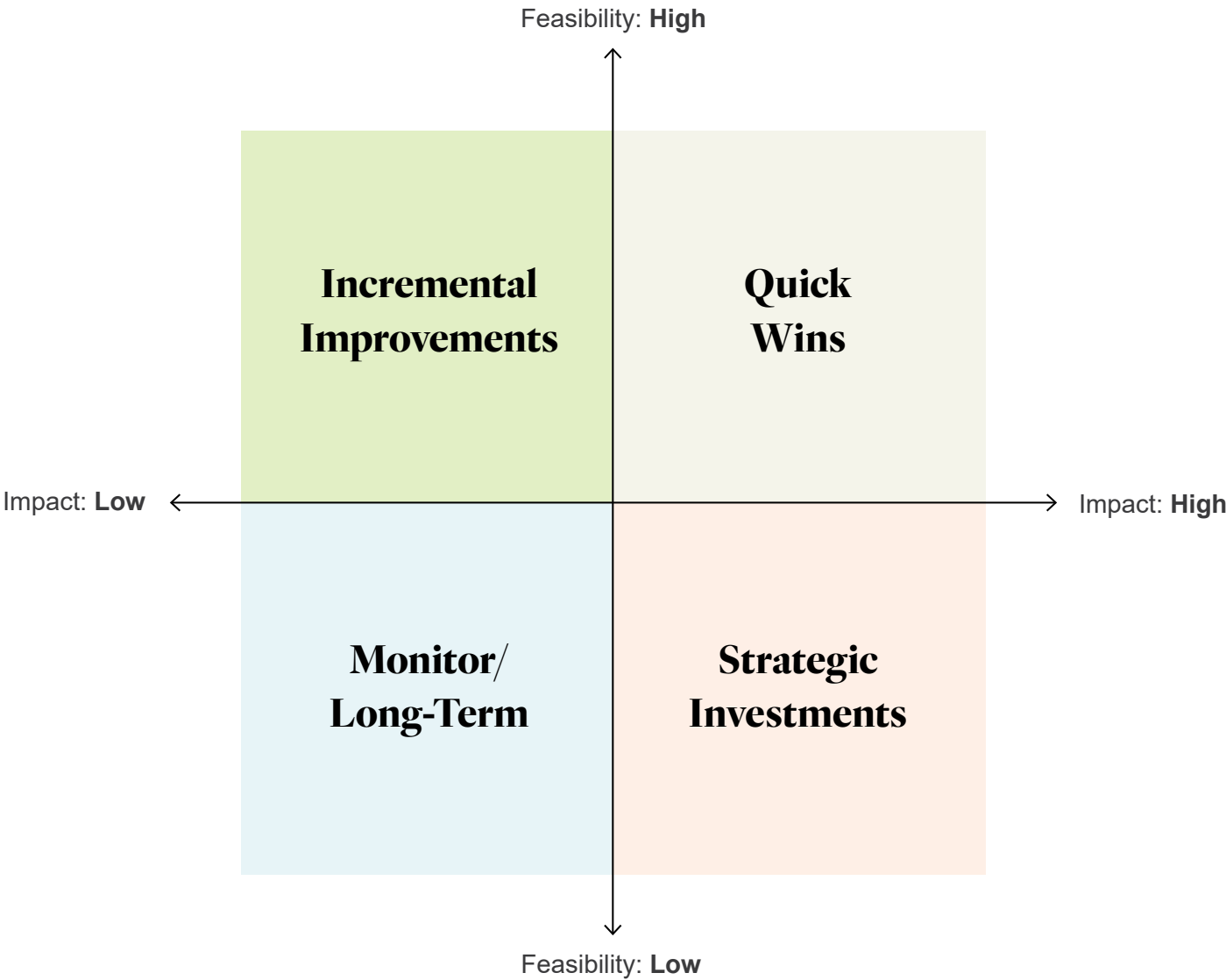


Figure 7: Housing Strategy Prioritization Framework

Housing Strategy Prioritization Matrix

The housing strategy prioritization matrix is a decision-making tool designed to help community leaders and the Housing Working Group compare, rank, and act on housing strategies in a repeatable way. The matrix works best when completed collaboratively, using both data and local knowledge. To use the prioritization matrix, follow these steps.

Step A: Determine Housing Strategies and Score Them

Determine which housing strategies (discussed in the Housing Strategies portion above) the community would like to learn more about and possibly pursue. Not all the strategies discussed in the Housing Strategies step need to be prioritized. Only prioritize the strategies the community is interested in pursuing. Add the identified strategies to [Table 1](#) on page 42, with each strategy in its own row. Score each strategy on a scale of 1 (Low) to 4 (High) for both Impact and Feasibility. Use the questions below to help determine each strategy's score.

Impact Questions

- 1. Does it significantly expand housing supply or affordability?
- 2. Does it strengthen workforce attraction/retention?
- 3. Does it improve long-term economic resilience?
- 4. Does it create positive spillover benefits for other community goals (e.g., economic development, quality of life, community development)?

Feasibility Questions

- 5. Do we already have funding tools, authority, or partners in place?
- 6. Is there political/community support?
- 7. Can it realistically be implemented in 1-3 years?
- 8. Can it be scaled or piloted with available resources before committing fully?

[illegible]

Once all identified strategies have been scored for Impact and Feasibility, use the scores to determine the Prioritization Level using [Table 2](#).

- Table 2: Strategy Prioritization Level**

Step C: Take Action Based on Prioritization Level**Quick Win**

- » Identify implementation leaders
- » Begin implementation planning
- » Pursue funding opportunities

Strategic Investments

- » Identify ways to address feasibility barriers
- » Look for a partnership to increase feasibility
- » Re-evaluate over time to see if prioritization changes

Incremental Improvements

- » Look for ways to increase impact
- » Identify implementation leaders
- » If time allows, begin implementation planning

Long-Term Monitoring

- » Monitor conditions
- » Track possible changes to impact and feasibility
- » Reassess over time to see if prioritization changes

**Step 5: Develop a Funding Strategy and Partnerships**

Once housing strategies have been prioritized, communities need to develop a funding strategy. To do that, the Housing Working Group can inventory the available financial tools and programs and determine which ones support the housing strategies and projects they have identified. From there, communities can assemble a mix of resources, including local tools, state and federal programs, and private investment, to help fund housing projects. ***"Funding Resources Toolkit"*** on page 60 outlines housing-related funding sources at the local, state, and federal levels.

Many of the housing strategies involve building partnerships with developers, lenders, nonprofits, economic development districts, and others who may have a vested interest in expanding housing. By combining multiple funding sources and aligning them with clear goals and strategies, communities can create a more reliable avenue for implementing housing projects.

Economic Development Districts

Nebraska's economic development districts can support communities looking to apply for statewide and federal grants. Some economic development districts can facilitate funding programs, such as revolving loan funds and down payment assistance programs. Contact your local economic development district to learn more about the services they offer.

The two economic development districts that serve the Mid-Plains Region include:

- » [Central Nebraska Economic Development District](#)
 - Phone: (402) 394-1755
 - Address: 106 E State St, Atkinson, NE 68713
- » [West Central Nebraska Economic Development District](#)
 - Phone: (308) 284-6077
 - Email: info@west-central-nebraska.com
 - Address: 333 E 2nd St., Ogallala, NE 69153

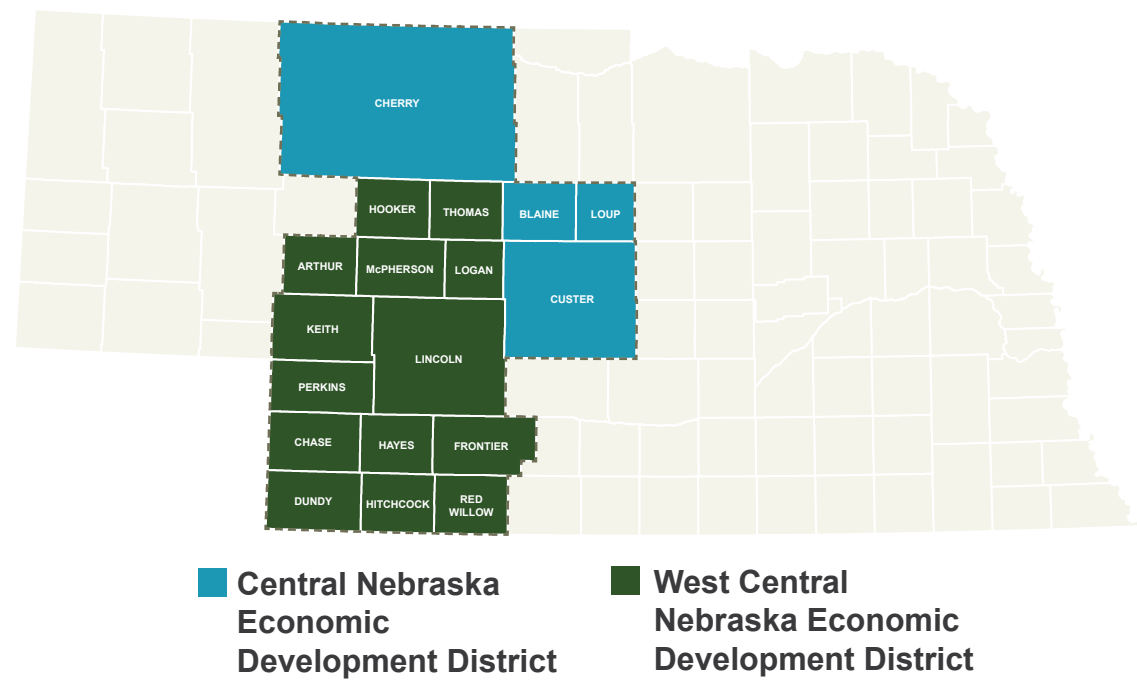


Figure 8: Mid-Plains Region Economic Development Districts

Economic and Community Development Agencies

Local and regional economic development agencies, as well as community development agencies, are other sources that support housing activity. A formal economic development plan is needed to pursue LB840 funding, which provides communities with a clear path for applying the program to meet local needs. Economic development agencies may also have connections to developers, philanthropies, and financial institutions that can become partners for housing initiatives.

Some local development agencies within the Mid-Plains Region include:

- » Arnold [Economic Development Corporation](#)
- » Box Butte [Development Corporation](#)
- » Callaway [Economic Development](#)
- » Custer County [Economic Development Corporation](#)
- » Imperial [Economic Development](#)
- » McCook [Economic Development Corporation](#)
- » North Platte Area [Chamber of Commerce and Development Corporation](#)
- » North Platte [Community Redevelopment Authority](#)
- » Sargent [Economic Development](#)
- » Sutherland [Economic Development Program](#)
- » Valentine [Economic Development](#)

Philanthropic Organizations

Philanthropic organizations can serve as valuable partners for housing development. The [Nebraska Community Foundation](#) offers a wide range of resources that communities across the Region can utilize to leverage their resources for housing development. The [Nebraska Housing Developers Association](#) provides technical assistance and training opportunities, raising awareness on housing policies, and sharing housing initiatives with all Nebraska communities. [Community Action of Nebraska](#) offers technical assistance and training opportunities, along with other housing support, to communities. The [Southwest Nebraska Community Betterment Corporation](#) empowers communities in Chase, Dundy, Hayes, Hitchcock, and Perkins counties through housing, development, and economic opportunities.

These are just some examples of the many philanthropic and nonprofit organizations that serve Nebraska and the Mid-Plains Region. [Philanthropy.org](#) provides a list of the 50 largest housing nonprofits in Nebraska. Engaging philanthropic organizations early in the housing conversation can help establish mutually beneficial relationships and identify shared priorities and opportunities for collaboration.

State Agencies

State agencies play an important role in helping communities address housing needs by providing funding, technical assistance, and program administration. The [Nebraska Investment Finance Authority](#) and [Nebraska Department of Economic Development](#) help finance affordable housing development, support renovation, and administer many funding and grant opportunities.

To contact these agencies, reach out to:

» [Nebraska Investment Finance Authority](#)

☎ Phone: (402) 434-3900

🏠 Address: 1248 O Street, Suite 601, Lincoln, NE 68508

» [Nebraska Department of Economic Development](#)

☎ Phone: (800) 426-6505

🌐 Email: DED.Housing@nebraska.gov



Regional Actions

It is important to identify regional priorities for housing development because housing challenges and opportunities are interconnected across communities. In rural areas, cities and villages are closely linked through a shared workforce, schools, and economic activity. As seen in the Needs Assessment, residents often live in one community and commute to work in another, meaning housing in one area directly impacts neighboring communities. Focusing solely on local strategies can lead to missed opportunities for coordination and funding, as well as unintended competition for limited resources. Additionally, some actions benefit everyone within the Region. For example, growing local builders and attracting developers to the Region helps build the workforce and provide housing for all communities in the Mid-Plains Region.

By incorporating regional strategies, communities can better align housing efforts and economic development patterns. Having a regional approach also allows smaller communities to pool resources, share expertise, and pursue solutions that may not be feasible on their own. Ultimately, combining regional and local strategies leads to more efficient resource use, stronger partnerships, and innovative solutions.

Mid-Plains Subregions

As mentioned in the Needs Assessment, the Mid-Plains Region is vast. Shared challenges and regional actions are simpler to identify at a smaller scale. Therefore, the Region was broken into five Subregions (*Figure 9*) based on employment and mobility hubs. Valentine, Ogallala, North Platte, Broken Bow, and McCook were identified as regional hubs, with Subregions built around them. The counties included for each Subregion are listed below.

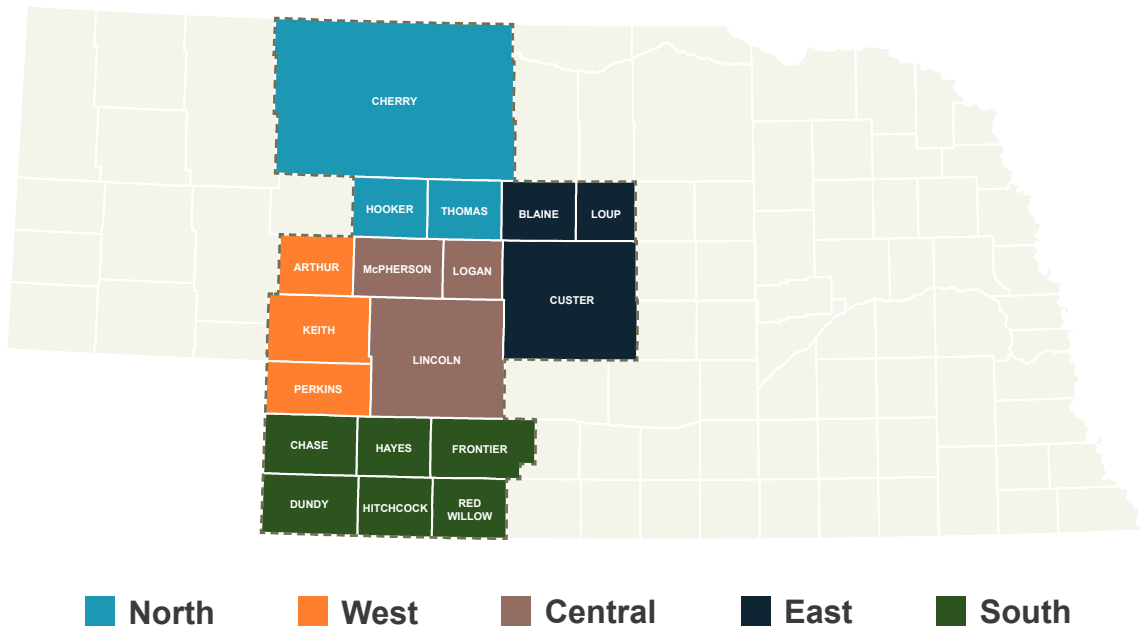


Figure 9: Sub-regions

Prioritizing Subregion Actions and Next Steps

During the Mid-Plains Annual Meeting on October 7, 2025, attendees were split into their respective Subregions to prioritize various regional housing initiatives. Each of the five Subregions ranked a list of potential housing solutions by both feasibility and impact level. The results were then sorted into a prioritization matrix. The matrix included four quadrants: Quick Wins, Strategic Investments, Incremental Improvements, and Monitor/Long-Term (*Table 3*).

Table 3: Prioritization Matrix Quadrant Definitions

Quadrant	Definition
Quick Wins (High Impact/High Feasibility)	Early actions that deliver visible progress.
Strategic Investments (High Impact/Low Feasibility)	Transformative but challenging, needing more time/resources
Incremental Improvements (Low Impact/High Feasibility)	Smaller, achievable steps that build trust or fill gaps.
Monitor/Long-Term (Low Impact/Low Feasibility)	Ideas with limited return or high complexity; keep on the radar.

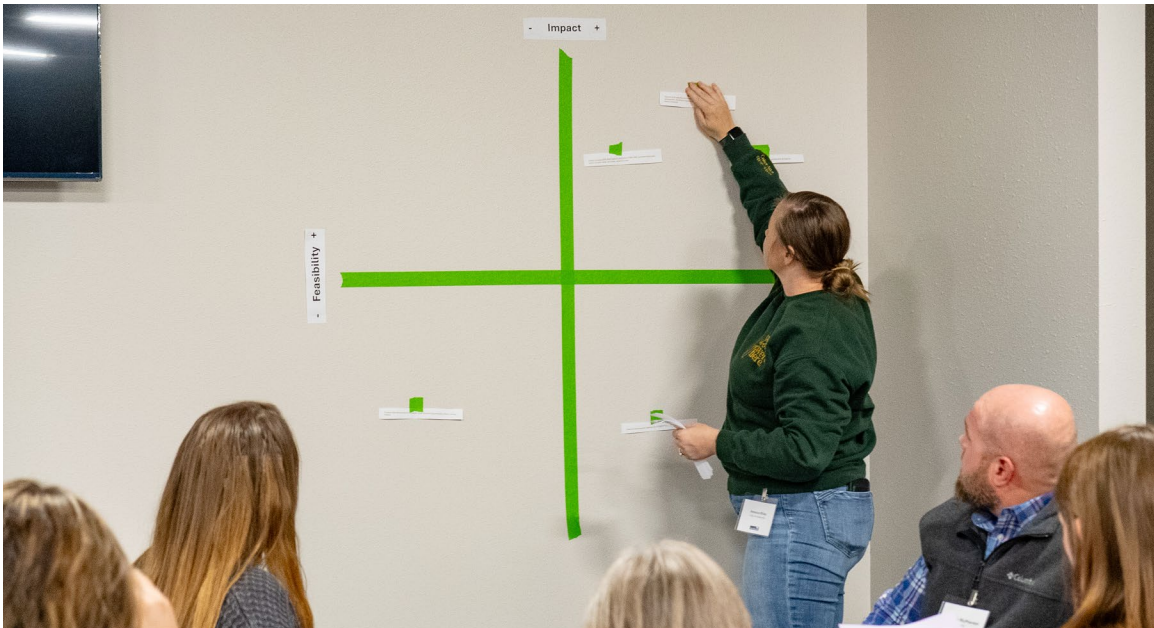


Figure 10: Subregion Representatives Prioritizing Housing Solutions

The prioritization matrix results for each Subregion are shown below. It is important to remember that these are the results of initial discussions between Subregion representatives. These results are not meant to be a specific plan for each Subregion, but a starting point. These matrices will update and change as priorities change over time and new actions are identified.

Table 4: North Subregion Prioritization Matrix

Prioritization Level	Discussion Results
Quick Wins	» Engage private donors, foundations, and community investment clubs for additional capital » Conduct infrastructure capacity analysis and align housing with existing city infrastructure » Educate local leadership on innovative funding resources to support housing development, including local general obligation bonds, state funding programs, and federal incentives » Provide donated/discounted city-owned land and prioritize infill development » Foster inter-community collaboration within the Mid-Plains Region and Sub region areas to support housing and financing opportunities » Support housing rehab » Allow manufactured, modular, and innovative housing technologies » Invest in community amenities that contribute to improved quality of life » Establish vacant property registries and strengthen code enforcement » Maintain safe, healthy communities through nuisance abatement and public health partnerships » Streamline the building permit and development review process » Partner with nonprofits, philanthropic foundations, major employers, and banks
Strategic Investments	» Provide pre-approved/pattern design plans to reduce costs and delays
Incremental Improvements	» Convene financial institutions to support small-scale housing » Petition and engage state/federal officials for policy reform » Enhance commuting options to support regional growth opportunities
Monitor/ Long-Term	» Reduce restrictive standards » Reform zoning to expand housing types

Table 5: West Subregion Prioritization Matrix

Prioritization Level	Discussion Results
Quick Wins	» Provide pre-approved/pattern design plans to reduce costs and delays » Maintain safe, healthy communities through nuisance abatement and public health partnerships » Reform zoning to expand housing types » Conduct infrastructure capacity analysis and align housing with existing city infrastructure » Engage private donors, foundations, and community investment clubs for additional capital » Support housing rehab » Establish vacant property registries and strengthen code enforcement » Educate local leadership on innovative funding resources to support housing development, including local general obligation bonds, state funding programs, and federal incentives
Strategic Investments	» Provide donated/discounted city-owned land and prioritize infill development » Partner with nonprofits, philanthropic foundations, major employers and banks » Enhance commuting options to support regional growth opportunities » Reduce restrictive standards » Invest in community amenities that contribute to improved quality of life » Convene financial institutions to support small-scale housing » Allow manufactured, modular, and innovative housing technologies » Foster inter-community collaboration within the Mid-Plains Region and Sub Region areas to support housing and financing opportunities
Incremental Improvements	» Streamline the building permit and development review process
Monitor/ Long-Term	» Petition and engage state/federal officials for policy reform

Table 6: Central Subregion Prioritization Matrix

Prioritization Level	Discussion Results
Quick Wins	» Reduce restrictive standards » Reform zoning to expand housing types » Invest in community amenities that contribute to improved quality of life » Provide donated/discounted city-owned land and prioritize infill development » Support housing rehab » Allow manufactured, modular, and innovative housing technologies » Streamline the building permit and development review process » Establish vacant property registries and strengthen code enforcement » Partner with nonprofits, philanthropic foundations, major employers, and banks
Strategic Investments	
Incremental Improvements	» Conduct infrastructure capacity analysis and align housing with existing city infrastructure » Convene financial institutions to support small-scale housing » Educate local leadership on innovative funding resources to support housing development, including local general obligation bonds, state funding programs, and federal incentives » Provide pre-approved/pattern design plans to reduce costs and delays » Maintain safe, healthy communities through nuisance abatement, and public health partnerships » Petition and engage state/federal officials for policy reform » Foster inter-community collaboration within the Mid-Plains Region and Sub Region areas to support housing and financing opportunities » Enhance commuting options to support regional growth opportunities
Monitor/ Long-Term	» Engage private donors, foundations, and community investment clubs for additional capital

Table 7: East Subregion Prioritization Matrix

Prioritization Level	Discussion Results
Quick Wins	» Convene financial institutions to support small-scale housing » Establish vacant property registries and strengthen code enforcement » Non-violent offenders as housing workforce on- or off-site
Strategic Investments	» Allow manufactured, modular, and innovative housing technologies » Petition and engage state/federal officials for policy reform » Housing entrepreneurs program with MPCC, apprenticeship with private sector, and startup investment » Rural career academies with MPCC » Robot/3D printed homes » Invest in community amenities that contribute to improved quality of life » Support housing rehab » Educate local leadership on innovative funding resources to support housing development, including local general obligation bonds, state funding programs, and federal incentives » Provide donated/discounted city-owned land and prioritize infill development » Maintain safe, healthy communities through nuisance abatement, and public health partnerships » Engage private donors, foundations, and community investment clubs for additional capital » Streamline the building permit and development review process
Incremental Improvements	» Partner with nonprofits, philanthropic foundations, major employers, and banks
Monitor/ Long-Term	» Enhance commuting options to support regional growth opportunities » Reduce restrictive standards » Reform zoning to expand housing types » Provide pre-approved/pattern design plans to reduce costs and delays » Foster inter-community collaboration within the Mid-Plains Region and Sub Region areas to support housing and financial opportunities » Conduct infrastructure capacity analysis and align housing with existing city infrastructure

Table 8: South Subregion Prioritization Matrix

Prioritization Level	Discussion Results
Quick Wins	» Partner with nonprofits, philanthropic foundations, major employers, and banks » Invest in community amenities that contribute to improved quality of life » Educate local leadership on innovative funding resources to support housing development, including local obligation bonds, state funding programs, and federal incentives » Provide donated/discounted city-owned land and prioritize infill development » Reform zoning to expand housing types » Conduct infrastructure capacity analysis and align housing with existing city infrastructure » Foster inter-community collaboration within the Mid-Plains Region areas to support housing and financing opportunities » Support housing rehab » Reduce restrictive standards » Allow manufactured, modular, and innovative housing technologies
Strategic Investments	» Maintain safe, healthy communities through nuisance abatement and public health partnerships » Enhance commuting options to support regional growth opportunities » Establish vacant property registries and strengthen code enforcement » Engage private donors, foundations, and community investment clubs for additional capital
Incremental Improvements	» Streamline the building permit and development review process » Provide pre-approved/pattern design plans to reduce costs and delays
Monitor/Long-Term	» Convene financial institutions to support small-scale housing » Petition and engage state/federal officials for policy reform



It is recommended that each Subregion create a housing cohort to meet, discuss, identify, and implement regional actions. One of the first steps will be identifying an organization or individuals who will lead these Subregional housing cohorts in the future.

Needs Assessment-Based Focus Areas

Subregions should also align their strategies with the key findings from the [Needs Assessment](#). The Needs Assessment identified housing challenges for each Subregion based on existing housing data and future projections. These challenges help identify areas of focus for Subregions. A summary of focus areas is provided on the following pages.

North Subregion

- » **Preserve and Improve Existing Housing Stock** through renovation and addressing vacant properties.
- » **Maintain Housing Affordability** by minimizing the housing cost burden on homeowners and renters.
- » **Increase the Number of Housing Units**, with a focus on affordable housing valued at less than \$300,000.

West Subregion

- » **Increase Housing Options** for families and older residents.
- » **Improve Affordability** by increasing housing that is valued at less than \$300,000.
- » **Manage Seasonal and Short-Term Rentals** by balancing tourism benefits while protecting housing availability for full-time residents.

Central Subregion

- » **Renovate or Replace Housing**, especially aging or substandard homes.
- » **Increase Affordable Renting Options** to reduce the number of cost-burdened renters and help households earning less than \$50,000 annually.
- » **Increase the Number of Housing Units** with a focus on affordable housing.

East Subregion

- » **Preserve and Improve Existing Housing Stock** through renovation and addressing vacant properties.
- » **Diversify Housing Options** with more multi-family, duplex, and senior housing.
- » **Increase the Number of Housing Units** with a focus on affordable housing that is valued at less than \$200,000

South Subregion

- » **Preserve and Improve Existing Housing Stock** through renovation, addressing vacant properties, and updating substandard housing.
- » **Increase Affordable Renting Options** to reduce the number of cost-burdened renters and help households earning less than \$50,000 annually.
- » **Increase the Number of Housing Units**, with a focus on affordable and young-family housing.

Funding Resources Toolkit





Funding Resources Toolkit

A variety of funding sources are available at the federal and state levels for housing development. Local communities can also develop funding sources to supplement existing opportunities. Most housing projects require a mix of funding coming from all levels of government, along with public and private partnerships. Implementing local funding streams can help communities remain stable amid the unpredictability of federal resources. Relying on federal and state funding options can prove volatile if federal budget cuts reduce or eliminate these opportunities. This section lists the available avenues from all levels of government to boost the local housing stock. While not comprehensive, the major funding mechanisms can help communities create sustainable resources for housing development. Additionally, the funding landscape is constantly changing, and new programs added after this plan's development may not be covered. It is always best to conduct additional funding research and work with local economic development districts and NIFA to identify potential funding sources. Private foundations and nonprofits are other sources of funding for housing projects, depending on availability. Another supplemental strategy is to identify local and regional organizations with goals and mission statements that align with housing development and can support local housing efforts.

Local Funding Options

Below is a compilation of local resources that communities in the Mid-Plains Region are already using or can implement through the efforts of a Housing Working Group and local leaders.

Key/Legend

Community Size: This indicates the relative size of communities that typically pursue certain strategies. However, each community has specific conditions that may warrant pursuing a strategy not typical for a community of that size.

 = Small (<400)  = Mid (400-1,000)  = Large (1,000+)

Partnership: This indicator shows if the strategy could be pursued jointly as a region or partnership.

 = Potential Regional or Partnering Action

LB840 – Local Option Municipal Economic Development Act

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The Local Option Municipal Economic Development Act authorizes Nebraska incorporated communities to collect and appropriate local tax dollars for economic development. This process must go through a ballot measure and be approved by local voters. Communities must have a written economic development plan to serve as the foundation for the program. Eligible activities include loan guarantees for qualifying businesses, grants for public works improvements, job training, and the construction or renovation of housing for low- or moderate-income households, among others.

Resource: DED's [LB840 Webpage](#)

Example: Blair's [LB840 financing to jump-start an apartment complex development](#)

Tax Increment Financing

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Tax Increment Financing (TIF) allows communities to use bonds to redevelop blighted areas. Before using TIF, communities need to create a TIF district (also known as a blighted area). When a TIF district is designated and redevelopment can begin, the community issues a bond, or "TIF Obligation," to the developer. The property tax generated from the redevelopment can be used to pay off the bond. Some jurisdictions use their own funds to pay for redevelopment and reimburse themselves through property taxes over time.

Many Nebraska incorporated communities can implement Micro-TIF, which allows communities to expedite the review of a redevelopment project once it is approved. The redevelopment project is typically smaller than projects applying for the general TIF program. Both TIF and Micro-TIF are tools communities can use to increase the quality of neighborhoods and districts with houses falling out of repair. Micro-TIF works particularly well for rejuvenation of single homes.

Resource: Details on micro-TIF and its application for approval can be found in [Neb. Rev. Stat. 18-2155](#) or here: <https://opportunity.nebraska.gov/micro-tif/>.

Example: [Village of Ord](#) utilizes Micro-TIF for smaller projects seeking tax increment financing for development. The projects must be located in a redevelopment area designated by the city's Community Development Authority.

Housing Bonds



Housing bonds are debt instruments issued by municipalities to finance local housing programs. There are three avenues communities can look into when implementing housing bonds: general obligation bonds, revenue bonds, and private activity bonds. Communities would need a ballot measure to issue a general obligation bond, whereas the developer issues the revenue and private activity bonds. If a general obligation bond is approved, communities can use bond proceeds to support a housing trust fund.

Nebraska municipalities would need to pass an ordinance to authorize the issuance of revenue bonds, according to State Statute 18-1804. Revenue bonds can be repaid from the income generated by the project that financed the bond or from other sources (such as sales tax, donations, etc.). Two types of revenue bonds, mortgage revenue bonds (MRBs) and multi-family bonds, are tools that can be implemented for prospective homebuyers and renters, respectively. Mortgage revenue bonds can be used to finance below-market-rate mortgages for low-income households. At the local level, communities can create a tax-exempt revenue bond financing program, with funded projects including affordable housing development. Nebraska Statute 18-1803 allows all municipalities in the state to issue revenue bonds for projects that serve a public purpose and can generate revenue to repay the bonds.

The state or a local government issues private activity bonds (PABs) on behalf of a qualifying project that must serve a public benefit. In Nebraska, communities can coordinate with the Nebraska Investment Finance Authority on issuing PABs. Private Activity Bond projects must be repaid to the government through project revenue or another source. PABs often have lower costs for developers than bank loans or corporate bonds, and they are exempt from both federal and Nebraska state income taxes. Depending on the project, interest from PABs may be subject to tax. These bonds are subject to the Nebraska-imposed volume cap, which limits the total amount that can be issued annually.

Resources: State Statute [18-1803](#) & [18-1804](#)

Example: [The City of Omaha](#) approved a \$40 million bond intended to boost affordable housing in its urban core. A local nonprofit, Front Porch Investments, will administer the bond.

Local Housing Trust Funds



Local- or regional-level housing trust funds are typically administered by the municipality or organization, which determines eligible activities and the amount awarded to projects. Housing trust funds could be administered by nonprofit organizations or by a community development financial institution (CDFI) focused on facilitating the program. Key responsibilities the administrator must fulfill include the award structure, the application process, and the evaluation of applications. Funding for the trust fund can come from dedicated revenue sources or from a general obligation bond. Regional housing trust funds can also be created when multiple communities contribute funding to a shared pool.

Initial steps in developing a local trust fund begin with drafting a proposal outlining the trust fund's composition. Identifying who will administer the fund is an essential part of this process, along with what the fund will support and how the funds will be sustained. Once the proposal is finalized, the local legislative body(ies) will adopt it as a legal document.

Potential avenues for funding that housing trusts can help support include below-market financing for housing development, pre-development financing, local revolving loan funds, and appraisal gap financing.

Example: The [Heart of Iowa Regional Housing Trust Fund](#) was established to provide financial assistance for the rehabilitation of owner-occupied housing in participating counties.

Below-Market Financing of Housing Developments



Below-market financing refers to loans or other financing for a housing project on terms more favorable than those of a typical loan. This financing could be lower interest rates, longer repayment periods, or more flexible underwriting. The goal is to reduce the overall cost of developing housing, especially affordable and workforce housing. Common sources of below-market financing include housing trust funds, grant programs, philanthropic organizations, and community development institutions. CDFIs can be useful organizations for administering this type of program and ensuring proper record-keeping.

Example: [David City Development Corporation](#) developed a rural workforce housing fund for builders, contractors, and developers to use for housing development. They established a revolving loan fund at below-market interest rates. The Nebraska Rural Workforce Housing Fund provided funding, and the program was managed by NeighborWorks Northeast Nebraska.

Pre-Development Funding



Before construction begins on a housing project, developers need funds to cover costs such as site review, initial site design, permitting, and land acquisition. Municipalities can establish a pre-development financing strategy by providing developers with loans or grants. Federal block grants can be a source for this funding mechanism, but should be supplemented by local approaches, such as housing trust funds.

Often, land costs account for the bulk of a housing project's budget. Property acquisition funds or financing can be an essential opportunity for affordable housing developers to start their projects. Funds can be collected through public funds, local businesses, financial institutions, nonprofits, and foundations. Community Development Financial Institutions (CDFIs) are generally well-suited to manage these funds.

Resource: [The Midwest Housing Development Fund](#) (MHDF) offers financing for affordable rental housing projects across multiple states, including Nebraska. MHDF acts as a community development financing institution, managing private and public funds for housing development. In addition to pre-development financing, the organization also offers gap loans, construction loans, and workforce housing loans.

Local Revolving Loan Funds



Developing a revolving loan fund (RLF) for local housing development can be a sustainable financing option. Capital from RLFs can be obtained through a housing trust fund, bond revenue, or other sources. Once capital from the RLF is developed, communities can offer low-interest loans or gap financing for housing projects.

Example: Trusted Community Development established a [revolving loan fund](#), funded by grants, to support contractors and developers in boosting workforce housing in select counties. Trusted Community Development is an economic development association in Scottsbluff, Nebraska.

Appraisal Gap Financing



Communities with an older housing stock, where it may cost more to purchase and renovate a property than its appraised value, can utilize appraisal gap financing to bridge that difference. This loan can be implemented through a housing trust fund, which uses funds to help finance renovation projects or to purchase property. This program can be housed within a local government, a housing agency, a CDFI, or a nonprofit. Providing additional support, such as homebuyer counseling and educational materials, can ensure the project is financially feasible in the long run.

Example: [The Greater Fremont Development Council](#) created two funding programs to provide “gap” financing to developers constructing housing for low- to moderate-income households. The We Grow Homes Fund provided multiple loan types for developing, renovating, and demolishing homes after the 2019 floods. The Investment Fund is for developers and homebuyers interested in developing or purchasing workforce housing in Dodge County who are unable to finance the project with the financing they have collected.

State and Federal Resources

Despite the changing landscape of state and federal funding resources, communities can still rely on programs to support their local housing goals. Below is a list of non-local options that communities in Nebraska can utilize to supplement affordable and workforce housing development. Many of the programs listed below are subject to state and federal funding availability and should be verified before pursuing a final strategy.

 Can be used for renovation  Can be used for new construction

NIFA Homebuyer Assistance

Funding Agency	NIFA
Eligible Applicants	Individuals who can meet NIFA's first-time homebuyer eligibility requirements (first-time homebuyer, fall within a certain household income limit, not exceed maximum purchase price limits, be at or above the minimum credit score, and complete an approved homebuyer education class)
Description	Homebuyer program that includes loans for a first and second mortgage.
Income Target	NIFA max household income limits (based on home location and household size)

NIFA Military Home

Funding Agency	NIFA
Eligible Applicants	Active military members must meet NIFA's first-time homebuyer eligibility requirements ; qualified veterans (veterans and their spouses are not required to meet first-time buyer criteria)
Description	Homebuyer program for active military households and veterans.
Income Target	NIFA max household income limits (based on home location and household size)

NIFA Welcome Home

Funding Agency	NIFA
Eligible Applicants	Individuals who can meet NIFA's first-time homebuyer eligibility requirements (first-time homebuyer, fall within a certain household income limit, not exceed maximum purchase price limits, be at or above the minimum credit score, and complete an approved homebuyer education class)
Description	Homebuyer program for first-time and repeat homebuyers in need of down payment and closing cost financial support.
Income Target	NIFA max household income limits (based on home location and household size)

CRANE – Collaborative Resource Allocation for Nebraska (LIHTC pathway)

Funding Agency	NIFA (procedural approach)
Eligible Applicants	Controlled by current NIFA CRANE/QAP materials
Description	» To target housing and community development strategies that involve coordinated job creation, enhancement, and economic growth. » NIFA and other collaborating resource providers will work with communities to place comprehensive housing, job, and community development resources in Nebraska communities and neighborhoods that are ready to move forward with a pre-developed strategy.
Income Target	Controlled by the current CRANE qualified allocation plan (QAP)

 [Multi-family Tax-Exempt Bonds](#)

Funding Agency	NIFA
Eligible Applicants	Developers
Description	» A debt instrument that can finance the acquisition, construction, or renovation of rental housing. » It can be used for renovation and new construction.
Income Target	Beneficiaries are low- to moderate-income households

 [Nebraska Affordable Housing Trust Fund](#)

Funding Agency	Nebraska DED*
Eligible Applicants	Local/government subdivisions; public housing authorities; Community Action Partnership agencies; qualifying community-based nonprofits (501(c)(3)/(4))
Description	» Funds from the Nebraska Affordable Housing Trust Fund (NAHTF) are distributed to eligible applicants to support the provision of decent, affordable housing statewide, encourage economic development, and promote the general prosperity of all Nebraskans. Homebuyer projects, rental housing, homeowner rehabilitation, and technical assistance/capacity building are eligible activities that can be funded using NAHTF. » It can be used for renovation and new construction.
Income Target	Beneficiaries are ≤120% Area Median Income (AMI)

* Passed in 2026, LB768 allows the Nebraska Department of Economic Development to contract with NIFA to administer and oversee funding programs for housing and other economic development. The funding agency may change to NIFA.



HOME (State Participating Jurisdiction - PJ)

Funding Agency	HUD HOME / Nebraska DED
Eligible Applicants	CHDOs (or qualified community-based nonprofits) whose mission/work involves the purchase of rehab/newly constructed housing
Description	» Funds can be used to assist homebuyers in purchasing rehabilitated or newly constructed housing developed by community-based development organizations. Funds can also be used to assist organizations in building capacity to carry out specific housing activities/projects. » It can be used for renovation and new construction.
Income Target	Beneficiaries are low- and moderately income individuals



National Housing Trust Fund

Funding Agency	HUD / Nebraska DED
Eligible Applicants	Nonprofit (501(c)(3)/(4)); for-profit developers; redevelopment orgs; public housing authorities
Description	» Housing Trust Fund is a federal resource that supports the development of safe and quality affordable housing for income-qualifying individuals and families, including such vulnerable populations as seniors, those experiencing homelessness, and those experiencing domestic violence. » It can be used for renovation and new construction.
Income Target	Beneficiaries are below AMI of 100%



Rural Workforce Housing Fund

Funding Agency	Nebraska DED*
Eligible Applicants	DED-approved nonprofit development organizations serving eligible rural regions (<100,000 population counties; excludes Douglas/Lancaster/Sarpy)
Description	» The Rural Workforce Housing Fund (RWHF) provides competitive matching grants to nonprofit organizations that administer workforce housing investment funds. The funds are eligible for projects to increase the supply and reduce the costs of workforce housing in Nebraska's rural communities. » It can be used for renovation and new construction.
Income Target	Beneficiaries are below AMI of 100%

* Passed in 2026, LB768 allows the Nebraska Department of Economic Development to contract with NIFA to administer and oversee funding programs for housing and other economic development. The funding agency may change to NIFA.



Low Income Housing Tax Credit + Affordable Housing Tax Credit

Funding Agency	IRS + State of NE / NIFA
Eligible Applicants	Affordable rental developers/owners (for-profit & nonprofit, PHAs, partnerships) via NIFA allocation process
Description	» Both encourage investment in rental housing development by providing tax credits to offset investors' tax liabilities. The Low Income Housing Tax Credit (LIHTC) is a national program, and Nebraska enacted the Affordable Housing Tax Credit in 2017. » It can be used for renovation and new construction.
Income Target	LIHTC tenant income/rent restrictions (per federal rules)

Capital Magnet Fund

Funding Agency	Treasury Department
Eligible Applicants	Certified Community Development Financial Institutions, nonprofits focused on developing or managing affordable housing solutions
Description	This grant program allows applicants to use funds to finance housing for low- and moderate-income households and related economic and community development needs. Eligible uses include creating revolving loan funds, risk-sharing loans, loan guarantees, and other initiatives to attract capital in communities.
Income Target	Beneficiaries are low-income households



Multi-family Housing Direct Loans

Funding Agency	USDA
Eligible Applicants	» Developers/owners with USDA-approved lenders » Eligible borrowers include most state and local governmental entities, nonprofit organizations, for-profit organizations (including LLCs), and federally recognized Tribes
Description	» Works with qualified private-sector lenders to provide financing to qualified borrowers to increase the supply of affordable rental housing for low- and moderate-income households in eligible rural communities. Funding can also be used to buy and improve land and to provide infrastructure. » It can be used for renovation and new construction.
Income Target	Very Low-, Low-, and moderate income households; USDA limits



Multi-family Housing Loan Guarantee

Funding Agency	USDA
Eligible Applicants	» Developers/owners with USDA-approved lenders » Eligible borrowers include most state and local governmental entities, nonprofit organizations, for-profit organizations (including LLCs), and federally recognized Tribes
Description	» Works with qualified private-sector lenders to provide financing to qualified borrowers to increase the supply of affordable rental housing for low- and moderate-income households in eligible rural communities. Funding can also be used to buy and improve land and to provide infrastructure. » It can be used for renovation and new construction.
Income Target	Occupants cannot earn more than 115% AMI



Single-Family Housing Guaranteed Loan Program (Section 502)

Funding Agency	USDA
Eligible Applicants	» Low- and moderate-income households; property has to be the primary place of residence. » Apply through approved lenders
Description	» Purchasing, building, rehabilitating, improving, or relocating a dwelling in rural communities. » It can be used for renovation and new construction.
Income Target	Occupants cannot earn more than 115% AMI



Single Family Direct Loan (Section 502)

Funding Agency	USDA Rural Development
Eligible Applicants	Low- and very low-income applicants in eligible rural areas who lack decent or safe housing and cannot obtain credit elsewhere
Description	» Funds can be used to build, repair, renovate, relocate, or purchase and prepare sites in rural communities. » It can be used for renovation and new construction.
Income Target	Adjusted income at or below the low-income limit



USDA 504 Home Repair Program

Funding Agency	USDA Rural Development
Eligible Applicants	Very-low-income homeowners in eligible rural areas; grants require applicants to be 62+ years old
Description	» Loans can be used to repair, improve, or modernize single-family homes, with priority grant funding for elderly and very low-income homeowners. » It can be used for renovation.
Income Target	Beneficiaries are at or below the county's very-low-income limit



USDA Single Family Rural Disaster Home Repair Grants

Funding Agency	USDA Rural Development
Eligible Applicants	Very low-, low-, and moderate-income homeowners in eligible rural areas, disaster-damaged homes
Description	» Grant program for very low- and low-income homeowners to repair homes damaged in Presidentially Declared Disasters. Funds can also be used for site preparation and transfer costs for manufactured homes. Properties must be located in eligible rural areas. » It can be used for renovation.
Income Target	Beneficiaries are very low-, low-, or moderate-income; USDA limits



USDA Mutual Self-Help Technical Assistance

Funding Agency	USDA Rural Development
Eligible Applicants	Government nonprofits, private nonprofits, tribes
Description	Grants can be used for technical and supervisory assistance with construction for very low- and low-income households building their homes. Funds are for construction support, not to fund actual construction.
Income Target	Beneficiaries are very low- or low-income households



USDA Housing Preservation Grants

Funding Agency	USDA Rural Development
Eligible Applicants	Sponsor organizations: state/local governments, nonprofits, tribes (not individuals)
Description	» Grants can be used for sponsor organizations that repair or rehabilitate housing owned by low- and very low-income rural residents. » It can be used for renovation.
Income Target	Beneficiaries are very low- or low-income households

Rural Community Development Initiative Grants

Funding Agency	USDA Rural Development
Eligible Applicants	State or local governments, nonprofits, qualified for-profit organizations, federally recognized tribes
Description	Funding can be used for capacity-building assistance for housing and economic development in eligible rural areas. Housing programs can include offering homeownership education. This funding mechanism is primarily for developing training and technical assistance.
Income Target	Beneficiaries are low-income rural communities



Federal Housing Administration Rehabilitation Mortgage Insurance Program 203(k)

Funding Agency	HUD / FHA
Eligible Applicants	Homebuyers & homeowners working with FHA-approved lenders
Description	» Loans can be used to purchase or refinance homes if combined with financing for rehabilitation and repairs. Eligible home projects include structural repairs, modernizations, eliminating health and safety concerns, and accessibility improvements. » It can be used for renovation.
Income Target	No explicit income cap



Community Development Block Grant

Funding Agency	HUD (state allocated by DED)
Eligible Applicants	All Nebraska counties and municipalities outside of Omaha, Lincoln, Bellevue, and Grand Island
Description	» Communities receiving Community Development Block Grant (CDBG) funds use the grants to provide housing, a good living environment, and economic opportunities. » The Owner-Occupied Rehabilitation (OOR) program can be used for owner-occupied housing rehabilitation if the project adheres to federal regulations. » It can be used for renovation and new construction.
Income Target	Beneficiaries are low- and moderate-income populations



Section 108 Loan Guarantee Program

Funding Agency	HUD
Eligible Applicants	States, metropolitan cities, and urban counties, non-entitlement communities, through the CDBG program
Description	» Can be used to leverage CDBG funds; this is a low-cost, long-term financing option for larger projects. » It can be used for renovation and new construction.
Income Target	Beneficiaries are low- and moderate-income populations

The Department of Housing and Urban Development programs below have been available in previous years and may be revived depending on available budget:

- » Pathways to Removing Obstacles to Housing (PRO Housing) Grant – provides funding for communities to identify and remove barriers relating to housing affordability and preservation.
- » Self-Help Homeownership Opportunity (SHOP) Program – awards grants to eligible national and regional nonprofits and consortia to purchase properties for housing development or improve infrastructure for housing dedicated to low-income households.

Workforce Communications Toolkit





Workforce Communications Toolkit

The Mid-Plains Housing and Workforce Revitalization Plan intends to strengthen the Region’s housing and workforce markets. The Revitalization Plan includes four main components: Needs Assessment, GIS Map and Dashboard, and Action Plan and Toolkits. Data presentation and gap identification are the primary focuses of the Needs Assessment and GIS Map and Dashboard. Empowering communities to build housing revitalization programs and engage their internal and external stakeholders are the primary focuses of the Action Plan and Toolkits.

The Mid-Plains Region prides itself as a close-knit, welcoming and proactive region. This Revitalization Plan aims to help its 62 communities and 18 counties to attract and retain residents, while highlighting the cozy community amenities and way of life.

Below you’ll find proposed deliverables to help promote the Region’s efforts, which can all be tailored to specific communities.

Purpose of the Toolkit

The purpose of this document is to help communities within the Mid-Plains region drive awareness of the Mid-Plains Regional Housing Plan, its initiatives, and encourage more people to move to the region. Audiences, key messages, and tactics are provided to build and develop community stakeholder communication networks through easy-to-use tools that help attract and retain workforce and families. The following sections will provide guidance and examples on communication efforts, types of messages to include, and best practices.

Key Audiences to Keep in Mind

Targeted audiences with this messaging include young families and those returning from out-of-state. However, there is still a need to keep broader audiences in mind, as well as showcase the Region’s pride in its quality of life.

Additional audience groups include, but are not limited to:

- » Recent high school/local graduates
- » Emerging workforces
- » Those currently not living in the region who have family in the area
- » Local community ambassadors to help promote messaging and advocate for the region



Determining Audiences

When thinking about audiences, also think about who may be hiring. Top industries with job openings across the Region include:

- » Accommodation and food services
- » Wholesale trade
- » Healthcare and social assistance
- » Manufacturing
- » Construction

Some of the top occupations frequently hiring include food preparation, office and administrative support, transportation, and installation, maintenance, and repair.

Learn more about the Region’s Housing & Workforce Needs Assessment by [clicking here](#).

In reviewing conversations with each Subregion (North, East, West, South, and Central), it was clear the Region prides itself in its amenities, affordability, quality of life, and convenient location. There was also a shared challenge of attracting young families and working professionals.

Below is a summary of each Subregion’s pride points and highlights:

North Subregion

- » Strong quality of life with great schools, outdoor recreation, natural beauty, and a strong sense of community
- » Great place for young families, early retirees, and remote workers, with broadband access and opportunities to become involved in the community
- » Strong agriculture, recreation, and healthcare industries, with a need for more workers in healthcare, skilled trades, hospitality, and other services

East Subregion

- » Great schools, career opportunities with good pay, cheaper costs of living, and a variety of spaces that allow for an outdoor lifestyle
- » Diverse group of major employers, such as John Deere, Thomas Livestock, and more
- » Small town living with smaller classrooms, plenty of community events, and shopping in smaller downtown areas

West Subregion

- » Visible community investment with strong schools and healthcare-driven opportunities
- » Strong sense of community within the subregion and safety is held in very high regard as a core contributor to quality of life
- » Focusing efforts on downtown revitalization, additional amenities, and housing supply

South Subregion

- » Amenities like a new public swimming pool, sports complex, walking trails, and golf course extension
- » Pursuing new housing initiatives, including a new subdivision in McCook
- » Great location for those who value the small town, secluded lifestyle, and good school system while being close to bigger amenities and cities

Central Subregion

- » Growing community size, with amenities like a new recreation center and Lake Maloney in North Platte
- » Close to many employment opportunities, with employment options currently better than they have been in past in both wages and benefits
- » Safe place to raise a family and schools with many opportunities for students

Key Messaging to Keep in Mind

When determining messaging around growing your community, consider the following advantages in your messaging:

- » Housing affordability and options
- » Recreational opportunities, such as state and nationally designated monuments, historical parks, recreational rivers, and historic trail
- » Amenities, such as schools, transportation, and medical facilities
- » Proximity to landmarks, recreation, and key regional hubs
- » Community events and where to learn more about your community

Additional emerging opportunities were identified in the Mid-Plains Regional Housing Plan and could be included in messaging topics:

- » Low cost of living
- » Affordable homes compared to statewide or out-of-state options
- » Robust supply of vacant homes to be optimized
- » A growing population of residents aged 19 and younger
- » Top-class recreational amenities that draw visitors from across Nebraska and other states
- » Major state and national utility and transportation hubs
- » Strong agribusiness sector with potential to grow
- » Growing interest in seasonal/recreational housing
- » Growing remote workforce in every subregion
- » Federal investment in rural broadband and a growing population of remote workers
- » Higher demand for H3 trucking, farm and agriculture managers, and nursing

All messaging should be clear, concise, and easy for the public to understand. Focus on the similar messaging used within the community and use that as guidance when determining tone. Additionally, develop content that can be repurposed for a variety of outlets, from your newsletter to social posts, and all can easily be shared through word of mouth.

Getting Started on Communication Efforts

Step A: Designating a Communication Contact

The first step in communication efforts should be designating a communication contact. This person should be familiar with the plan and proposed messaging, the community, and can share the information through a variety of communication tactics. This contact does not have to have all the answers to questions but can direct questions to the right people.

Step B: Develop Contact Database

The next step would be to develop a contact database. Ideas to consider when gathering this database:

- » Any existing email lists available through the city, county, chambers, etc.
- » Collecting emails from recent high school/local graduates
- » Encouraging residents to sign up for email updates via website, social media, and/or any other local media platforms

A form should also be created and included on the city, county, or other organizational website to gather contact information from residents or anyone else who may be interested in information and communications about the municipality.



Need Help Getting this Started?

Consider reaching out to local students, community service organizations, or other groups who could help you get started with your communication efforts as part of a volunteer project. There may be valuable resources already in your community who would be willing to help.

YouTube is a great resource for learning more about your chosen communication tactic. For example, searching “[tactic] tips” or “[tactic] 101” will provide additional insights and information.

Newsletter Tips https://youtu.be/gmKJJCq_6iY?si=JkWvcuxLeR40TwVO

Newsletter 101 <https://www.youtube.com/watch?v=ItNEDHbbKU8&t=85s>

Communication Tactics to Use

The following section will cover different communication tactics to use when conducting community outreach.

Newsletter

If you haven’t created a community newsletter yet, this would be a good starting point for overall community communication. Information could include, but is not limited to:

- » Upcoming events and amenities
- » City Council updates
- » Construction and/or any other major infrastructure updates
- » General city updates, such as code changes, designations, etc.
- » Public safety updates from local emergency responders
- » Available housing updates

To get started, consider looking into email newsletter companies, like MailChimp and Constant Contact. Additionally, content can be developed in Microsoft PowerPoint, Canva, or other desktop applications and saved into files to be used as email attachments or printed. Newsletters can be posted around your community and mailed to local businesses and residents, depending on city preference.

Example: [Wauneta, NE Happenings Newsletter](#)

Social Media

Use social media platforms to highlight any of the key messages mentioned above or agreed upon with your city leadership. Examples could include:

- » Highlighting new economic development opportunities
- » Sharing posts from local NRDs and recreational sites
- » Showcasing school events or achievements

Photos and/or video should be included with the messaging to showcase these messages and grab the audience’s attention.

Social sites like Facebook, Instagram, and X can be used to share messaging and allow for interaction between the public and municipalities. These sites also allow for followers to hear more about community updates and events.

Example: McCook, NE [Facebook Page](#)

Website

Websites are a great way to provide information to your community. Consider creating a webpage on your municipality site that highlights housing initiatives, provides local stats for developers to know, or links to the finalized housing plan.

Additional Outreach Tactics

In addition to the previously mentioned tactics, some other ideas could include, but are not limited to:

- » Fliers highlighting housing initiatives shared throughout town/included in utility bills
- » Presentations to local community organizations highlighting housing efforts
- » Showcasing efforts and providing information on housing initiatives during community events



Disclaimer

This document provides a general overview of communication initiatives and ideas for communities within the Mid-Plains Region to consider when promoting their community. This information is not exhaustive, and all final messaging points need to include the municipality's communication style and guidelines.



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For those whose names were inadvertently missed ... we were likely too engaged in our conversations with you to properly record your involvement!

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