

THE 2008 BUFFALO COUNTY HOUSING STUDY



FINAL REPORT

JULY 30, 2008

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I. EXECUTIVE SUMMARY

A. INTRODUCTION

More than ten years have passed since a housing study was prepared for the City of Kearney. Growth has certainly occurred, but not as anticipated in previous studies; and Buffalo County has never conducted a county-wide housing evaluation.

PURPOSE OF THE HOUSING STUDY

Recently, Buffalo County has faced the prospect of household formation and housing demand that is not well understood, and questions are arising as to the proper path to take in terms of stimulating housing production in specific sub-markets. Furthermore, the County is very interested in assisting and promoting those types of housing that will most benefit the community over the long term, particularly for the stimulation of a healthy, diverse, and viable economy, one that fosters opportunities for our citizens.

Determining more precisely the County's housing situation has found broad support locally and 28 financial donors contributed to funding this overall effort. This team successfully petitioned the Nebraska Investment Finance Authority (NIFA) for a matching Housing Study Grant. Together, Buffalo County and NIFA have embarked on a process to begin establishing a community housing vision for the County in its entirety, as well as the process of acknowledging that the communities in the county may have slightly different housing needs and pressing housing issues.

GOALS OF THE HOUSING STUDY

The philosophical approach the Buffalo County Community Partners has taken with this research project can be summarized as one in which the identification of prospective housing need flows logically from extensive quantitative and qualitative analysis. This refers to evaluation of existing data, such as economic, demographic, and housing statistics, as well as assessment of qualitative data, those feelings, opinions, experiences, and thoughts gathered through a series of survey techniques. Together, these tasks have been blended together to successfully produce a set of specific recommendations. The following narrative briefly outlines the research findings and presents the study recommendations.

B. SUMMARY OF ECONOMIC AND DEMOGRAPHIC CONDITIONS

Unemployment in Buffalo County, as well as selected neighboring counties, is and continues to be extremely low. In 2006, these data indicated that unemployment rates were less than 2.5 percent, and falling sharply over the last year.

All three Counties, Buffalo, Kearney, and Phelps, had expansions in total full and part-time jobs, reaching 43,970 jobs in 2005, as reported by the Bureau of Economic Analysis.

However, Buffalo County had the largest share of such economic activity, having 33,721 jobs in 2005, or nearly 77 percent of all jobs, and gaining more than 20,000 jobs since 1969.

Unfortunately, the wages earned appear to be in contrast with such high utilization of the labor force. While the average real earnings per job in Nebraska were about \$38,135 in 2005, Buffalo County had an average earnings per job of just over \$32,000. Both these areas have significantly less earnings per job than the US average, which was about \$47,000 in 2005. It is also interesting to note that significant portions of income earned within the Region are exported by persons residing elsewhere. This is especially evident for Buffalo County, where more than \$76 million left the County in 2005.

While estimated poverty rates for Buffalo County, and the region, are considerably lower than national norms, upward pressure on poverty seems to be emerging. This is also witnessed by the degree to which the number of households in Buffalo County tended to have incomes less than \$25,000, nearly one-third in 2000.

Historically, population growth in Buffalo County has been strong. However, growth has not been uniform, with some areas declining and others increasing at different times over the last 50 years. The only exception to this trend has been the City of Kearney, which has continued to expand over the entire time period.

Recent Census Bureau estimates have tended to indicate that the variability in growth continues, with Kearney expanding and several other areas of the county declining since the 2000 Census. In fact, using Census Bureau population estimates for communities in the County as a guide, population growth since 2000 occurred in only five communities. However, the newest population estimates for July 2006 and July 2007, released on July 10, 2008, indicate that all areas of the County are experiencing a rebirth and again are growing.

In 2007, NIFA released a population and housing demand forecast that indicated the number of persons in Buffalo County would continue to expand, rising to 51,129 people by 2030. This County forecast is being used herein to project community level population and occupied housing units, with the most recent and emerging trends guiding growth throughout the County.

C. SUMMARY OF HOUSING AND HOUSING NEEDS IN BUFFALO COUNTY

The 2000 Census reported that Buffalo County had a total housing stock of some 16,830 units, about 70 percent of which were single-family units. At that time, 900 units were vacant, with about 190 of those vacant units not available for use.

Since that time, there have been significant additions to the housing stock, mostly single-family units, and about 121 demolitions. The estimated increase in the housing stock ranges from about 1,780 to 1,973 units. This appears to be substantially higher than needed by the estimated change in population.

While rental vacancy rates remain low, it would appear that there may be increasing amounts of vacant housing in the County. These are most likely to be the older, smaller, and potentially less desirable units and a substantial concentration of the older and smaller homes are outside of Kearney.

Since 1998, the Realtor sales data indicate that the average sales price of homes sold in Buffalo County has risen from around \$85,000 to slightly above \$130,000. However, permit data indicate that just the value of construction of a new home, without the cost of purchasing or developing the lot, had reached nearly \$160,000 by 2006. Furthermore, data from the Nebraska Department of Property Assessment and Taxation indicates that homes built before 1930 sold for less than \$60,000 but homes built in the last few years sold for nearly \$180,000. These less expensive homes were considerably smaller than the newer homes and they appear to have been constructed of lower quality materials and workmanship more often and are typically in much poorer shape.

Assessment of Home Mortgage Disclosure Act information about loans for the purchase of owner occupied homes indicate that in areas of the County with appreciably older housing stocks, prices are considerably less. Furthermore, in addition to issues related to age, size, and condition, other barriers have influenced the value of the housing stock in some areas of the County, such as housing situated in floodplain areas.

Key findings of the 2008 Buffalo County Housing Needs Survey indicate that housing needs in the County vary significantly. However, there are several key themes that arose from the survey process.

Stakeholders assert that housing in the rural communities outside the City of Kearney tends to need more repair or enhancement than housing in Kearney. While there is significant housing available in Kearney, few desirable units are available in the smaller communities. This appeared true for both homeownership opportunities and rental housing.

There also appears to be significant disagreement about how to define “what is affordable” in terms of the price of rental or homeowner housing. While such a condition is understandable, as the variety of affordable housing programs operating in Nebraska often define qualifying activities by income and price limits, not strictly by affordability, it would appear that this needs to be resolved. Establishing a single uniform definition of “affordable” in terms of home prices and rental costs is one approach to correcting this communication issue. Nevertheless, many respondents to the survey still expressed a desire for there to be available more housing stock at a less costly price.

While many of the reasons for such higher housing prices are out of the control of housing providers, such as the cost of building materials, respondents did indicate that some public policy mechanisms could be implemented to reduce the cost of housing. These generally adhere to land use and zoning regulations or permitting and building fees.

The total demand for occupied housing units increases by 4,268 units over the 2005 through 2030 time period. All communities will experience some increases in occupied housing units due to population increases. But the current trends indicate that satisfying such increases will be brought about by new construction, thereby leaving some vacant units in Buffalo County's communities.

D. RECOMMENDATIONS

Several issues have been raised throughout this research project, and not just directly related to housing production. All the communities within the County are tightly woven together by economic and socio-cultural ties. While the communities in Buffalo County have a variety of housing needs, it appears evident that collective coordination and team effort will contribute greatly to the County's overall success at tackling its housing difficulties. Consequently, it is in that spirit that the following items are for the County and its communities to consider in enhancing its current and future vision for the overall health and viability of Buffalo County.

I. Suggestions for improving organizational and institutional communication:

- A. To better facilitate a shared and common understanding of "affordable housing," a definition for affordable rental and homeownership should be established.
 - 1. Doing so will enable Buffalo County to evaluate how many affordable housing units are coming into the market place, or simply count the number of affordable units currently available. Establishing "affordable housing" prices would enable discussion of affordable housing targets, if desired.
 - 2. Affordable home price and rental costs should be adjusted annually to reflect changes in income.
- B. Establish multi-community steering committee or planning group (comprised of all nine towns and villages and the remainder of the County, 10 areas in all). The structure of the "Housing Senate" would be comprised of one representative from each area.
 - 1. This group should conduct housing outreach and education for the communities.
 - a. Each community representative would head the outreach and education in their respective community.
 - b. Meetings could be held monthly, with the revolving chairmanship falling to the host community.

2. This group might be charged with promoting consensus on housing problems facing the entire County and in their respective communities.
 - a. This includes establishing consensus on household problems plaguing selected communities.
 - b. This also includes emphasizing the interplay that all communities share, that the housing development options selected in one community and how these choices may affect housing development in other communities in the County.
3. The Housing Senate should produce a county-wide population and household forecast for housing planning purposes.
 - a. The household forecast represents demand for occupied housing units.
 - b. The housing demand is presented by tenure, by income, for all 10 areas.
4. The Housing Senate would release annually a revised set of affordable housing definitions for rental costs and home prices.
5. The Housing Senate should determine the feasibility of establishing affordable housing targets.
6. The Housing Senate should also consider the feasibility of creating new or enhancing existing local financial mechanisms for affordable homeownership and rental development, such as:
 - a. Employee/employer housing ownership
 - b. Lease to purchase homeownership
 - c. Create land banking mechanisms to preserve lower cost land

II. Suggestions for community beautification:

- A. For occupied housing that is in need of repair or maintenance, and suitable for rehabilitation, implement housing preservation activities.
- B. For housing that remains vacant for an extended period of time, introduce health and safety inspections.
 1. Open a dialogue with the Nebraska Department of Economic Development and the Nebraska Investment Finance Authority regarding how units of local government might acquire such authority, including enforcement of such standards.
 2. If legislative approval may be the appropriate avenue, seek legislator, stakeholder, and agency support and involvement.
 3. With the assistance of legal council, establish minimum housing quality standards for such long-term vacant units.
 - a. Using same standards, distinguish between occupied and unoccupied housing by establishing an anti-displacement policy. These standards will distinguish between vacation, recreational, or seasonal housing and housing apparently no longer used for a residential purpose.
 - b. For vacant homes that fail housing quality standards, establish mechanisms that classifies homes for removal from housing stock, such as:
 - i. Vacant, not desirable, unsuitable for habitation, hazardous.

- ii Un-sellable or un-rentable.
- C. Use the above and other available tools to demolish vacant poor quality homes not suitable for rehabilitation

III. Suggestions for enhancing community capacity to absorb growth:

- A. Infrastructure development for villages lacking sufficient capacity
 - 1. Increase water and sewer system capacity
 - 2. Extension of water and sewer lines
- B. Develop strategy to remove substandard vacant housing.

IV. Suggestions for enhancing housing production:

- A. Introduce additional flexibility in zoning.
 - 1. Designate selected additional zones for higher density in Kearney.
 - 2. Support lower density in smaller towns and villages of the County by combining smaller lots into one lot so that a larger housing unit can be placed on the newly combined lot and over previous small-lot adjoining boundary.
- B. Acquire land for development in “land-locked” villages, representing flood plain and farm land restricted communities, for the purposes of:
 - 1. Single-family owner-occupied housing, within “affordable targets”
 - 2. Lower cost rental units, within selected income guidelines
 - 3. Rental housing for seniors
 - 4. Non-profit rental housing for workforce
 - a. Target employers for financial contributions to become partners
 - b. Create a “live near your work” program

II. INTRODUCTION

A. BACKGROUND

More than ten years have passed since a housing study was prepared for the City of Kearney. Growth has certainly occurred, but not as anticipated in previous studies; and Buffalo County has never conducted a county-wide housing evaluation.

Recently, the County has faced the prospect of household formation and housing demand that is not well understood, and questions are arising as to the proper path to take in terms of stimulating housing production in specific sub-markets, such as workforce housing, special needs housing, or housing related services.

Furthermore, the County is very interested in assisting and promoting those types of housing that will most benefit the community over the long term, particularly for the stimulation of a healthy, diverse, and viable economy, one that fosters opportunities for our citizens.

However, there appears to be some disagreement about the use and occupancy of the current housing stock. Some questions have arisen as it relates to the use and long-term viability of some existing housing units and whether they are jeopardized by the construction of new, competitive housing products. Furthermore, this has led to questions as to whether other existing housing products are currently underutilized. If such housing exists, perhaps it is available for rehabilitation or modifications. If not, perhaps this is becoming abandoned pioneer housing and a blighting influence¹. Resources are scarce and the entire community wishes to allocate available resources to their best and highest uses first.

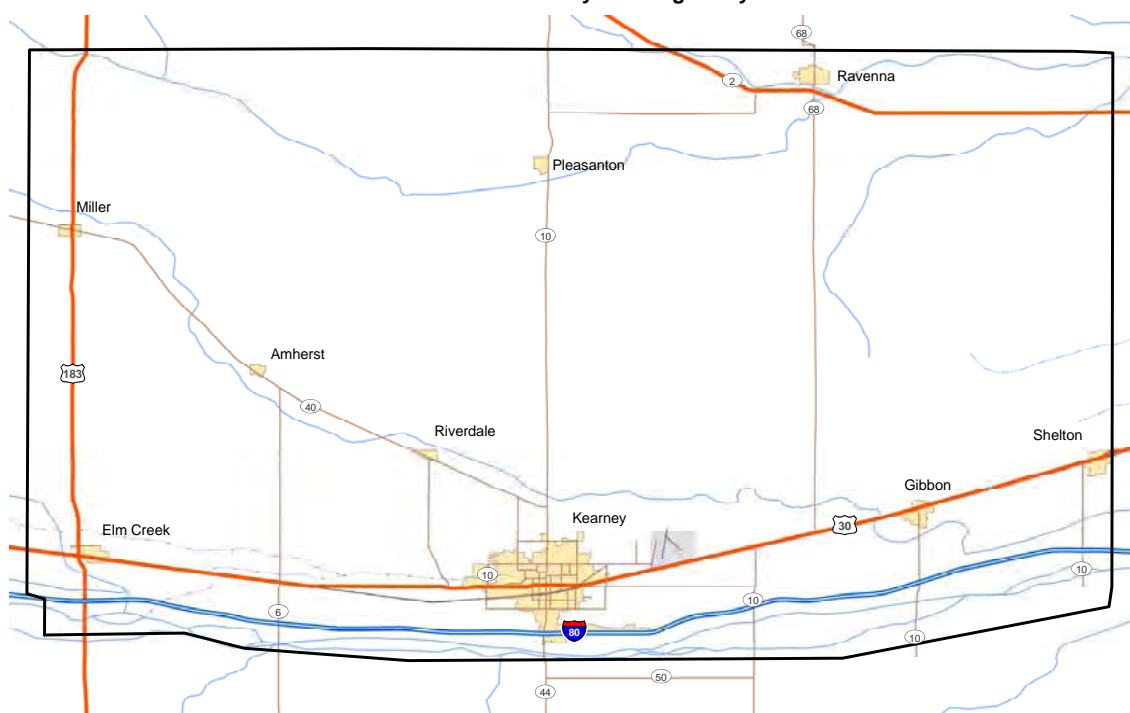
Determining more precisely the County's housing situation has found broad local support, as seen in Table II.1, at right, with for-profit, non-profit, government, and advocate organizations contributing to this

Organization Name	Contribution
Buffalo County Community Partners	\$5,000
City of Kearney	\$3,000
Buffalo County Board of Supervisors	\$2,500
The Development Council	\$1,500
South Central Behavioral Services	\$1,500
Platte Valley State Bank	\$1,000
Chamber of Commerce	\$1,000
UNK-University of NE Kearney	\$1,000
NPPD - NE Public Power District	\$1,000
Buffalo County Board of Realtors	\$1,000
West Central NE Home Builders Assn.	\$750
City of Ravenna	\$500
Habitat for Humanity	\$500
Region 3	\$500
Good Samaritan Health Systems	\$500
Goodwill Industries	\$500
Baldwin	\$500
Miller & Associates	\$500
NAMI	\$500
Village of Gibbon	\$500
Village of Pleasanton	\$500
Village of Shelton	\$500
Village of Elm Creek	\$500
Town & Country Bank	\$500
Kearney Hub	\$500
Wells Fargo	\$250
First Tier Bank	\$250
Five Points Bank	\$250
Total Local Contribution	\$27,000

¹ Abandoned pioneer housing represents very old housing units that, by nature of their location or physical condition, will not likely be utilized.

work. There have been 28 donors donating funds totaling \$27,000. This demonstrates a strong commitment and that favorable community sentiment is at work. This team successfully petitioned the Nebraska Investment Finance Authority for a matching Housing Study Grant. Together, Buffalo County and the Nebraska Investment Finance Authority have embarked on a process to begin establishing a community vision for the County in its entirety, as well as the process of acknowledging that the communities in the county may have slightly different housing needs and pressing housing issues. In fact, each of the nine cities and villages in the County, along with the remainder of the rural areas of the County were inspected in the 2008 Buffalo County Housing Study, as seen in the Buffalo County map, presented below.

Map II.1
Buffalo County and Communities Studied
2008 Buffalo County Housing Study



LEAD AGENCY

The Buffalo County Community Partners, as lead agency for the 2008 Buffalo County Housing Study, was initially created in the early 1990s. Established as a community health status improvement initiative, the partners have drawn upon old-fashioned grassroots problem-solving, as well as looking to the latest in community architecture, to knit the community together into a creative, future-oriented, inviting place to live and work.

The Community Partners' vision is that everyone from all corners of Buffalo County work together to improve the quality of life of those who live and work in the community. The

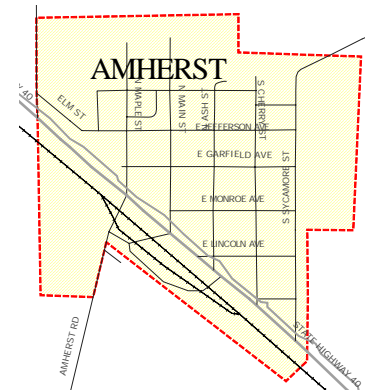
II. Introduction

mission is to assess, promote and strengthen the health of Buffalo County. The 2008 Buffalo County Housing Study was guided by one of several task forces created by the Partners, herein termed the Housing Coalition.



B. RESEARCH METHODOLOGY

This 2008 Buffalo County Housing Study represents a thorough examination of a variety of sources related to housing and the County's housing market. While the needs of group quarters housing, such as group homes, was not specifically modeled, this study still involved both secondary research, which entailed the review of existing data and studies, and primary research, which was the collection and analysis of new data.

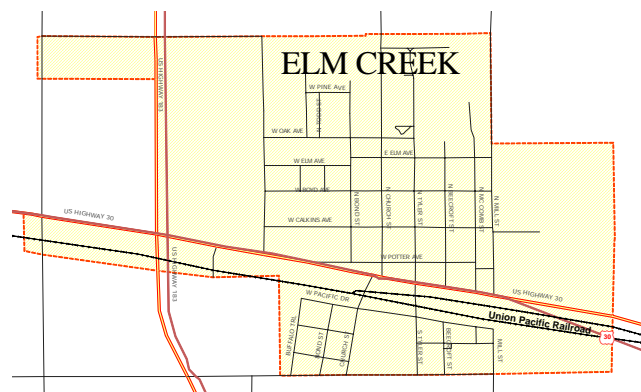


RESEARCH ACTIVITIES

The philosophical approach the Buffalo County Community Partners has taken with this research project can be summarized as one in which the identification of prospective housing need flows logically from extensive quantitative and qualitative analysis. This refers to evaluation of existing data, such as economic, demographic, and housing statistics, as well as assessment of qualitative data, those feelings, opinions, experiences, and thoughts gathered through a series of survey techniques. A portion of the data collection efforts also related to conducting scientific telephone surveys and additional informal interview activities.

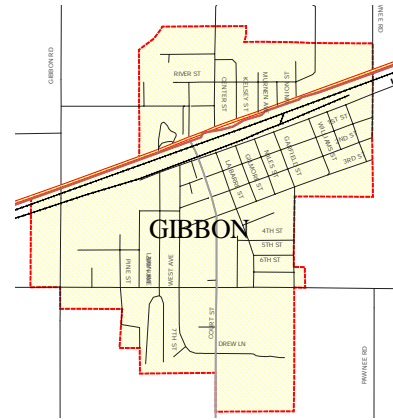
The methodology employed was comprised of five key activities: primary research, secondary research, quantitative analysis, qualitative analysis, and consensus building. Each key activity is succinctly described below.

- *Primary Research.* Primary research represents a data collection activity where the data is actually being created, such as using a survey instrument, whether implemented via the Internet, on-site visits, exit interviews, telephone, mail, or video recording. For the 2008 Buffalo County Housing Study, primary data was collected through telephone surveys.



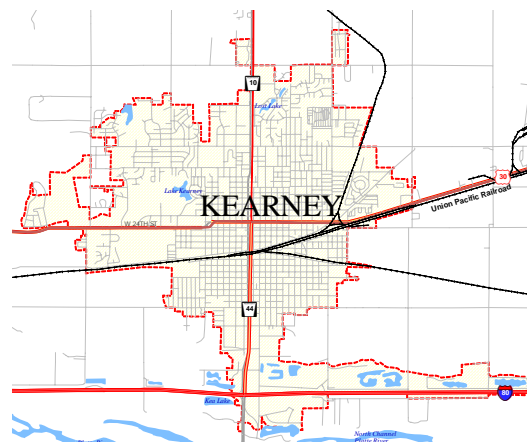
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- *Secondary Research.* Secondary research concerns the collection of information that already exists, such as building permit data or employment and income statistics.
- *Qualitative Analysis.* Qualitative analysis is the evaluation of data related to non-numerical values. In general, this type of analysis pertains to evaluating opinions and feelings. Much of the data for this research activity come from primary research activities, such as the surveys mentioned above. In evaluating perceptions of need and notions of barriers to the production of workforce housing, qualitative analysis is very important, since these viewpoints are often ranked in terms of their relative importance to the community.



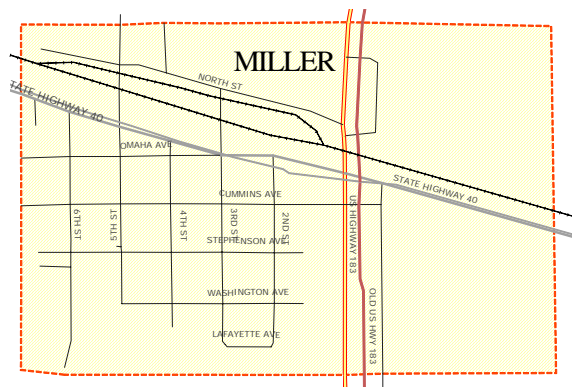
- *Quantitative Analysis.* This type of analysis results in numbers. Through econometric analysis and forecasting, optimization, linear programming, cost/benefit analysis, or other types of evaluations, specific values are identified.

- *Consensus Building and Public Involvement.* To aid in successfully conducting the 2008 Buffalo County Housing Study, as well as fulfilling the County's planning commitments, there occurred interaction, cooperation, and coordination with stakeholders and key policy-makers. One such time was during the survey and interview process, where these groups were solicited to participate and contribute to the data and knowledge development activities, thereby offering reaction to the issues uncovered to date. Another was the public involvement portion of these tasks, a series of seven public meetings designed to afford community members an opportunity to see the direction of the study, along with preliminary findings, as well as an opportunity to offer perspective and commentary about their particular community.



RESEARCH PROCESS

This research project required a smooth and logical integration of quantitative and qualitative data and analysis. The project unfolded in five distinct steps, or phases,



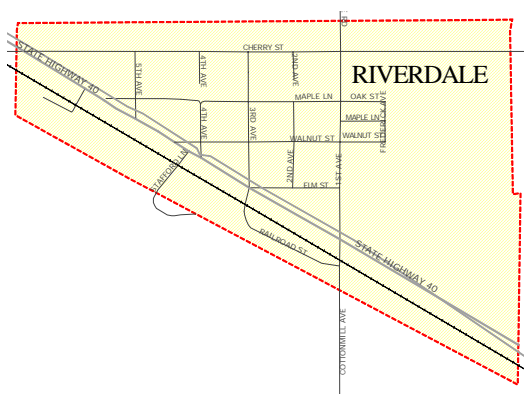
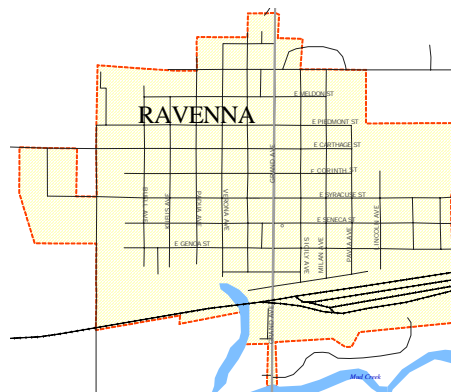
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roughly corresponding to these activities: 1) orientation, 2) primary and secondary data collection, 3) investigation, analysis and evaluation, 4) public involvement and input to be received on preliminary findings, and 5) development of the draft and final reports along with a formal presentation of findings.

The Buffalo County Community Partners orchestrated this five-phase research project to proceed along an orderly and logical path, described as follows:

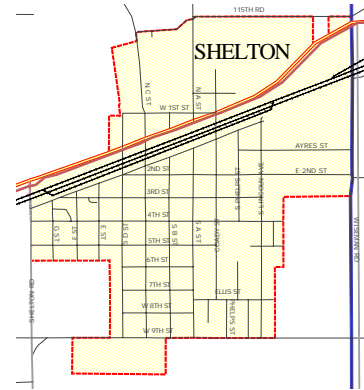
Phase I comprised the project orientation, assessing community development resources and where they may have been falling short, evaluating how this project was to be coordinated with other community planning efforts, and finalizing the public involvement process. Phase II represented the housing study data collection, including data describing the housing inventory and housing market, data detailing the area's economic structure and performance, and data necessary to prepare an evaluation of changing demographics. It also included characterization of the economic strengths and weaknesses in the County, and the influence that these factors have on the community. Survey design and sample selection was completed during Phase II and the telephone surveys were started. There were actually two surveys: a more formal survey of stakeholders in the process, and a less formal survey of key and emerging employers in the area, particularly those interested in the availability of workforce housing.

During Phase III, both surveys were completed and analyzed. The remaining ingredients were also analyzed, evaluated, compared and assessed in Phase III, which lead up to depicting the current state of the area's housing, pinpointing trends that are unfolding, and capturing the tone and complexion of barriers and constraints on affordable housing production. Phase III also comprised identification of preliminary findings and initial review of prospective actions for the County to consider.



II. Introduction

Phase IV represented the largest public involvement portion of the project, one of the most important elements to the overall project, comprising a series of seven public Focus Groups, allowing review of preliminary findings and affording members of the public an opportunity to offer their perspective and commentary on the County-wide Housing Study. Phase V was the concluding step in the process, where a draft report was released for public review and a final formal presentation was made of study findings in the spring of 2008. The final report then incorporated the newest Census Bureau population estimates, released in July of 2008. This caused a modification to the forecast contained in the final study but also enables the communities in Buffalo County to be incorporating the most current data in its planning and policy formation activities.



Buffalo County is now in a much better position to move ahead with its most critical housing needs first. It has a list of suggested actions and a road map delineating some of the area's housing challenges and impending housing needs. The emphasis continues to be on how the community in its entirety can work together and help each other in resolving the housing difficulties faced by each community in the County, as well as the pressures and growth issues facing all of Buffalo County.

C. PREPARATION OF STUDY

This study was prepared by Western Economic Services, LLC (WES), a Portland, Ore., consulting organization that specializes in conducting analysis and research in support of housing and community development planning. For over 22 years, WES has been performing long-range housing planning analyses and studies – similar in *design, scope, and content* – for a variety of units of state and local government in areas such as Arizona, California, Florida, Georgia, Illinois, Massachusetts, Mississippi, Montana, Nebraska, Nevada, New Mexico, New York, Oregon, South Carolina, Virginia, Washington, and Wyoming.

III. ECONOMIC AND DEMOGRAPHIC CONDITIONS IN BUFFALO COUNTY

A. INTRODUCTION

The evaluation of the economic trends most evident in Buffalo County began by acknowledging that Buffalo County, and in particular the City of Kearney, is economically intertwined with at least two adjoining Counties, Kearney and Phelps Counties to the south of Buffalo County. Hence, addressing selected economic issues as it relates to labor force, employment, and earnings is looked upon within this regional context.



B. ECONOMICS IN A REGIONAL CONTEXT

One way to review the health of the economy is to inspect labor force data, a count of the number of people working or seeking work by their place of residence. This Bureau of Labor Statistics (BLS) information is presented for the three counties below.

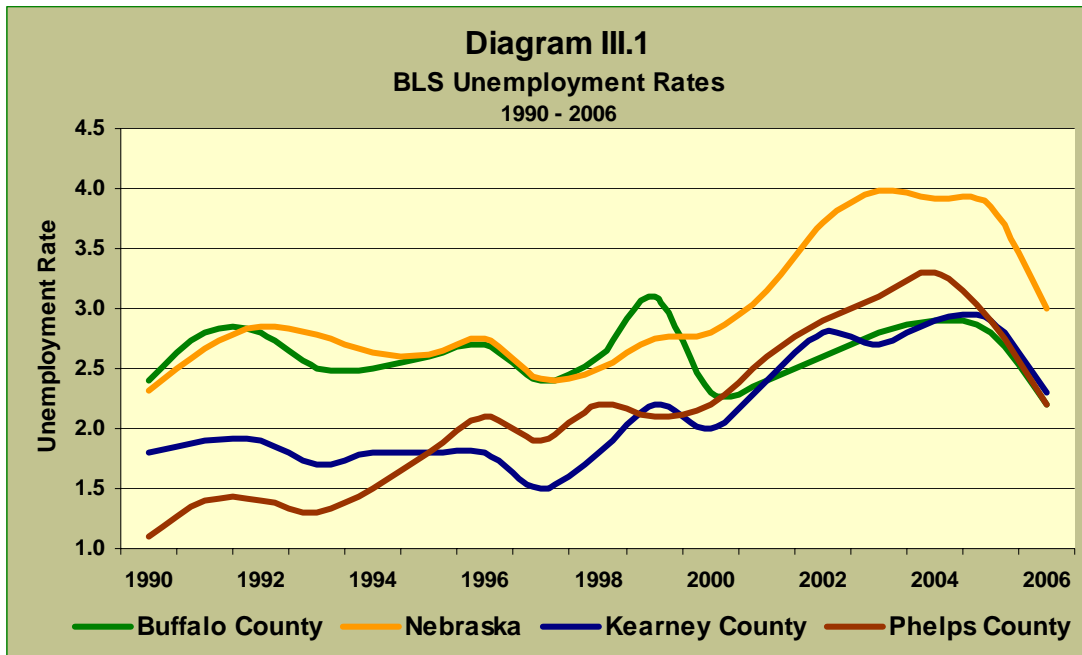
EMPLOYMENT AND LABOR FORCE

Over the last 16 years, since 1990, the labor force within the Buffalo, Kearney, and Phelps Tri-County region has grown strongly, rising from 28,826 people in 1990 to more than 36,600 people in 2006. This represents a rate of growth of some 1.9 percent per year, as noted in Table III.1, at right. However, the labor force in Buffalo County comprises a majority of the people working or seeking work in the three-county region, with Buffalo County comprising nearly 75 percent of the entire 2006 labor force of the three counties, or about 27,430 persons compared to 5,231 in Phelps County and 3,948 persons in Kearney County.

Year	Labor Force	Employed	Unemployed	Unemployment Rate
1990	28,826	28,211	615	2.13
1991	29,347	28,637	710	2.42
1992	30,595	29,848	747	2.44
1993	31,315	30,621	694	2.22
1994	32,661	31,919	742	2.27
1995	32,881	32,109	772	2.35
1996	33,306	32,475	831	2.50
1997	33,397	32,659	738	2.21
1998	33,582	32,750	832	2.48
1999	34,339	33,361	978	2.85
2000	34,188	33,418	770	2.25
2001	34,401	33,569	832	2.42
2002	35,414	34,467	947	2.67
2003	35,961	34,945	1,016	2.83
2004	36,240	35,161	1,079	2.98
2005	36,327	35,301	1,026	2.82
2006	36,609	35,791	818	2.23

Furthermore, in recent years, the increase in the number of people working rose more quickly than the entire labor force. This has caused the unemployment rate to fall in all three counties, with the counties tending to merge toward the same extremely low unemployment rate. As noted in Diagram III.1, on the following page, all were near 2.2

percent in 2006 and significantly lower than the statewide average of 3.0 percent that year. Furthermore, this is substantially lower than the 2006 national rate of about 4.7 percent.



These data suggest that the economy in Kearney County, as well as the Tri-County area, is exhibiting strong utilization of its available labor force², and prospective shortages in these labor markets. Another way to view employment relates to the number of jobs occurring in the local economy. A person may work one or more jobs, either of which could be part-time or full-time employment.

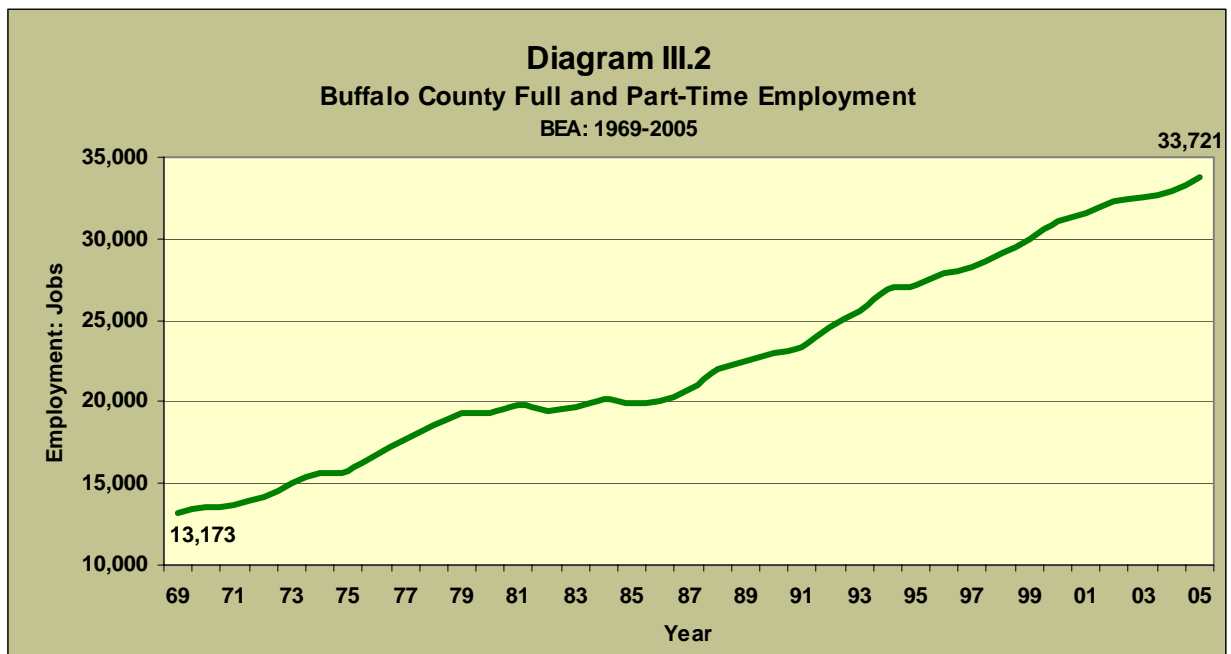
FULL AND PART-TIME EMPLOYMENT

The Bureau of Economic Analysis (BEA) offers a count of full and part-time employment, or jobs. Because these data include sole-proprietorships, agricultural, and domestic employment, much of which is outside of the labor force, it includes a larger count of employment than does the BLS labor force data. Furthermore, since it is derived in part from administrative records, or IRS tax information, the data is complete but released later than the data available from the BLS. Still, for counties, it covers a much longer period of time, spanning the 1969 through 2005 time period.

In 1969, there were a total of 21,240 full and part-time jobs in the Tri-County Region. However, this rose appreciably over the historic time period, rising to 43,970 full and part-time jobs by 2005. This growth rate, just above 2.0 percent per year, is slightly faster than

² To review detailed labor force statistics for each of the three counties and the State of Nebraska, refer to Tables A.1 through A.4 of Appendix A.

the national rate of 1.9 percent over the same time period. Phelps County expanded at less than 1 percent per year, with Kearney County rising a very modest 0.2 percent per year. Consequently, Buffalo County has taken the lion's share of this measure of employment growth; rising about 2.6 percent per year, employment in Buffalo County has expanded from 13,173 in 1969 to 33,721 in 2005. Expanding by more than 20,000 jobs, this represents a very strong rate of growth. Furthermore, even during periods of national recessions, such as 1974, 1982, or 1991, the full and part-time employment in Buffalo County continued to eke out gains, as seen in Diagram III.2, below.



Both the above measures of employment indicate underlying economic health, with strong utilization of the labor force and continuing growth in full and part-time jobs. But some industries are more prevalent than others. During 2001, government agencies, including the BEA, switched from the Standard Industrial Classification (SIC) system to the North American Industrial Classification System (NAICS). The NAICS groups economic activities into 21 sectors (up from the 10 major divisions in the SIC system),³ consequently, NAICS industry level employment and earnings data are available for only the last few years.

Between 2001 and 2005, farm employment in the Tri-county region declined somewhat, slipping by about 85 jobs. Manufacturing has undergone one of the most pronounced declines, slipping from 5,306 in 2001 to 4,475 in 2005. With the recently announced layoffs, more worrisome declines in the manufacturing sector are coming as well. On the other hand, there have been employment increases in forestry, fishing, and related activities, as well as a slight increase in accommodation and food services, rising about 140

³ NAICS data is currently available at the state level for 1990 through 2006, but only 2001 through 2005 at the county level.

jobs, and in other services, which rose nearly 190 jobs. All the 21 industries are portrayed in Table III.2, below, with additional details for each County presented in Appendix A.

NAICS Industry Categories	2001	2002	2003	2004	2005
Farm employment	2,648	2,609	2,557	2,509	2,563
Forestry, fishing, related and other	330	437	519	522	576
Mining	71	68	76	82	77
Utilities	(D)	(D)	(D)	(D)	(D)
Construction	2,232	2,305	2,106	2,118	2,128
Manufacturing	5,306	5,168	4,196	4,374	4,475
Wholesale trade	1,440	1,465	1,419	1,521	1,567
Retail trade	5,504	5,422	5,487	5,383	5,595
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)
Information	472	506	535	538	539
Finance and insurance	1,531	1,423	1,396	1,432	1,459
Real estate and rental and leasing	820	866	887	982	1,063
Professional and technical services	899	920	(D)	(D)	(D)
Management of companies & enterprises	491	496	(D)	(D)	(D)
Administrative and waste services	1,449	1,635	1,580	1,646	1,807
Educational services	226	247	240	246	265
Health care and social assistance	4,134	4,282	4,282	4,777	4,830
Arts, entertainment, and recreation	684	685	645	644	677
Accommodation and food services	3,120	3,259	3,271	3,346	3,261
Other services, ex. public administration	2,405	2,512	2,539	2,603	2,592
Government and government enterprises	5,130	5,298	5,441	5,470	5,468
Total employment	41,895	42,423	42,604	42,999	43,970

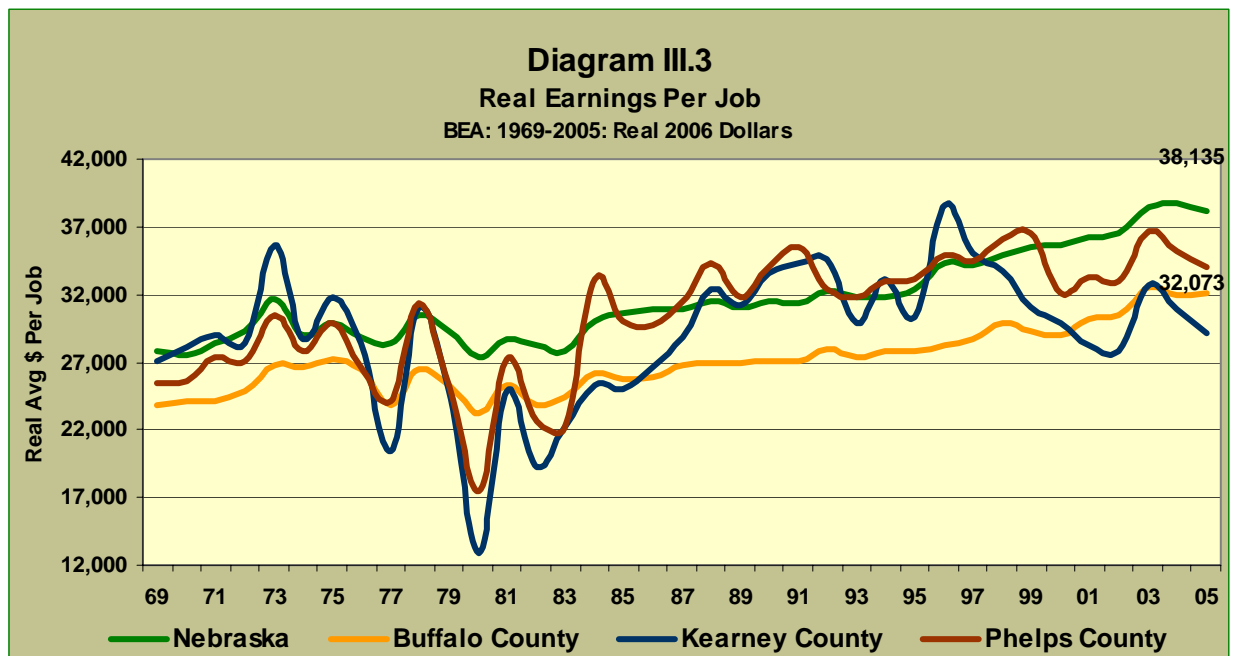
(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.
(L) Less than 10 jobs, but the estimates for this item are included in the totals

Economic theory suggests that when unemployment rates drop below 4 percent, upward pressure on wage rates should occur and people should be attracted to the labor markets experiencing prospective labor shortages. However, the wage rates and level of employment in various high or low paying industries may alter this theorized outcome.

EARNINGS AND PERSONAL INCOME

Data representing the real average earnings per job for each of the three Counties in the Tri-County area have been evaluated. The three counties are similar in nature. However, Kearney and Phelps counties tend to have substantially more variability. In real earning per job, 1980 saw extremely sharp declines in earnings for both Kearney and Phelps Counties, with wages falling nearly 50 percent in Kearney County and more than 30 percent in Phelps County. The following year saw earnings per job jump right back to previous levels. Buffalo County slipped less than 9 percent that year.

Consequently there tend to be institutional and, for many agrarian economies, simple weather constraints on this theoretical economic assumption. Real earnings per job have not behaved as might be expected. While Buffalo County is substantially more stable over time, indicating a more complex and diverse local economy, average earnings per job in all three counties is substantially lower than the Nebraska average, with the statewide average in excess of \$38,000 in 2005 compared to \$32,073 in Buffalo County, as seen in Diagram III.3, below. Together, these all pale in comparison to the U.S. average, which exceeded \$47,000 in 2005.



There may be several reasons for these lower average real earnings. The most common reasons are that individual industries in Buffalo County and the Tri-County Region tend to pay a lower average earnings per job than elsewhere or that lower paying industries have a disproportionately larger share of total employment in the area. It appears that both factors are at work in the region.

For example, the construction industry paid an average of \$40,400 statewide, but only \$29,270 in the Tri-County Region. Wholesale trade paid nearly \$55,800 statewide, but only \$44,058 in the Region. Retail trade paid \$21,516 statewide but only \$18,769 in the Region. These industries comprised 4.8 percent, 3.5 percent, and 12.7 percent of total employment in the Region, respectively. This compares with 6.0 percent, 3.6 percent, and 11.2 percent statewide, respectively. On the other hand, farm income is often higher in the Region, but substantially more variable, as noted above. Table III.3, on the following page presents the total employment and average earnings per job in 2005 for all the 21 NAICS industries in the State of Nebraska and the Tri-County Region. Additional details for each county and the State of Nebraska are available in Appendix A.

NAICS Industry Categories	Nebraska		Tri-County Region	
	Full & Part time Jobs	Earnings Per Job	Full & Part time Jobs	Earnings Per Job
Farm employment	60,007	26,695	2,563	39,502
Forestry, fishing, related and other	8,606	19,992	(D)	(D)
Mining	2,371	81,169	(D)	(D)
Utilities	1,829	520,576	(D)	(D)
Construction	71,278	40,400	(D)	(D)
Manufacturing	104,471	50,737	(D)	(D)
Wholesale trade	43,938	55,799	1,567	44,014
Retail trade	139,048	21,516	5,595	18,696
Transportation and warehousing	60,968	54,598	(D)	(D)
Information	22,636	54,596	539	32,329
Finance and insurance	68,703	49,529	1,459	28,283
Real estate and rental and leasing	30,257	18,949	1,063	17,424
Professional and technical services	56,194	49,841	(D)	(D)
Management of companies & enterprises	14,996	77,899	(D)	(D)
Administrative and waste services	59,199	24,012	1,807	15,356
Educational services	20,435	25,138	(D)	(D)
Health care and social assistance	121,392	38,106	(D)	(D)
Arts, entertainment, and recreation	20,093	12,657	677	11,419
Accommodation and food services	73,652	13,560	3,261	12,106
Other services, ex. public administration	69,715	19,611	2,592	17,230
Government and government enterprises	170,828	48,674	5,468	41,607
Total	1,220,616	38,135	43,970	32,129

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.
(L) Less than 10 jobs, but the estimates for this item are included in the totals.

However, not all income is derived from earnings. Some personal income is derived from dividends, interest, and rent sources, the so-called “property income,” as well as transfer payments. In fact, to calculate total personal income, several issues need to be considered, as personal income is by place of residence.

The BEA earnings data are establishment information, or earnings by place of work. From this, one must subtract contributions to social insurance. Then, one must make a residence adjustment. A residence adjustment pertains to those persons who may have earned income in one area but lived in another area, such as a person working in the City of Kearney but living in Kearney County to the south. Property income and any prospective transfer payments are then added to this calculation.

Total regional real personal income exceeded \$1.8 billion in 2005, even after suffering a 15 percent decline between 1978 and 1980, as seen in Table III.4 on the following page. While this is good growth, it is important to consider the residence adjustment. In 2005, this was a negative value, indicating a net outflow of earnings from the region of nearly

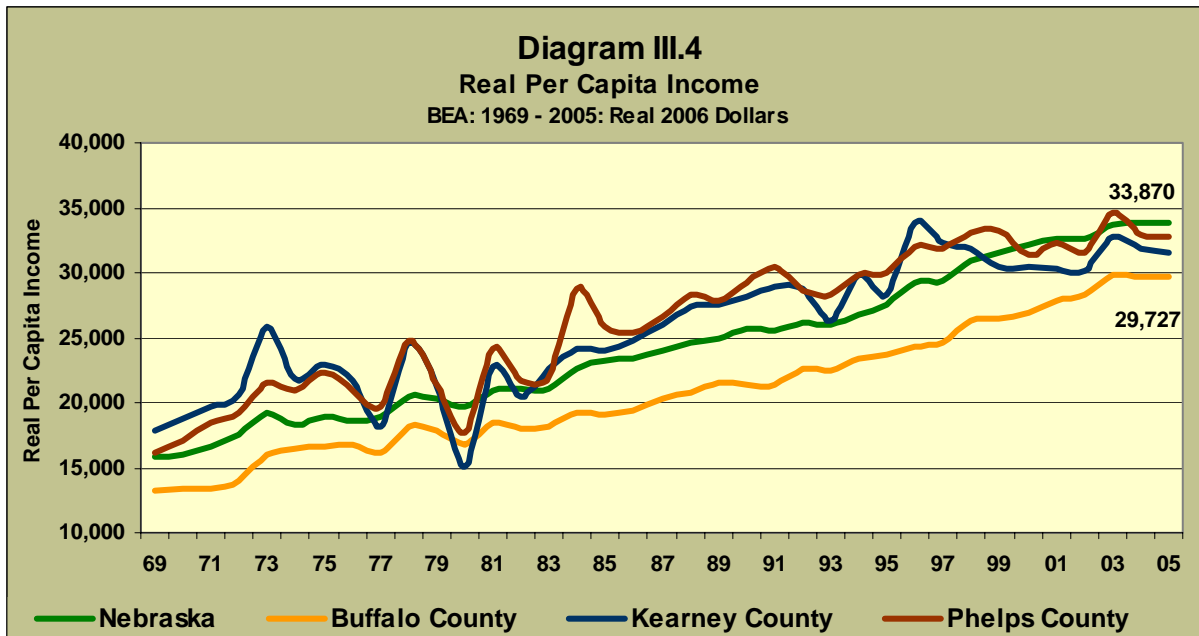
\$45 million. Furthermore, the residence adjustment for Buffalo County was nearly \$77 million in 2005, indicating that many people work in the County but live outside of the County. This can be considered a drain on the Buffalo County economy and indicates that people have made choices to live outside of the County.⁴

Table III.4						
Tri-County Region: Total Real Personal Income						
BEA Data 1969 Through 2005, 1,000s of 2006 Dollars						
Year	Earnings	Social Security Contributions	Residence Adjustment	Dividends, Interest, Rents	Transfer Payments	Personal Income
1969	525,472	28,748	6,669	109,599	59,735	672,727
1970	547,857	29,842	5,427	118,599	65,324	707,365
1971	565,119	31,739	4,084	122,639	68,910	729,012
1972	595,444	34,534	3,636	137,148	72,828	774,522
1973	701,971	43,041	3,257	150,290	80,955	893,433
1974	677,814	47,083	1,316	157,913	85,076	875,036
1975	709,899	46,897	21	166,667	93,690	923,380
1976	701,942	52,020	-252	169,309	96,203	915,177
1977	641,710	55,216	-1,475	184,969	97,846	867,834
1978	797,301	60,223	-2,430	191,291	101,738	1,027,676
1979	737,531	64,805	-2,597	193,556	105,359	969,044
1980	601,693	64,628	-3,104	221,049	112,756	867,766
1981	759,670	68,952	-5,367	252,798	119,507	1,057,656
1982	677,598	69,761	-6,376	290,066	124,023	1,015,550
1983	710,167	70,694	-6,956	283,723	131,472	1,047,712
1984	828,684	74,604	-6,082	290,777	132,444	1,171,220
1985	791,329	74,773	-5,105	280,438	139,083	1,130,972
1986	793,375	76,370	-5,018	276,679	140,199	1,128,866
1987	855,341	79,905	-5,325	264,569	141,766	1,176,445
1988	917,808	86,396	-5,880	259,267	144,088	1,228,888
1989	912,833	89,860	-6,566	281,142	154,155	1,251,703
1990	953,055	91,336	-6,126	260,666	156,035	1,272,293
1991	974,636	93,137	-6,986	271,776	161,596	1,307,884
1992	1,011,663	99,853	-10,738	273,274	169,499	1,343,845
1993	1,007,938	104,339	-12,582	272,223	176,498	1,339,738
1994	1,089,804	112,066	-16,288	280,696	178,257	1,420,403
1995	1,082,953	111,414	-16,546	296,079	188,178	1,439,250
1996	1,171,632	113,580	-19,676	304,923	198,062	1,541,360
1997	1,172,662	119,192	-22,809	317,157	203,143	1,550,960
1998	1,230,162	126,049	-27,832	348,189	217,988	1,642,459
1999	1,229,347	127,402	-30,213	337,934	232,323	1,641,989
2000	1,222,987	129,246	-34,299	356,884	237,710	1,654,037
2001	1,277,817	134,645	-38,884	346,142	253,835	1,704,265
2002	1,300,813	138,104	-40,490	335,998	265,776	1,723,992
2003	1,413,352	141,742	-44,354	338,204	273,163	1,838,623
2004	1,390,088	143,694	-42,569	340,940	273,997	1,818,763
2005	1,412,691	150,270	-44,956	324,936	278,187	1,820,588

To better gauge how total personal income compares to other areas, these data were divided by total population, thereby creating per capita income. Real per capita income in the Tri-County Region is substantively lower than the State of Nebraska. Furthermore, real

⁴ Personal income data from 1969 through 2005 for Buffalo, Kearney, and Phelps Counties are presented in Appendix A.

per capita income for Buffalo County is actually lower than either Kearney or Phelps Counties, as seen in Diagram III.4, below.



POVERTY

The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family’s total income is less than that family’s threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation, using the Consumer Price Index. The official poverty definition counts monetary income earned before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid, and food stamps. Poverty is not defined for people in military barracks, institutional group quarters, or for unrelated individuals under the age of 15, such as foster children. These people are excluded from the poverty calculations, meaning they are neither considered poor nor not poor.⁵

Two sources of poverty data are available for smaller geographic areas, such as counties. One is from the Census Bureau’s Small Area Income and Poverty Estimates Program⁶ (SAIPE). This will address the Tri-County Region. The second is the 2000 Census Summary File 3, the one-in-six sample, which will be presented for Buffalo County and all

⁵ Information available at <http://www.census.gov/hhes/poverty/povdef.html>.

⁶The statistical models used relate income and poverty to indicators based on summary data from federal income tax returns, data about participation in the Food Stamp program, economic data from the Bureau of Economic analysis and the most recent census. These estimates are then combined with direct estimates based on the Current Population Survey sample to provide figures which are more precise than either set alone. This is a standard method for making statistical estimates for small areas and the final combined estimates are considered as "model-based."

ten geographic areas within Buffalo County. The SAIPE data indicates that individuals in poverty and poverty rates have been on the rise recently in Buffalo County, with the total number of persons estimated to be in poverty rising to 4,754 persons in 2005. Kearney and Phelps Counties had fewer people in poverty and lower poverty rates, even though the poverty rates had risen slightly in the last couple of years. Still, all three counties compare favorably with Nebraska's overall SAIPE poverty rate seen in 2005, which was 11.0 percent or a national rate of 13.3 percent, as seen in Table III.5, below.

Year	Buffalo County		Kearney County		Phelps County	
	Persons	Rate	Persons	Rate	Persons	Rate
1998	4,162	10.8	588	8.6	961	9.8
1999	4,077	10.2	553	8.1	802	9.4
2000	3,745	9.4	497	7.4	833	8.8
2001	3,888	9.6	520	7.8	878	9.2
2002	4,253	10.5	552	8.2	915	9.7
2003	4,233	10.4	529	7.8	900	9.5
2004	4,369	10.6	545	8.2	897	9.7
2005	4,754	10.7	534	8.2	937	10.2

The 2000 Census Summary File 3 information indicated a slightly different count of persons in poverty than those modeled and estimated values from the SAIPE program. Still, the 2000 Census indicated that Buffalo County actually had a poverty rate of 10.4 percent with almost 4,400 people in poverty. This is slightly higher than what was seen statewide at the time of the Census, when Nebraska had a poverty rate of about 9.7 percent. In fact, slightly more than 75 percent of all individuals in poverty were in the City of Kearney, with the City of Kearney having a 12.0 percent poverty rate. The Village of Shelton also had a comparatively high poverty rate, 11.8 percent, while Pleasanton had a rate of 4.7 percent and Miller had a very low rate of 3.8 percent, as seen in Table III.6, below.

Place	Age 0 to 11	Age 12 to 17	Age 18 to 64	65 and Older	Total	Poverty Rate
Amherst Village	10	0	8	2	20	7.2%
Elm Creek Village	10	2	40	5	57	6.4%
Gibbon City	29	11	78	17	135	7.7%
Kearney City	527	172	2,371	233	3,303	12.0%
Miller Village	0	0	6	0	6	3.8%
Pleasanton Village	6	2	2	7	17	4.7%
Ravenna City	24	5	32	35	96	7.2%
Riverdale Village	8	2	9	0	19	8.9%
Shelton Village	42	14	56	23	135	11.8%
Remainder of County	132	109	310	56	607	7.0%
Buffalo County Total	788	317	2,912	378	4,395	10.4%

Still, these poverty rates are much better than seen in the entire United States, which had a 12.4 percent poverty rate at the time of the 2000 Census. Furthermore, countywide, there were 788 individuals younger than the age of 12 in poverty, another 317 persons from age 12 to 17, and 378 persons the age of 65 and older who were in poverty.



Still, this does not suggest that everyone is equally in better economic health. The distribution of poverty by race is quite marked. As seen in Table III.7, below, while the number of persons in poverty within minority racial and ethnic groups is lower, the percent of that population in poverty tends to be higher for all racial and ethnic minorities, with blacks, those of some other race or two or more races, and persons of Hispanic decent at least twice the percent of white poverty, from 20.8 percent to over 31 percent. As seen in that same table, the median household income by race follows that same distribution.

Table III.7			
Number of Persons in Poverty and Median Household Income by Race			
Buffalo County: Census 2000 SF3 Data			
Race	Persons in Poverty	Percent of Persons in Poverty by Race	Median Household Income
White alone	3,971	10.6%	37,078
Black or African American	42	31.1%	21,875
Native American or Alaskan Native	17	16.8%	41,250
Asian	26	14.2%	42,841
Native Hawaiian or Pacific Islander	0	0.0%	-
Some other race	248	25.0%	24,583
Two or more races	91	21.4%	31,974
Buffalo County	4,395	11.2%	36,782
Hispanic Ethnicity	377	20.8%	28,804

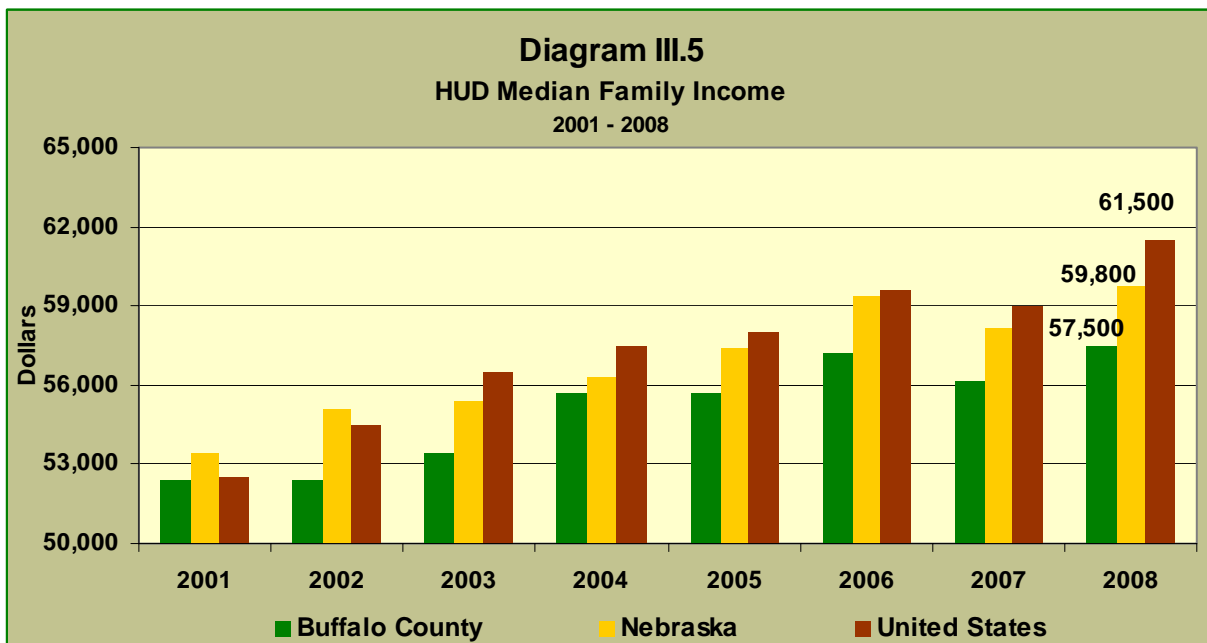
HOUSEHOLD AND MEDIAN FAMILY INCOME

The geographic distribution of household income in Buffalo County indicates that many households actually had incomes less than \$25,000 at the time of the 2000 Census. In fact, while the County average was just over 32 percent, Ravenna had nearly 39 percent of its households with incomes less than \$25,000 at the same time that Pleasanton had about 27 percent of its households with incomes less than \$25,000. The remainder of the County had only 22 percent of its households with income less than \$25,000. Furthermore, the geographic area outside these communities tended to have the highest percentage of households with incomes above \$100,000, nearly 8 percent, with Amherst close behind with 7.1 percent, as seen in Table III.8, on the following page.

Each year, the U.S. Department of Housing and Urban Development releases estimates of median family income for its housing programs. Over the last several years, the median family income has risen appreciably. However, the national median family income estimates for Nebraska and Buffalo County have lagged

Community	Less than \$25,000	\$25,000-\$49,999	\$50,000-\$99,999	\$100,000 Or More	Total
Amherst	31	50	23	8	112
Elm Creek	119	161	72	14	366
Gibbon	219	239	167	17	642
Kearney	3,676	3,554	2,693	548	10,471
Miller	20	28	8	2	58
Pleasanton	40	72	36	2	150
Ravenna	205	209	105	11	530
Riverdale	16	39	31	4	90
Shelton	131	172	103	15	421
Remainder	699	1,038	1,116	237	3,090
Buffalo County	5,156	5,562	4,354	858	15,930

behind the national trends. As seen in Diagram III.5, below, median family income for Buffalo County was slightly less than \$53,000 in 2001. While rising to \$57,500 by 2008, both the State of Nebraska and the national median were higher, \$59,800 and \$61,500, respectively.



SUMMARY OF ECONOMIC TRENDS

Unemployment in Buffalo County, as well as selected neighboring counties, is and continues to be extremely low. In 2006, these data indicated that unemployment rates were less than 2.5 percent, and falling sharply over the last year.

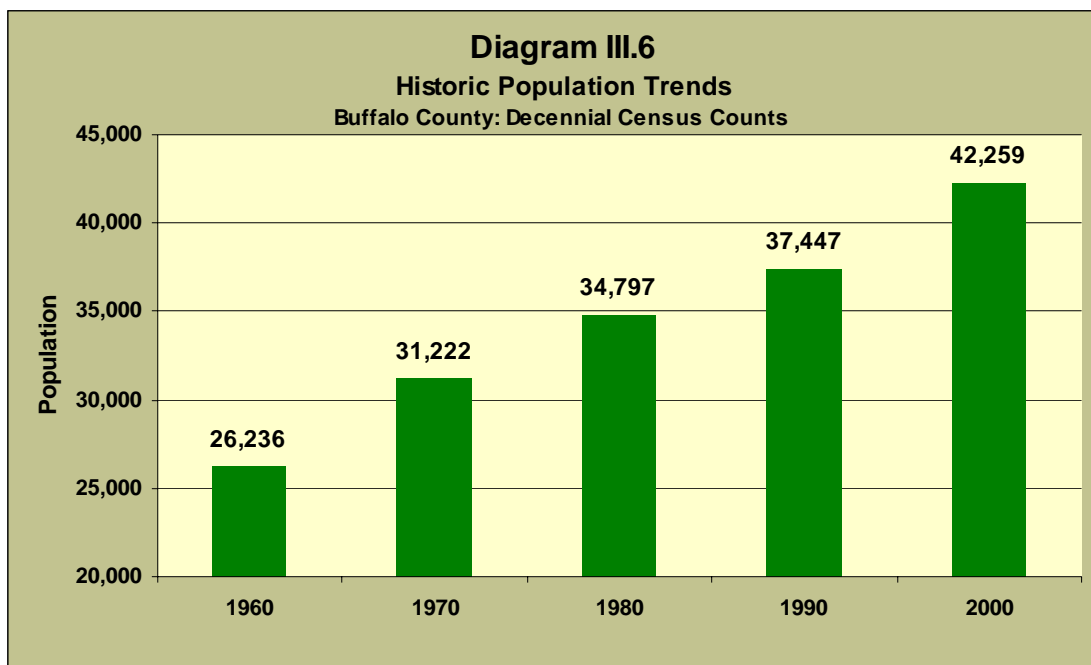
All three Counties, Buffalo, Kearney, and Phelps, had expansions in total full and part-time jobs, reaching 43,970 jobs in 2005, the most current jobs data that is available from the Bureau of Economic Analysis. However, Buffalo County had the largest share of such economic activity, having 33,721 jobs in 2005, or nearly 77 percent of all jobs, and gaining more than 20,000 jobs since 1969.

Unfortunately, the wages earned appear to be in contrast with such high utilization of the labor force. While the average real earnings per job in Nebraska were about \$38,135 in 2005, Buffalo County had average earnings per job of just over \$32,000. Both these areas are significantly less than the US average, which was about \$47,000 in 2005. It is also interesting to note that significant portions of income earned within the Region are exported by persons residing elsewhere. This is especially evident for Buffalo County, where more than \$76 million left the County in 2005.

While estimated poverty rates for Buffalo County, and the region, are considerably lower than national norms, upward pressure on poverty seems to be emerging. This is also witnessed by the degree to which the number of households in Buffalo County tended to have incomes less than \$25,000, nearly one-third in 2000.

C. DEMOGRAPHIC TRENDS IN BUFFALO COUNTY

Between 1960 and 2000, the population in Buffalo County rose substantially, from 26,236 persons to 42,259 persons, or more than 60 percent, as seen in Diagram III.6, below.



However, the annual rate of growth was only 1.2 percent per year and some years were much different. For example, between 1980 and 1990, population in the county rose only 7.6 percent, or 0.7 percent per year. On the other hand, total population rose much faster between 1960 and 1970, with the county rising at a rate of nearly 1.8 percent per year. Consequently, growth does not occur uniformly throughout the County. In fact, the growth in population varies significantly by community, as noted in Table III.9, below.

Place	1960	1970	1980	1990	2000	Percent Change 1960 - 2000
Amherst	220	259	269	231	277	25.91%
Elm Creek	778	798	862	852	894	14.91%
Gibbon	1,083	1,388	1,531	1,525	1,759	62.42%
Kearney	14,210	19,181	21,158	24,396	27,431	93.04%
Miller	137	130	147	130	156	13.87%
Pleasanton	199	261	349	372	360	80.90%
Ravenna	1,417	1,356	1,296	1,317	1,341	-5.36%
Riverdale	144	155	204	208	213	47.92%
Shelton	904	1,028	1,046	954	1,140	26.11%
Remainder of County	7,144	6,666	7,935	7,462	8,688	21.61%
Buffalo County Total	26,236	31,222	34,797	37,447	42,259	61.07%

During the period between 1980 and 1990, when the County population growth rate was relatively slow, several communities experienced declines in their population, such as Amherst, Elm Creek, Gibbon, Miller, and Shelton. Ravenna experienced significant declines between 1960 and 1980, falling by more than 8.5 percent.

Since 2000, the Census Bureau has released annual intercensal estimates of population through 2007 which indicate that population variability continues, with the most recent population estimate released on July 10, 2008. As seen in Table III.10, on the following page, the cities of Amherst, Elm Creek, Pleasanton, Ravenna, and Riverdale all saw a decrease in population between 2000 and 2007. The cities of Gibbon, Kearney and Shelton experienced a population increase, with the City of Kearney showing the strongest growth, increasing by 9.8 percent between 2000 and 2007. The City of Miller saw no population change over the seven year period and the remainder of the county experienced a modest population increase of 0.2 percent. However, all communities are estimated by the Census Bureau to have undergone a resurgence between 2006 and 2007, with population growing in all nine communities, as well as the remainder of the County.

Place	2000 Census	2002	2003	2004	2005	2006	2007	Percent Change: 2000-2007
Amherst	277	282	279	276	272	271	272	-1.81%
Elm Creek	894	897	890	887	876	873	876	-2.01%
Gibbon	1,759	1,793	1,793	1,785	1,773	1,802	1,825	3.75%
Kearney	27,431	28,049	28,363	28,871	29,327	29,805	30,129	9.84%
Miller	156	157	157	157	156	155	156	0.00%
Pleasanton	360	355	351	348	347	349	350	-2.78%
Ravenna	1,341	1,330	1,319	1,310	1,294	1,293	1,305	-2.68%
Riverdale	213	210	208	208	208	208	209	-1.88%
Shelton	1,140	1,154	1,150	1,150	1,138	1,141	1,149	0.79%
Remainder of County	8,688	8,743	8,745	8,747	8,690	8,672	8,705	0.20%
Buffalo County Total	42,259	42,970	43,255	43,739	44,081	44,569	44,976	6.43%

There are some important implications for these population growth estimates. Total population change is a combination of births, deaths, and the net migration of those arriving in and leaving the County. The result of births minus deaths is termed the *natural increase*, and one of the most important concepts in computing population change relates to net migration. As calculated from data seen in Table III.11, below, while there was a natural increase in population during the 1980s, there still appears to have been some net out-migration, with about 160 people leaving the County.⁷ This trend was reversed during the 1990s, when the increase in population was caused by both natural increase and net in-migration, with some 2,569 people arriving in the County. From April 2000 to July 2007 Buffalo County's natural increase was estimated to be 2,171 people and the total population rose slightly more. Consequently, according to the Census Bureau, Buffalo County actually has been experiencing net in-migration, with over 546 persons entering the County in the last seven years.⁸

1980 Population	34,797
Natural Increase 80-90	2,810
Net Migration 80-90	-160
1990 Population	37,447
Natural Increase 90-00	2,243
Net Migration 90-00	2,569
2000 Population	42,259
Natural Increase 00-07	2,171
Net Migration 00-07	546
2007 Population Estimate	44,976

While these Census Bureau population estimates could be correct, there is also some possibility that they are in error, either too high or too low. It is important to take a look at other sources of information to see if there are other indicators or ways in which one can cross check the reliability of the population and migration estimates.

⁷ The 2008 Nebraska Profile of Demographics, Economics, and Housing. Volume II – County Profiles, Chapter 1, page, II.10.2.

⁸ Net migration includes a residual, a change the Census Bureau has not attributed to any cause.

The Nebraska Department of Motor Vehicles provides another source of information about migration trends. These data represent the net of driver’s licenses surrendered to other states when a Nebraska resident moves outside of Nebraska, as well as those persons from other states that exchanged their out of state license for a Nebraska license when they moved to the State. Known as the driver’s license exchange data, it shows that net change in Buffalo County increased from 25 persons in 2005 to 63 persons in calendar 2006, with an additional net movement of 19 in preliminary data for the first six months of 2007⁹. The driver’s license total exchanges for the last six and one-half years are presented in Table III.12, above. These data also indicate that net migration is positive. Still, the values are modest, with a positive net migration of 168 in the 2001 through 2006 time period.

Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	613	686	-73
Calendar 2002	585	563	22
Calendar 2003	623	514	109
Calendar 2004	608	586	22
Calendar 2005	636	611	25
Calendar 2006	645	582	63
First Half 2007	294	275	19

A third set of data was made available that might also provide some insight into the Census Bureau population estimates and the degree to which they are accurate or, at least, reasonable. Recent data was collected from the Nebraska Public Power District as it relates to residential metered properties within communities of Buffalo County¹⁰. While not all communities had data, five communities were cited, Kearney, Gibbon, Elm Creek, Ravenna, and Shelton. These data, presented in Table III.13, at right, while somewhat anecdotal and possibly contrary, indicate that the City of Kearney is enjoying large increases in population, Gibbon a very slight increase, and that the other communities are experiencing declines in total population.

Community	2006	2007	Difference
Kearney	14,001	14,167	167
Gibbon	807	811	4
Elm Creek	539	538	-1
Ravenna	791	786	-5
Shelton	594	586	-8

RACE AND ETHNICITY

The composition of the population in Buffalo County and its nine communities is made up of a number of racial and ethnic groups. However, Buffalo County is predominately comprised of whites, or over 95 percent of all its population. In fact, some communities had no racial minorities at all, such as Miller, or Riverdale with just 1 person of two or more races, as noted in Table III.14, on the following page.

⁹ The 2008 Nebraska Profile of Demographics, Economics, and Housing. Volume II – County Profiles, Chapter 1, page, II.10.3.

¹⁰ Data provided via email from Mr. Stanley A. Clouse, April 11, 2008.

Place	White	Black or African American	American Indian & Alaska Native	Asian	Pacific Islander	Other Race	Two or More Races	Total	Total Hispanic
Amherst	274	0	1	1	0	0	1	277	0
Elm Creek	872	0	1	0	0	13	8	894	27
Gibbon	1,496	3	13	3	0	220	24	1,759	369
Kearney	26,109	172	105	253	12	460	320	27,431	1,118
Miller	156	0	0	0	0	0	0	156	0
Pleasanton	354	0	0	0	0	0	6	360	6
Ravenna	1,327	0	0	2	0	5	7	1,341	11
Riverdale	212	0	0	0	0	0	1	213	0
Shelton	1,003	9	3	0	0	116	9	1,140	190
Remainder of County	8,418	48	17	30	1	115	59	8,688	249
Buffalo County Total	40,221	232	140	289	13	929	435	42,259	1,970

On the other hand, the largest single minority is comprised of persons of Hispanic descent, representing about 4.7 percent of the population. Still, a few communities had very few persons of Hispanic descent, such as Miller or Riverdale which had no Hispanic persons. Still, Gibbon had more than 20 percent of its population as Hispanic, and Shelton had another 16.7 percent as Hispanic.

Similar to the population estimates by community that the Census Bureau prepares each year, a set of population estimates by race and ethnicity are also conducted annually. However, the County is the smallest geographic area for which this type of estimate is prepared. Still, the change in each of these groups over the 2000 through 2006 period is interesting. The white population is increasing the slowest, just 3.5 percent over the last few years. While all the other racial groups are very small in absolute terms, a few hundred at most, they are increasing in percentage terms a great deal, with blacks, American Indians, and those of two or more races all increasing more than 22 percent over the six-year period. Furthermore, the largest minority, those of Hispanic descent, rose by nearly 19.4 percent, exceeding 2,350 persons, as seen in Table III.15, on the following page¹¹. This indicates that much of the growth that is occurring in Buffalo County is coming from the in-migration of minority populations.

¹¹ The race and ethnicity estimates through July 2007, as well as the age cohort data presented in Table III.16, are not currently available. These data are from the 2006 Census Bureau population estimates, which are slightly different than those values released on July 10, 2008.

Race	2000 Census	2001	2002	2003	2004	2005	2006	Percent Change: 2000-2006
White	41,279	41,263	41,693	41,900	42,228	42,473	42,750	3.56%
Black or African American	247	290	299	310	325	326	333	34.82%
American Indian/Alaska Native	149	156	160	163	169	171	183	22.82%
Asian	295	305	306	307	310	312	312	5.76%
Pacific Islander	18	17	17	16	16	16	16	-11.11%
Two or more races	271	298	311	330	326	342	360	32.84%
Buffalo County Total	42,259	42,329	42,786	43,026	43,374	43,640	43,954	4.01%
Hispanic or Latino Origin	1,970	2,014	2,087	2,231	2,273	2,299	2,352	19.39%

Comparing data from Tables III.7 and III.15, the racial and ethnic groups with the greatest increases in population tend to also have the lowest incomes. While the minority racial populations are quite small in absolute terms, with most just over 300 persons, the Hispanic population is a larger minority group, exceeding 2,350 persons in 2006. This suggests that this group may have a relatively greater need for housing more affordable to lower-income households.

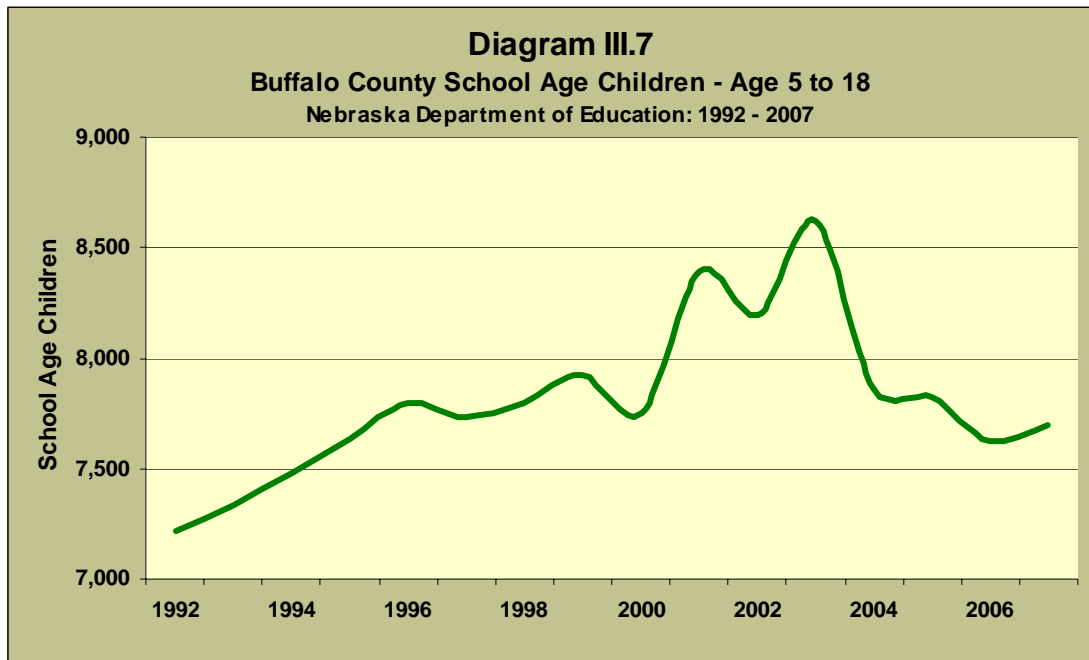
AGE COHORTS IN BUFFALO COUNTY

One of the more perplexing issues, particularly as it relates to prospective declines in the population, is to understand the age of those persons leaving the County. Again, similar to population and racial and ethnic estimates, the Census Bureau prepares annual estimates of the population, by age, within the County. The County seems to be losing persons under the age of 24 and those from age 35 through 54, while gaining persons from 55 through the age of 64, as seen below in Table III.16.

Age Group	2000	2001	2002	2003	2004	2005	2006	% Change 00-06
0 – 19	12,818	12,617	12,620	12,644	12,700	12,677	12,696	-0.95
20 – 24	5,289	5,274	5,264	5,235	5,290	5,112	5,154	-2.55
25 – 34	5,520	5,614	5,901	6,076	6,109	6,314	6,304	14.20
35 – 54	10,844	10,928	10,881	10,767	10,824	10,776	10,776	-0.63
55 – 64	2,908	3,020	3,222	3,402	3,544	3,780	3,965	36.35
65 and Older	4,880	4,876	4,898	4,902	4,907	4,981	5,059	3.67
Total	42,259	42,329	42,786	43,026	43,374	43,640	43,954	4.01

This implies that the school age population, those from five to 18, would be declining as well as those in college, age 18 to 24. Data from the Nebraska Department of Education

tends to agree with this assertion that the number of persons of school age is declining in the County¹². As seen below in Diagram III.7, the County has lost almost 1,000 persons of student age in the last few years, slipping from a high of 8,617 in 2003 to 7,693 in 2007.



The University of Nebraska at Kearney provided enrollment statistics from 1915 through 2007. However, since Kearney State College converted to University status, enrollment at the University in Kearney has been declining. From a high of some 8,779, occurring in 1992, enrollment has declined to less than 6,500 people, a decline of more than 2,000 students¹³. These data are presented in Diagram III.8, on the following page.

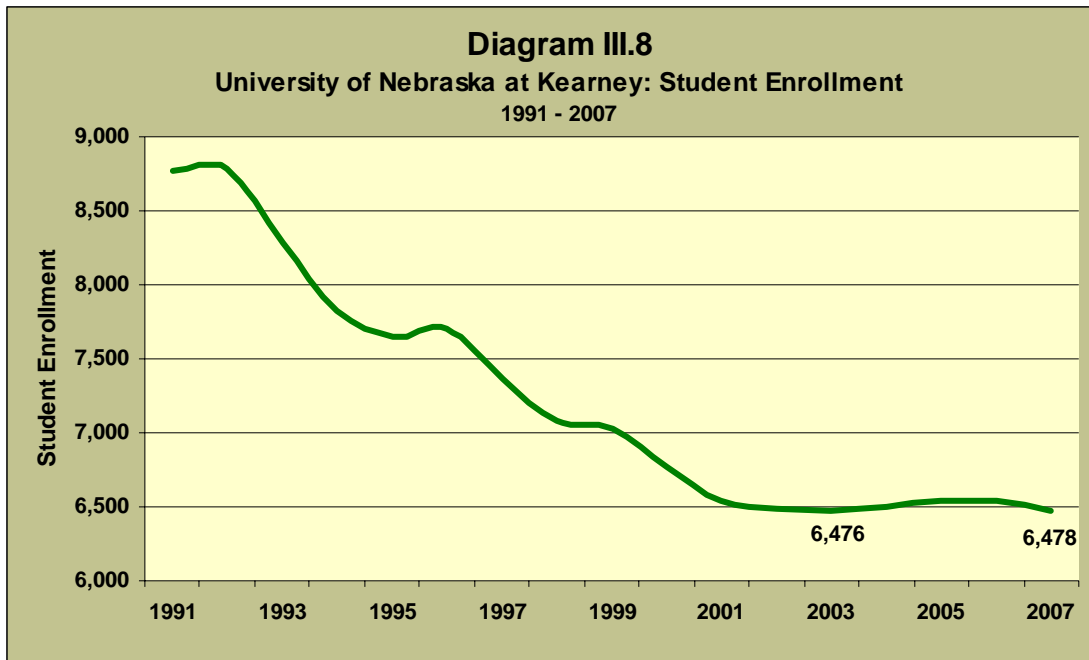
POPULATION IN BUFFALO COUNTY GROUP QUARTERS

The Census Bureau classifies all people not living in households as living in group quarters. There are two types of group quarters: institutional (for example, correctional facilities, nursing homes, and mental hospitals) and non-institutional (for example, college dormitories, military barracks, group homes, missions, and shelters).¹⁴ As implied above, persons residing in college dormitories declined by 96 persons between 1990 and 2000, or incarcerated persons, which increased by 19 persons between 1990 and 2000. Still, there was a slight increase in the total number of persons residing in group quarters in Buffalo County, with most of that increase occurring for persons in institutional settings.

¹² *The 2008 Nebraska Profile of Demographics, Economics, and Housing. Volume II – County Profiles*, Chapter 1, page, II.10.3.

¹³ University of Nebraska at Kearney Enrollment figures provided by Ms. Lisa Neal, Assistant Director, Institutional Research, University of Nebraska at Kearney. March 3, 2008.

¹⁴ <http://factfinder.census.gov>



The increase in the population residing in juvenile institutions appeared to go up the most over this particular time period, increasing slightly more than 32 percent, or from 165 persons to 218 persons. While the size of the non-institutionalized population declined, this was due largely to the decline in the college dormitory population. The population residing in shelters for the homeless increased from zero in 1990 to 25 in 2000. Fortunately, there did not appear to be any homeless persons in visible street locations. Persons residing in other non-institutionalized settings rose by nearly six fold, from 15 to 74 persons, as seen in Table III.17 at right. This implies that there may be a need for other non-household living situations in Buffalo County. Persons residing in other institutions declined from 62 to zero over this time period. The geographic

Quarters	1990	2000
Institutionalized persons		
Correctional institutions	44	63
Nursing homes	359	375
Hospitals	0	94
Juvenile institutions	165	218
Other institutions	62	0
Subtotal	630	750
Non-Institutionalized persons		
College dormitories	2,035	1,939
Military quarters	0	0
Shelters for homeless ¹⁵	0	25
Visible in street locations	0	0
Other non-institutionalized group quarters ¹⁶	15	74
Subtotal	2,050	2,038
Total Population in Group Quarters	2,680	2,788

¹⁵ For the 2000 census this category includes halfway houses for drug and alcohol users and group homes, including those for the mentally ill.

¹⁶ To create compatibility between the 1990 and 2000 census this includes religious groups and other non-household living situations

distribution of the group quarters population is predominantly located in the City of Kearney, which has nearly 87 percent of the County’s group quarters population, with only a few people residing in group quarters situations in Gibbon and Ravenna. The remainder of the county has another 285 people in such living situations. This leaves about 39,471 persons residing in 15,930 households, for a countywide average household size of 2.48 persons, as seen in Table III.18, below.

Table III.18
Population in Group Quarters, Households, and Persons Per Household
2000 Census: Buffalo County by Community

Place	Total Population	Population In Group Quarters	Persons in Households	Households	Persons Per Household
Amherst	277	0	277	110	2.52
Elm Creek	894	0	894	363	2.46
Gibbon	1,759	29	1,730	641	2.70
Kearney	27,431	2,411	25,020	10,549	2.37
Miller	156	0	156	64	2.44
Pleasanton	360	0	360	145	2.48
Ravenna	1,341	63	1,278	534	2.39
Riverdale	213	0	213	83	2.57
Shelton	1,140	0	1,140	425	2.68
Remainder of County	8,688	285	8,403	3,016	2.79
Buffalo County	42,259	2,788	39,471	15,930	2.48

DISABLED PERSONS IN BUFFALO COUNTY

According to the 2000 Census, Buffalo County’s disabled population was comprised of 5,618 people, representing a disability rate of 14.5 percent of the County’s non-group quarters population age five or older.¹⁷ This is substantially lower than seen nationally, with the U.S. disability rate 19.3 percent at that same time. However, the disability rate of the population varies significantly throughout the County. Miller has a rate of nearly 30 percent, with Pleasanton at 13 percent and the remainder of the County at 12 percent, as noted in Table III.19, on the following page. However, the number of disabled persons aged 75 or older

¹⁷ The data on disability status were derived from answers to long-form questionnaire items 16 and 17. Item 16 was a two-part question that asked about the existence of the following long-lasting conditions: (a) blindness, deafness, or a severe vision or hearing impairment, (sensory disability) and (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying (physical disability). Item 16 was asked of a sample of the population five years old and over. Item 17 was a four-part question that asked if the individual had a physical, mental, or emotional condition lasting 6 months or more that made it difficult to perform certain activities. The four activity categories were: (a) learning, remembering, or concentrating (mental disability); (b) dressing, bathing, or getting around inside the home (self-care disability); (c) going outside the home alone to shop or visit a doctor’s office (going outside the home disability); and (d) working at a job or business (employment disability). Categories 17a and 17b were asked of a sample of the population five years old and over; 17c and 17d were asked of a sample of the population 16 years old and over. For data products which use the items individually, the following terms are used: sensory disability for 16a, physical disability for 16b, mental disability for 17a, self-care disability for 17b, going outside the home disability for 17c, and employment disability for 17d. For data products which use a disability status indicator, individuals were classified as having a disability if any of the following three conditions was true: (1) they were five years old and over and had a response of “yes” to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of “yes” to going outside the home disability; or (3) they were 16 to 64 years old and had a response of “yes” to employment disability.

comprise nearly 20 percent of all disabled persons. According to the 2000 Census, there were 2,161 non-institutionalized persons the age of 75 or older in Buffalo County. This means that the disability rate for this group is over 51.3 percent. This, in turn, implies that this subpopulation may have substantive disability needs.

Place	5 to 15	16 to 20	21 to 64	65 to 74	75 and Older	Total	Disability Rate
Amherst	3	0	26	10	6	45	16.0%
Elm Creek	11	13	67	24	25	140	17.3%
Gibbon	20	13	147	25	52	257	16.3%
Kearney	181	390	1,981	360	734	3,646	14.6%
Miller	0	7	19	5	8	39	29.5%
Pleasanton	4	0	20	14	7	45	13.0%
Ravenna	35	9	62	25	87	218	18.4%
Riverdale	4	0	21	2	12	39	16.7%
Shelton	14	8	107	29	49	207	20.0%
Remainder of County	77	50	596	130	129	982	12.0%
Buffalo County Total	349	490	3,046	624	1,109	5,618	14.5%

Still, it is not possible to directly compare the number of disabled persons and disability rates between 1990 and 2000 to determine if the populations are changing in the County.¹⁸

SUMMARY OF DEMOGRAPHIC TRENDS

Historically, population growth in Buffalo County has been strong. However, growth has not been uniform, with some areas declining and others increasing at different times over the last 50 years. The only exception to this trend has been the City of Kearney, which has continued to expand over the entire time period.

Recent Census Bureau population estimates tend to indicate that the variability in growth continues, with Kearney expanding and several other areas of the county declining since the 2000 Census. However, the Census Bureau is now estimating that all communities in the County grew between 2006 and 2007.

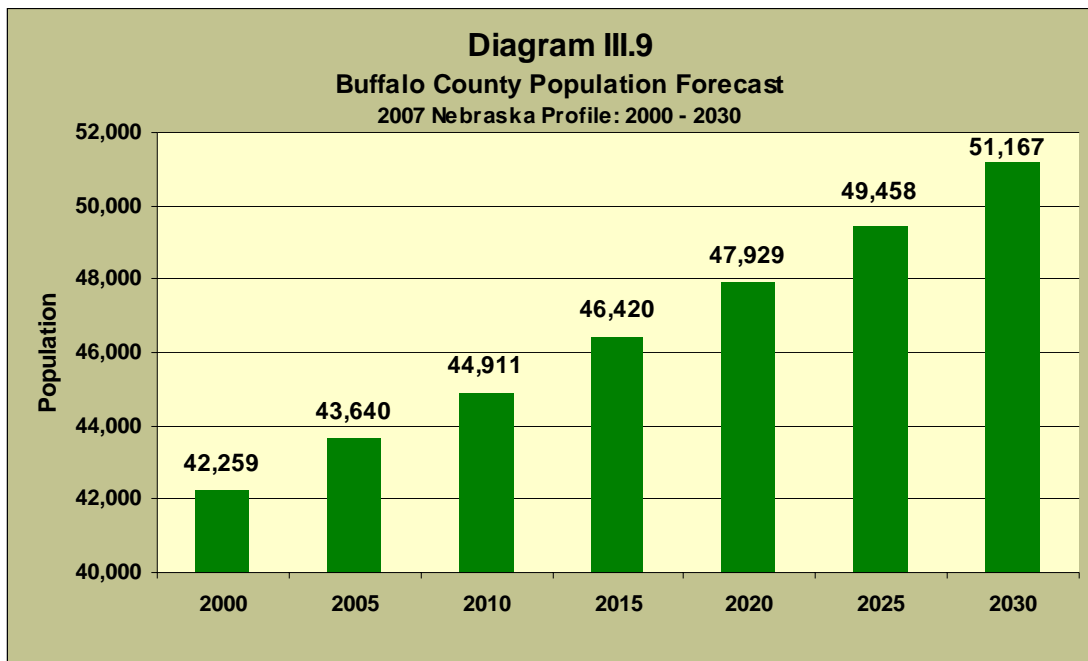
Nevertheless, the County seems to be losing school age children and university enrollment has been declining. A portion of the population growth that is occurring appears to be coming from increasing in-migration of minority populations, particularly Hispanic

¹⁸ The 1990 census data products did not include a general disability status indicator. Furthermore, a comparable indicator could not be constructed since the conceptual framework of the 1990 census was more limited. The questionnaire included only three types of disability in questions with four subparts. The questions asked about whether an individual had a condition that had lasted for 6 months or more and that (1) limited the kind or amount of work that he or she could do at a job, (2) prevented the individual from working at a job, (3) made it difficult to go outside the home alone (for example, to shop or visit a doctor's office), and (4) made it difficult to take care of his or her own personal needs such as bathing, dressing, or getting around inside the home. The 1990 disability questions were asked on the long form questionnaire of the population 15 years old and over.

persons. When reviewing the disabled population, while Buffalo County tends to have an average disability rate that is substantially less than seen nationally, persons the age of 75 or more tend to have a fairly high disability rate, exceeding 50 percent of this population.

D. BUFFALO COUNTY POPULATION FORECAST

In January of 2007, the Nebraska Investment Finance Authority released a state and county population forecast through 2030. The forecast of Buffalo County population was adopted for this study and is presented herein at five-year increments. In that prediction, County-wide population is expected to continue growing, rising from 42,259 as noted in the 2000 Census and expanding by nearly 9,000 people by 2030, reaching 51,167. This represents a modest growth rate of just 0.6 percent per year, half the pace of growth seen over the 1960 through 2000 time period, yet still in keeping with recent emerging trends and recent Census Bureau estimates of total population growth for Buffalo County. Diagram III.9, below, presents a picture of this even and somewhat moderate rate of growth over the forecast horizon.



This County forecast has been allocated to each of the Communities in Buffalo County, based simply on the 2006 – 2007 growth rate. It is very important to realize that this prediction represents a “hands-off” forecast, one that is a simply extension of emerging trends. No sudden new developments occur and no new initiatives are implemented to stimulate growth or curtail decline in the communities throughout Buffalo County.

It is also very important for each community in the county to understand what it means for the communities in Buffalo County if this “emerging trend” approach is advocated or manages to occur. One prospective outcome of such public policy, or lack thereof, is presented in Table III.20, below.

Place	2000	2005	2010	2015	2020	2025	2030	2005-30 Change
Amherst	277	272	273	274	275	276	277	5
Elm Creek	894	876	879	882	885	888	891	15
Gibbon	1,759	1,773	1,848	1,872	1,896	1,920	1,944	171
Kearney	27,431	29,327	29,981	31,405	32,829	34,273	35,896	6,569
Miller	156	156	157	158	159	160	161	5
Pleasanton	360	347	351	352	353	354	355	8
Ravenna	1,341	1,294	1,317	1,329	1,342	1,354	1,367	73
Riverdale	213	208	210	211	212	213	214	6
Shelton	1,140	1,138	1,157	1,165	1,173	1,182	1,190	52
Remainder of County	8,688	8,690	8,738	8,771	8,805	8,838	8,872	182
Buffalo County Total	42,259	44,081	44,911	46,420	47,929	49,458	51,167	7,086

As noted in the data, Kearney continues to expand significantly, with all other areas of the county expanding at a much slower rate. Kearney had the largest population increase, increasing by 6,569 persons, followed by Gibbon and Ravenna increasing by 171 and 73 persons respectively.

These trends can be altered, if so desired by the local communities. However, without specific intervention, and if current trends prevail, the likelihood that these forecasts will represent the future increases accordingly.

For example, the City of Ravenna is currently reviewing and updating its Comprehensive Plan. The Plan notes that local community employment has increased substantially over the last few years, with the recently developed Abengoa Bioenergy ethanol plant having 58 full-time jobs, Leprino Foods adding 25 more jobs in 2005, and Schreiber Foods adding another 90 jobs that same year. It is hoped that the City of Ravenna can capitalize on these and other anticipated economic development benefits flowing to the community.

Such capitalization, while reviewed in greater detail later in this document, is cause for considering the outcome of direct community intervention. Two additional population projections are offered in the preliminary presentations of the Ravenna Comprehensive Plan, a moderate growth scenario and a higher grow option, as noted below in Table III.21, below.¹⁹

¹⁹ Information received on May 28, 2008, from Ms. Kelly Crowell, the Ravenna City Clerk/Treasurer and Mayor Gerald R. Reimers and contained in the presentation materials for the February 15, 2008 Ravenna Plan Committee Kick-off Meeting.

Table III.21 City of Ravenna Alternative Population Forecasts 2000 through 2030								
Place	2000	2005	2010	2015	2020	2025	2030	2005-30 Change
Ravenna – moderate	1,341	1,323	1,331	1,344	1,358	1,371	1,385	44
Ravenna - high	1,341	1,323	1,343	1,377	1,412	1,447	1,484	143

These alternative population projections show that the City of Ravenna will be increasing, rising to 1,385 persons in the moderate projection and 1,484 persons in the high projection, or an increase of 44 or 143 persons. The prediction noted in Table III.20 indicates that Ravenna will experience grow of 73 persons, growing from a smaller population base in 2005.

SUMMARY OF POPULATION FORECAST

Population in Buffalo County continues to expand, rising to 51,167 people by 2030. Even though the population changes more slowly than seen between 1960 and 2000, this change is in keeping with current Census Bureau estimates of population growth in the County.

Furthermore, such growth indicates that the City of Kearney comprises the bulk of the growth in the county, while the other communities continue to grow at a more moderate pace.

IV. HOUSING IN BUFFALO COUNTY

A. INTRODUCTION

The evaluation of housing use and production trends most evident in Buffalo County included a variety of sources of information. This included the 2000 Census, building permit information, and the Nebraska Association of Realtors, as well as a host of other informational sources. Three main aspects are to be presented: total stock and production statistics, cost and price information, and a presentation of the 2008 Housing Needs Survey.



B. HOUSING STOCK IN BUFFALO COUNTY

At the time that the 2000 Census was taken, Buffalo County had 16,830 housing units scattered throughout the County. From as few as 72 units in Miller to over 11,000 in the City of Kearney and another 3,190 outside any of the communities, not all of these units were occupied. In fact, as seen in Table IV.1, there were 15,930 units occupied at that time.

The City of Kearney had the most occupied units, with 10,549. However, the communities with the smallest shares of occupied housing were Miller, with 88.9 percent occupied; Shelton, with 92.4 percent occupied; and Elm Creek, with 93.8 percent occupied.

Place	Occupied	Vacant	Total
Amherst	110	7	117
Elm Creek	363	24	387
Gibbon	641	27	668
Kearney	10,549	550	11,099
Miller	64	8	72
Pleasanton	145	8	153
Ravenna	534	66	600
Riverdale	83	1	84
Shelton	425	35	460
Remainder of County	3,016	174	3,190
Buffalo County Total	15,930	900	16,830

OCCUPIED HOUSING STOCK

Of these occupied housing units, some were rented and some were owned. Buffalo County had a collective homeownership rate of 63.6 percent, a little lower than the national average for that time, of about 69 percent. Still, homeownership throughout the County varies significantly. While the City of Kearney has the most owner-occupied homes, nearly 6,000 units, it still had a very modest homeownership rate of 56.5 percent at the time of the 2000 Census. Further, Pleasanton and Amherst had quite high homeownership rates, 86.2 percent and 84.5 percent respectively. While there were about 5,802 occupied rental units at the time of the 2000 Census, over 79 percent of them were in the City of Kearney. Only Gibbon, Ravenna, and Shelton even had more than 100

occupied rental units at that time. Miller and Riverdale had only 15 occupied rental units. These data are presented in Table IV.2, below.

Table IV.2				
Occupied Housing Units By Tenure				
2000 Census: Buffalo County – SF1 Data				
Place	Owner	Renter	Total	Home Ownership Rate
Amherst	93	17	110	84.5%
Elm Creek	276	87	363	76.0%
Gibbon	448	193	641	69.9%
Kearney	5,955	4,594	10,549	56.5%
Miller	49	15	64	76.6%
Pleasanton	125	20	145	86.2%
Ravenna	411	123	534	77.0%
Riverdale	68	15	83	81.9%
Shelton	324	101	425	76.2%
Remainder of County	2,379	637	3,016	78.9%
Buffalo County Total	10,128	5,802	15,930	63.6%

VACANT HOUSING STOCK

What may be construed to be of concern, however, are the vacant housing units. While some may be for rent, with the rental vacancy rate at 5.7 percent, or some for sale and others used for recreational purposes, there is a portion of the vacant housing stock that is not available. Table IV.3 below presents the disposition of the vacant housing stock as enumerated in the 2000 Census, with those of concern labeled as “other” vacant units.

Table IV.3						
Disposition of Vacant Housing						
2000 Census: Buffalo County – SF1 Data						
Place	For Rent Only	For Sale Only	Rented or Sold; Not Occupied	Seasonal, Recreational, or Occasional Use	Other	Total
Amherst	3	2	0	1	1	7
Elm Creek	7	11	0	2	4	24
Gibbon	8	10	4	3	2	27
Kearney	258	117	49	31	95	550
Miller	0	3	3	0	2	8
Pleasanton	2	1	0	2	3	8
Ravenna	16	19	10	3	18	66
Riverdale	0	0	1	0	0	1
Shelton	9	10	3	3	10	35
Remainder of County	46	37	20	16	55	174
Buffalo County Total	349	210	90	61	190	900

These are not for rent, for sale, or actually available for use by persons interested in housing. These types of units typically are a blighting influence and are more likely to be subject to dilapidation due to neglect and abandonment. All communities in the county had such vacant housing, units not available for housing occupancy. All communities in the county need to be concerned about the blighting influence that such unused housing stock can exert.



HOUSING STOCK BY DWELLING TYPE

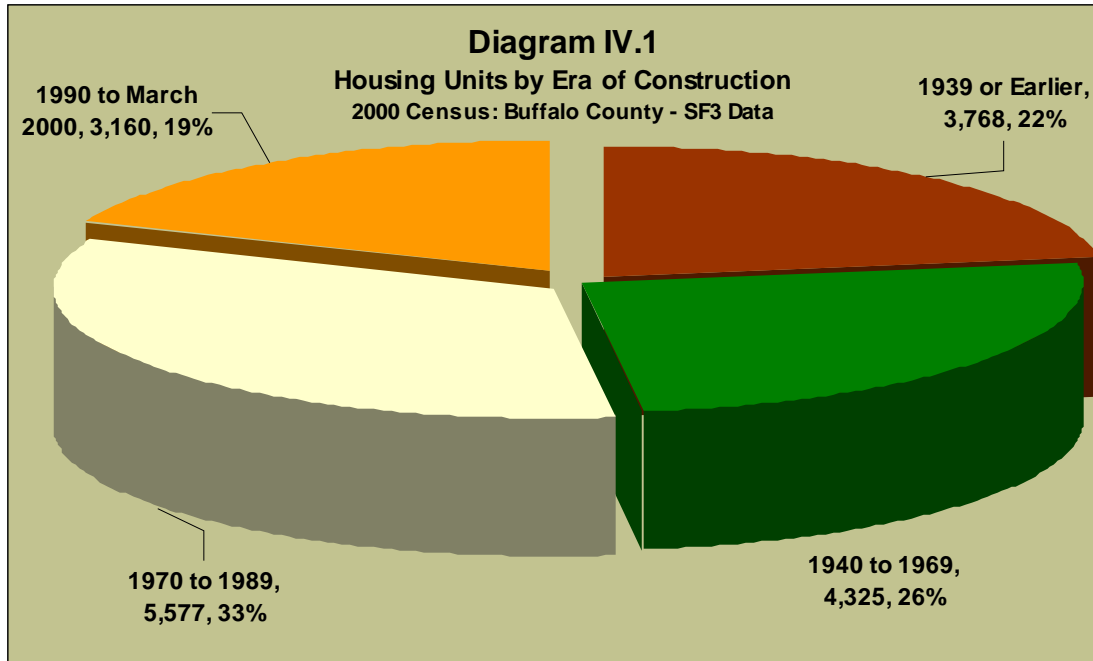
Nevertheless, the housing stock in Buffalo County is predominantly comprised of single-family units, with the 11,679 units comprising nearly 70 percent of the entire housing stock. Another 9.5 percent of the housing stock is made up of mobile homes. Still, the City of Kearney tends to have the highest degree of heterogeneity of its housing stock, with 61 percent single-family units, 8.8 percent mobile homes and the remainder in duplexes or other types of apartment stock, as seen in Table IV.4, below. Interestingly, Amherst has only single-family homes and a few mobile homes. Riverdale has only single-family homes and Miller has 13 mobile homes, almost 20 percent of its housing stock.

Place	Single-family Homes	Duplex	Apartments: 3 to 9 Units in Structure	Apartments: 10 or More Units in Structure	Mobile Home	Boat, RV, Van, Etc.	Total
Amherst	99	0	0	0	18	0	117
Elm Creek	307	7	14	10	49	2	389
Gibbon	495	10	67	21	72	4	669
Kearney	6,734	715	1,472	1,118	973	0	11,012
Miller	53	0	2	0	13	0	68
Pleasanton	149	0	0	0	7	0	156
Ravenna	539	10	19	0	16	0	584
Riverdale	90	0	0	0	0	0	90
Shelton	380	8	22	7	41	0	458
Remainder of County	2,833	17	21	3	411	2	3,287
Buffalo County Total	11,679	767	1,617	1,159	1,600	8	16,830

HOUSING STOCK BY ERA OF CONSTRUCTION

The 2000 Census reports when housing was initially constructed in general age categories. Data for Buffalo County indicate that about 22 percent of the County's housing was built prior to 1940, with 26 percent built between 1940 and 1969, 33 percent constructed from

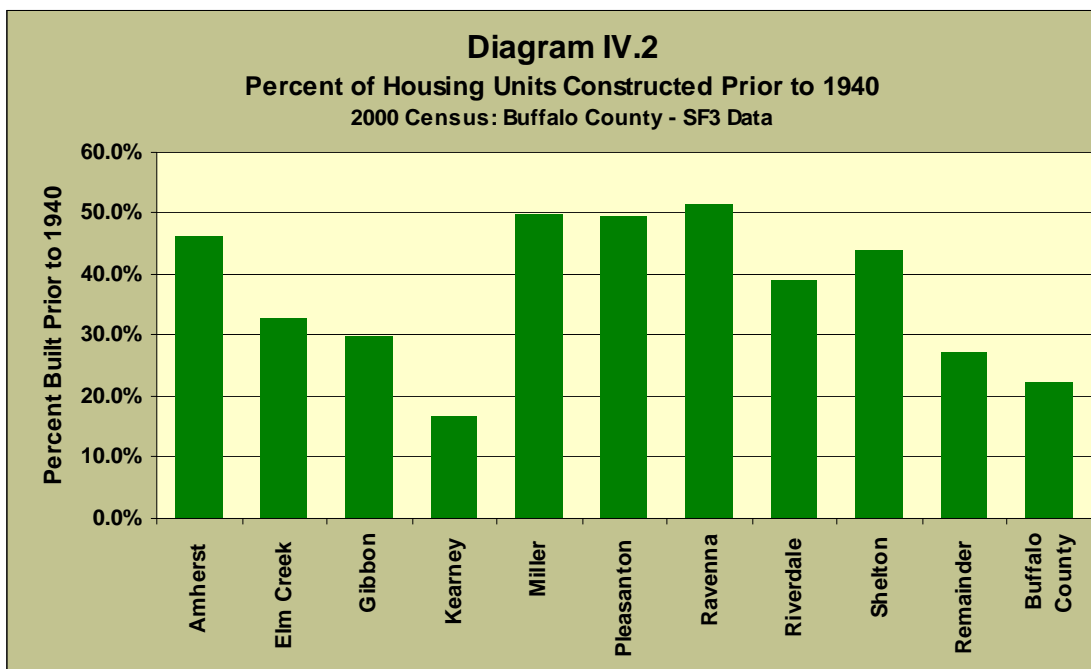
1970 through 1989, and the remainder, another 19 percent, constructed from 1990 through March of 2000. These relationships are presented in Diagram IV.1, below.



While Buffalo County has only 22 percent of its housing stock constructed prior to 1940, several County communities have a large portion of their housing stock constructed in these earlier days. Some of these units are still in pristine shape, while others have not fared as well. The pictures below were recently taken of homes in the Ravenna area.



As seen in Diagram IV.2, on the following page, Amherst, Miller, Pleasanton, Ravenna, and Shelton all have at least 40 percent of their stock of this vintage, with Ravenna having 51.4 percent of its stock built prior to 1940.

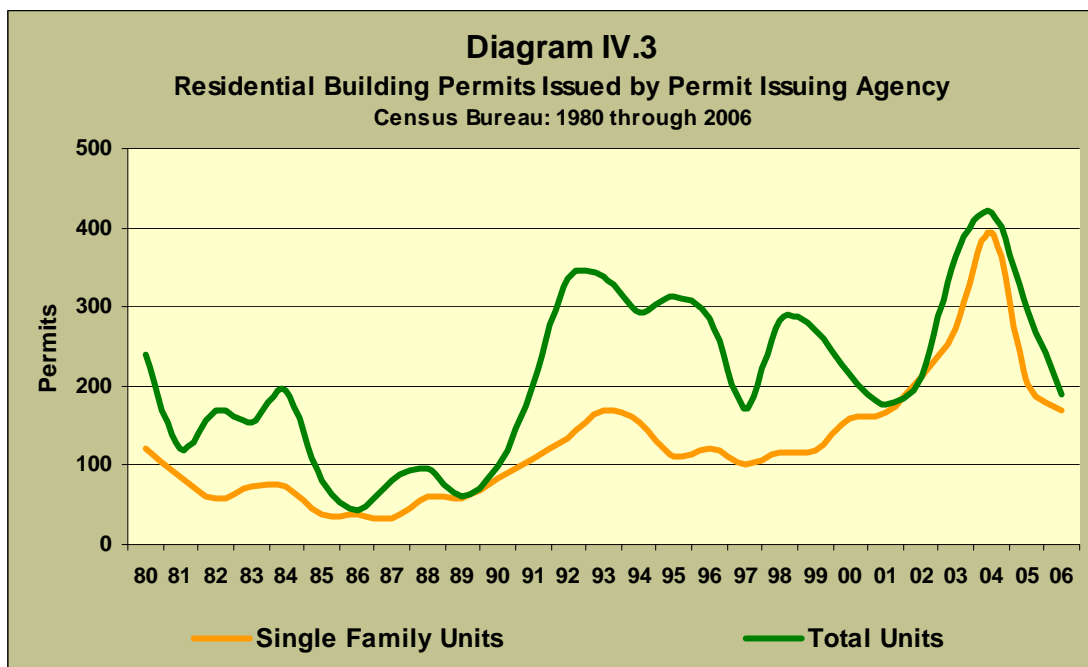


HOUSING PRODUCTION

The Census Bureau releases estimates of residential building permits issued by a permit issuing agency. This data spans the period from 1980 through 2006. It includes single-family units, duplexes, tri- and four-plex units, as well as apartments in buildings having five or more units. This particular data series indicates that during the early 1980s, there was very little housing production of any sort throughout the County, fewer than 100 units between 1985 and 1990 countywide.

This began to change in the 1990s with large increases in total housing unit production and modest production of single-family units, as seen in Diagram IV.3, on the following page. The differences between the two lines in the graph represent all building except single-family units. For example, in 1989, there was nearly no construction besides single-family units, while in 1992 the majority of permitted residential dwellings appeared to be in other structure types besides single family.

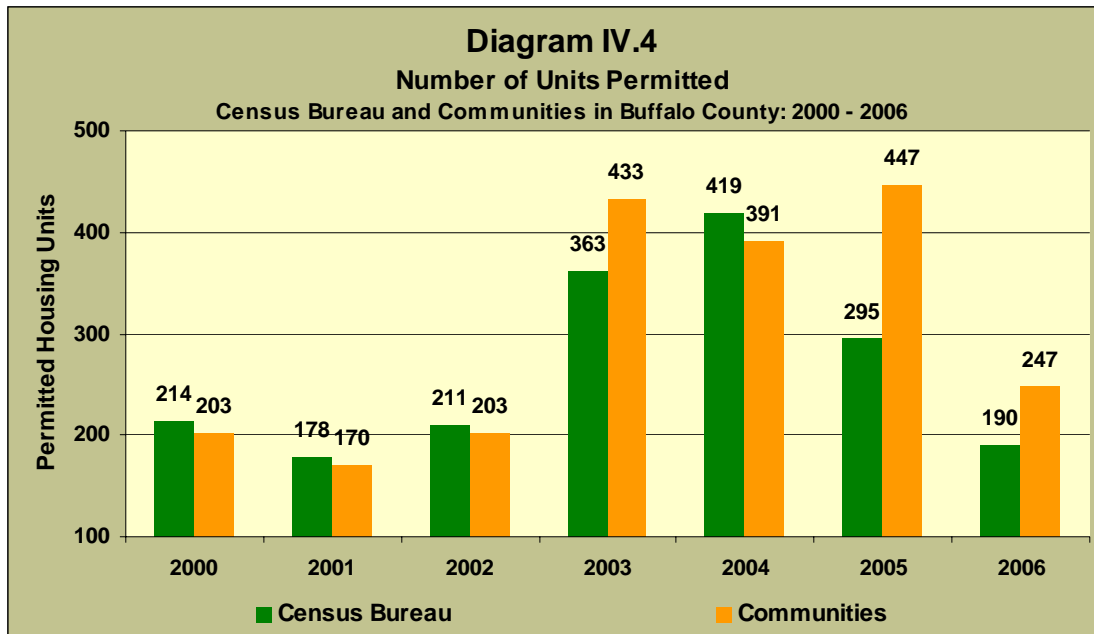
However, these data indicate a sharp rise in production during 2003 and 2004, which has since been cut in half. This would appear to be a fairly precipitous decline in housing production during 2005 and 2006.



However, the Census Bureau imputes values for units of local government if these values are not received in a timely fashion or the Bureau feels that they may be inaccurate. Furthermore, the City of Kearney is released by the Census Bureau and a comparison of Buffalo County and City of Kearney data from the Census Bureau determined that the Census data may be incomplete. Consequently, data from each of the communities, as well as the remainder of the county, were collected for this research project. These values were constructed over the 2000 through 2006 time period, to allow measurement of housing production since the 2000 Census enumeration. Most communities provided estimates of permits for single-family units, with Kearney providing estimates of both single-family and multifamily units.

A comparison of both sources of data over the 2000 through 2006 period is presented in Diagram IV.4, on the following page. As seen therein, they are largely similar in nature, although the sum of permits interpreted at the local community level is slightly higher, about 2,094 units permitted compared with the 1,870 units reported by the Census Bureau. This entire difference was attributable to the discrepancies seen in 2005 and 2006 data. Furthermore, the communities reported that 121 housing units were demolished or converted to other uses during this period. Hence, the two sources indicate housing stock additions that range from 1,870 new units to a net of 1,973 units. Buffalo County intercensal estimates of housing units reported by the Census Bureau indicate that the housing stock increased by 1,637 units between the 2000 Census and July 2006, reaching 18,467 total units.

This occurred at the same time that total population increased by 1,695 persons. If we use the County average of 2.48 persons per household, and the roughly 1,900 net increase in housing units, only 766 of the net increase in housing units became occupied. This indicates that the number of vacant units may be increasing. Even if we use one person per household, 1,695 housing units become occupied at the same time we added between 1,870 and 1,973 units. There is now one key question: Which housing units may have become vacant during this time period?

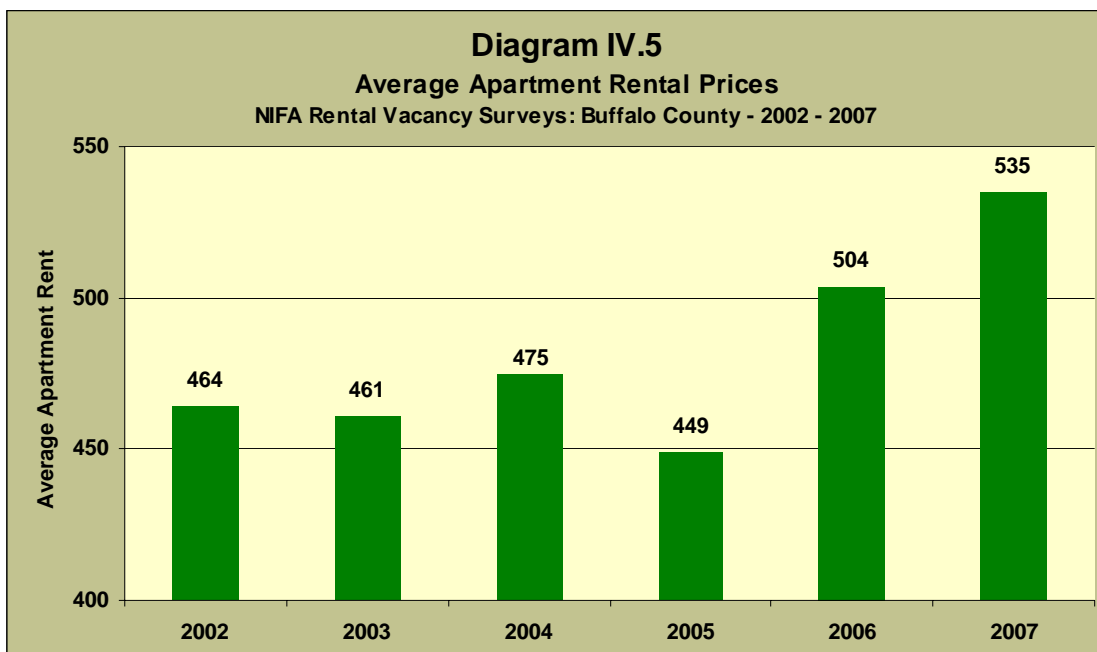


RENTAL HOUSING PRODUCTION

During the late fall over each of the last six years, the Nebraska Investment Finance Authority has conducted a statewide rental survey, aiding in quantifying demand and in assessing the direction of rental rates throughout the State. The vacancy rate data for Buffalo County are presented in Table IV.5, at right. The Census Bureau reports that total non-single-family dwelling unit production was about 40 units per year over each of the last six years and the City of Kearney reports that only 42 multi-family units were permitted in 2006. This means that the production of rental units in the last few years has probably been low and that rental vacancy rates continue to be tight in the County. In fact, in the fall of 2007, with more than 3,000 rental units surveyed, rental vacancy rates were reported to be 4.66 percent.

Table IV.5			
NIFA Survey of Rental Properties			
Buffalo County			
Year	Completed Surveys	Total Units	Vacancy Rate
2002	14	1,156	2.85
2003	13	1,740	4.48
2004	21	1,683	5.11
2005	21	1,557	4.95
2006	26	1,100	3.55
2007	52	3,068	4.66

One interesting wrinkle in this data is that the University of Nebraska at Kearney, even with falling enrollment, added 160 dormitory units this past fall and intends to add another 172 units next fall. According to representatives of the UNK, older dorm units are not being filled²⁰, but will continue to remain available and neither demolished nor converted to other uses. Consequently, market rate units are not being affected by these UNK actions. And, with such a low rental market vacancy rate coupled with lower production of dwelling units suitable for rental, rental rates are likely to be experiencing upward pricing pressures. In fact, according to NIFA survey, rental rates have increased sharply over the last few years, reaching an average of \$535 per month, as seen in Diagram IV.5, below.



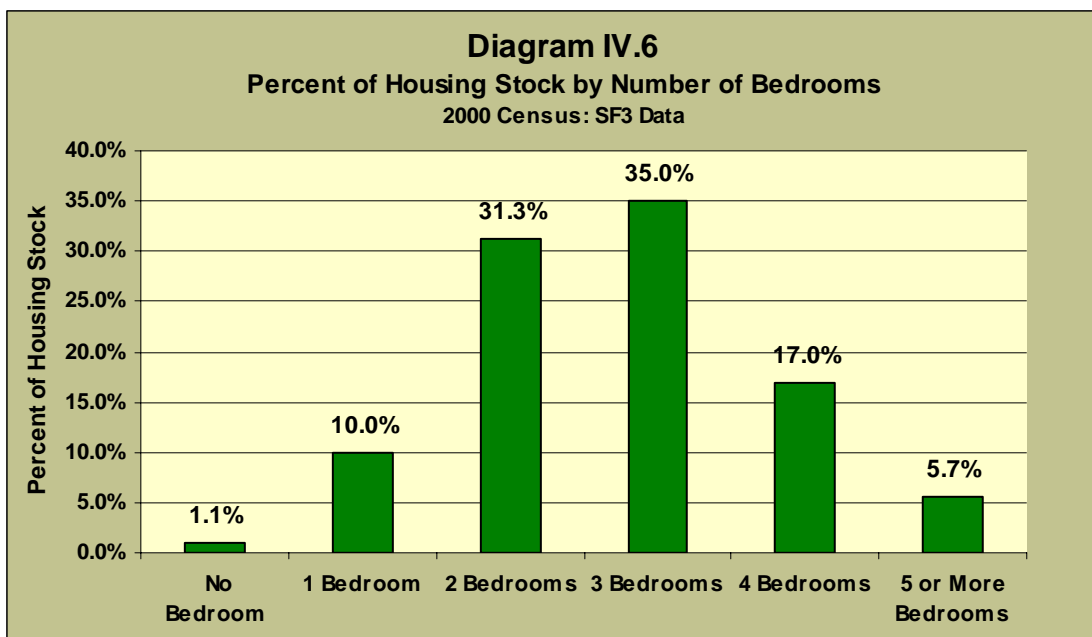
ATTRIBUTES AND PHYSICAL CONDITION OF BUFFALO COUNTY HOUSING

The Census Bureau reports on a few variables as they relate to general attributes, such as number of rooms or bedrooms, as well as selected housing problems. The degree of housing units in Buffalo County that have overcrowded conditions or lack complete kitchen or bathroom facilities is quite limited. Details on these data are also presented in Appendix B.

However, pertinent information is addressed as it relates to the size of the housing units. Overall, 31.3 percent of all housing units in Buffalo County are two-bedroom units, as seen in Diagram IV.6, on the following page. This is quite likely a desired product for rental

²⁰ University of Nebraska at Kearney, information provided by Ms. Lisa Neal, Assistant Director, Institutional Research, University of Nebraska at Kearney. Telephone conversation March 3, 2008.

housing and the share of two-bedroom units in the City of Kearney, which has most rental units in the County, is 33.5 percent. On the other hand, communities with very few rental units would indicate that many of the detached single-family units are simply two-bedroom units. For example, 50 percent of the dwellings in Miller are two-bedroom units, and more than 40 percent are two-bedroom units in both Pleasanton and Ravenna.

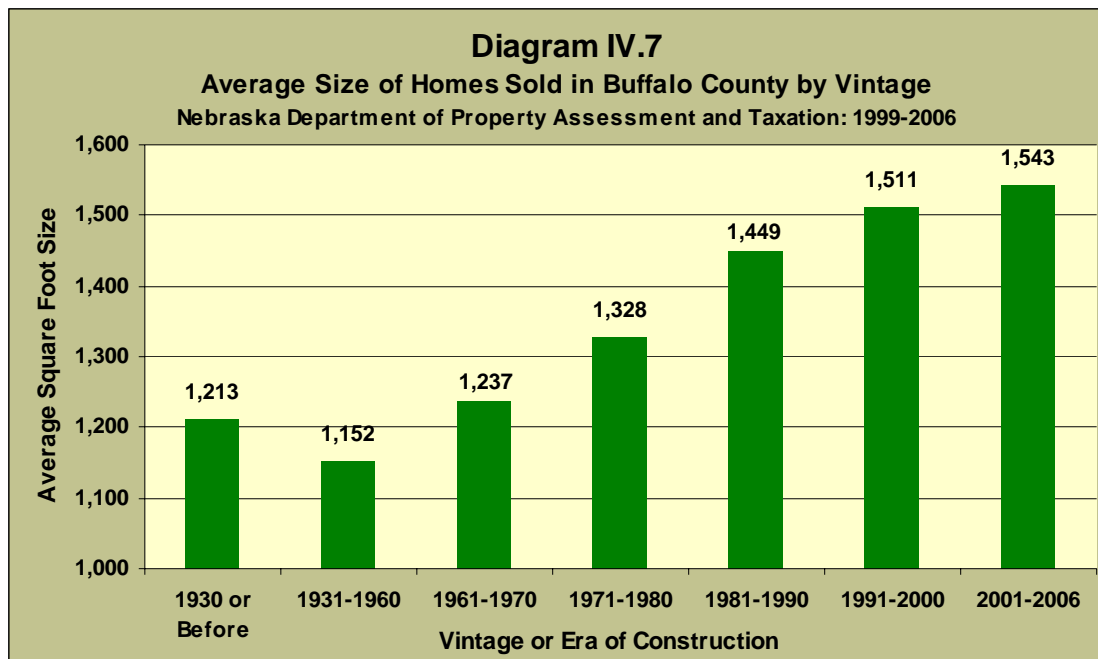


Another source of information describing characteristics of housing was extracted from the 2008 Nebraska Profile of Demographics, Economics, and Housing. This information is from the Nebraska Department of Property Assessment and Taxation (PA&T). The data, spanning fiscal years 1999 through 2006, includes data about each home that changed ownership in each year.²¹ The data source typically describes only existing dwelling units, not newly constructed homes. Examples of the data characteristics are: style of the home (mobile home, single family, duplex, townhome or condo); condition of the dwelling; quality of materials used in construction; square feet of floor area; and year built.

While the data is available only for the County in its entirety, all single-family homes that have changed ownership over the last seven years indicate that the older homes tend to be smaller. In Buffalo County, the average size of a single-family home that changed title and in this database was about 1,346 square feet. But those built in 1930 or earlier were smaller, about an average of 1,213 square feet. Those homes built from 1930 to 1960 were even smaller, with an average size of 1,152. However, with each succeeding

²¹ A change in ownership refers to a change in the deed such that the change required filing. However, the PA&T has made available only transactions that appear to be arm's length transactions. Furthermore, most of the information recorded about the property transaction is on the Real Estate Transfer Statement, form 521, or that which supersedes this information from the Assessor-prepared Residential and Commercial Sales Worksheet.

decade, homes have tended to get larger, rising to an average of 1,543 square feet for homes built this decade, as seen in Diagram IV.7, below.



The PA&T data also has data that provides particular types of Assessor descriptions of the building. One is quality, which refers to the grade of materials and workmanship used in the original construction of the dwelling, not necessarily the current physical condition. To aid in understanding these quality ratings, the following definitions of quality described below are from the 2006 Marshall and Swift Residential Cost Handbook:

- *Low Quality* – Residences of Low Quality are of low-cost construction and meet minimum building code requirements. Interior and exterior finishes are plain and inexpensive with little or no attention given to detail. Architectural design is concerned with function, not appearance.
- *Fair Quality* – Residences of Fair Quality are frequently mass produced. Low-cost production is a primary consideration. Although overall quality of materials and workmanship is below average, these houses are not substandard and will meet minimum construction requirements of lending institutions, mortgage insuring agencies and building codes. Interior finish is plain with few refinements. Design is from stock plans, and ornamentation is usually limited to the front elevation.
- *Average Quality* – Residences of Average Quality will be encountered more frequently than residences of other qualities. They are usually mass produced and will meet or exceed the minimum construction requirements of lending institutions, mortgage insuring agencies and building codes. By most standards, the quality of materials and workmanship is acceptable, but does not reflect custom craftsmanship. Cabinets, doors, hardware, and plumbing are usually stock items. Architectural design will include ample fenestration and some ornamentation on the front elevation.

- *Good Quality* – Residences of Good Quality may be mass produced in above-average residential developments or built for an individual owner. Good-quality standard materials are used throughout. These houses generally exceed the minimum construction requirements of lending institutions, mortgage-insuring agencies, and building codes. Some attention is given to architectural design in both refinements and detail. Interiors are well finished, usually having some good-quality wallpaper or wood paneling. Exteriors have good fenestration with ornamental materials or other refinements.
- *Very Good Quality* – Residences of Very Good Quality are typical of those built in high-quality tracts or developments and are frequently individually designed. Attention has been given to interior refinements and detail. Exteriors have good fenestration with some custom ornamentation.
- *Excellent Quality* – Residences of Excellent Quality are usually individually designed and are characterized by the high quality of workmanship, finishes and appointments and considerable attention to detail. Although residences at this quality level are inclusive of high-quality materials and workmanship, and are somewhat unique in their design, these costs do not represent the highest cost in all residential construction.

Of the 1,262 single-family home property transactions concerning units built before 1930, 1.4 percent related to homes of low quality and 36.5 percent related to homes of fair quality. Conversely, of the 632 homes built from 2001 through 2006, none were of low quality and just 0.2 percent of fair quality, as seen in Table IV.6, below. Generally, the older the home the lower quality or more substandard materials and workmanship were used in the original construction of the dwelling. However, if a home has not been sold, it will not appear in this database. Hence, this data can not be interpreted as representing the entire share of low quality homes in the County, only that the older homes tend to have been built with lower quality materials and workmanship.

Quality	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2006	Missing	Total
Low	18	5	1	1	1	2	0	0	28
Fair	460	248	56	94	35	17	1	1	912
Average	706	758	441	662	228	487	103	8	3,393
Good	62	165	106	201	138	455	446	4	1,577
Very Good	1	3	2	9	21	68	77	1	182
Excellent	0	0	0	1	0	2	2	0	5
Missing	15	3	3	4	5	5	3	2	40
Total	1,262	1,182	609	972	428	1,036	632	16	6,137

Another variable used by Assessors in determining valuations is the *physical condition* of the dwelling. This variable is typically considered a composite judgment of the overall physical condition, or state of repair, of the interior and exterior features of the dwelling. Judgment is relative to the age of the unit or the level of maintenance one would expect to

find in a dwelling of a given age. Consideration is given to foundation, porches, walls, exterior trim, roofing, and other attributes of the home. These ratings are:

- *Worn Out* – Repair and overhaul needed on painted surfaces, roofing, plumbing, heating, numerous functional inadequacies, substandard utilities, etc. (found only in extraordinary circumstances). Excessive deferred maintenance and abuse, limited value-in-use, approaching abandonment or major reconstruction, reuse or change in occupancy is imminent. Effective age is near the end of the scale regardless of the actual chronological age.
- *Badly Worn* – Much repair needed. Many items need refinishing or overhauling, deferred maintenance obvious, inadequate building utility and services all shortening the life expectancy and increasing the effective age.
- *Average Condition* – Some evidence of deferred maintenance and normal obsolescence with age in that a few minor repairs are needed, along with some refinishing. But with all major components still functional and contributing toward an extended life expectancy, effective age and utility is standard for like properties of its class and usage.
- *Good Condition* – No obvious maintenance required but neither is everything new. Appearance and utility are above the standard, and the overall effective age will be lower than the typical property.
- *Very Good Condition* – All items are well maintained, many having been overhauled and repaired as they’ve showed signs of wear, increasing the life expectancy and lowering the effective age with little deterioration or obsolescence evident with a high degree of utility.
- *Excellent Condition* – All items that can normally be repaired or refinished have recently been corrected, such as new roofing, paint, furnace overhaul, state-of-the-art components, etc. With no functional inadequacies of any consequence and all major short-lived components in like-new condition, the overall effective age has been substantially reduced upon complete revitalization of the structure regardless of the actual chronological age.

In regard to the condition of residential dwellings, of the same 1,262 single-family homes built before 1930, 16.2 percent of the homes were worn out or badly worn, and 53.7 percent were in average condition. Table IV.7 provides additional details on the condition of single-family residential dwellings by vintage.

Condition	Before 1930	1931- 1960	1961- 1970	1971- 1980	1981- 1990	1991- 2000	2001- 2006	Missing	Total
Worn Out	38	8	2	1	2	1	0	0	52
Badly Worn	166	52	10	16	7	1	1	1	254
Average	678	487	275	441	181	260	4	7	2,333
Good	378	634	321	513	235	772	617	8	3,478
Very Good	0	0	0	0	1	1	9	0	11
Excellent	0	0	0	0	0	0	0	0	0
Missing	2	1	1	1	2	1	1	0	9
Total	1,262	1,182	609	972	428	1,036	632	16	6,137

However, the data indicates that the older homes tend to be worn out or badly worn much more often than the newer units. Again, if worn out homes did not sell, stood vacant or were not for sale, they would not appear in this database. While these data can not be used to estimate the share of poor quality homes in Buffalo County, they do indicate that older homes tend to be in worse condition.

SUMMARY OF THE HOUSING STOCK IN BUFFALO COUNTY

The 2000 Census reported that Buffalo County had a total housing stock of some 16,830 units, about 70 percent of which were single-family units. At that time, 900 units were vacant, with about 190 of those units not available for use.

Since that time, there have been significant additions to the housing stock, mostly single-family units, and about 121 demolitions. The estimated increase in the housing stock ranges from about 1,780 to 1,973 units. This is substantially higher than needed by the estimated change in population.

While rental vacancy rates remain low, it would appear that there may be increasing amounts of vacant housing in the County. These are most likely to be the older, smaller, and potentially less desirable units, particularly those that are outside of the City of Kearney. The Census indicates that communities outside of Kearney tend to have a higher concentration of the older and smaller homes.

C. HOUSING COSTS IN BUFFALO COUNTY

The 2000 Census reported the median value and median gross rent for housing throughout the communities in Buffalo County. As seen in Table IV.8, below at right, the median rents ranged from \$400 in Riverdale to more than \$530 in Pleasanton, even though most rental units tend to be in Kearney. Owner-occupied home values had even greater variability at that time. Miller had the lowest median home values, at just \$42,500, with Ravenna the next lowest, at \$50,100.

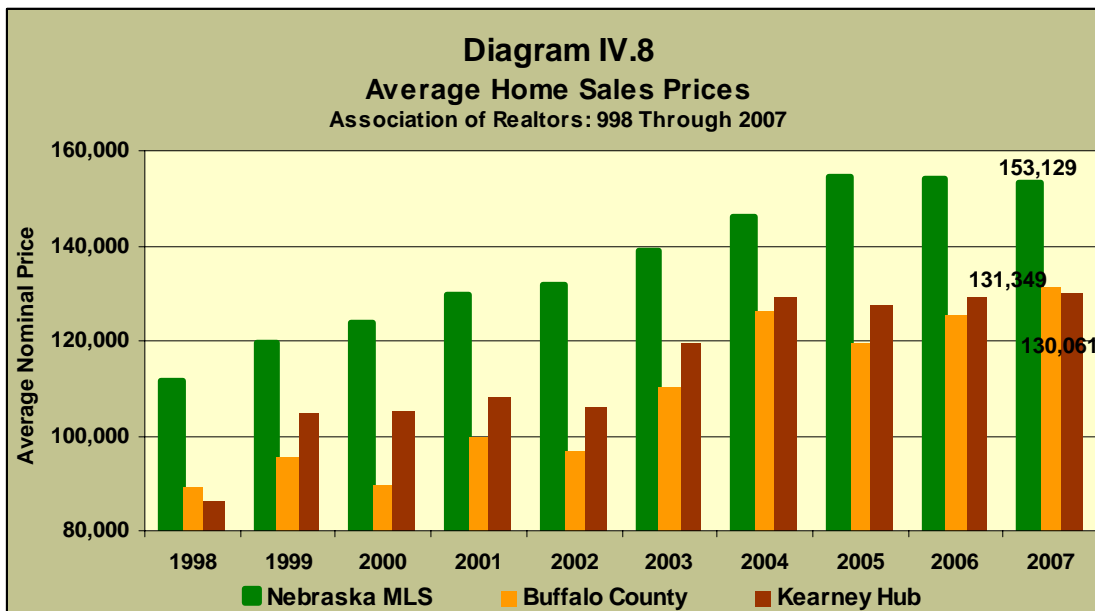
The City of Kearney, with its much larger and newer housing stock, tended to dominate the countywide median home value, with Kearney’s median at \$94,700 and the countywide median home value close behind, at \$91,300.

Place	Median Gross Rent	Median Home Value
Amherst	438	64,100
Elm Creek	458	65,500
Gibbon	404	72,200
Kearney	509	94,700
Miller	467	42,500
Pleasanton	531	64,600
Ravenna	414	50,100
Riverdale	400	67,100
Shelton	466	60,700
Remainder of County	N.A.	N.A.
Buffalo County	495	91,300

HOUSING COSTS SINCE THE 2000 CENSUS

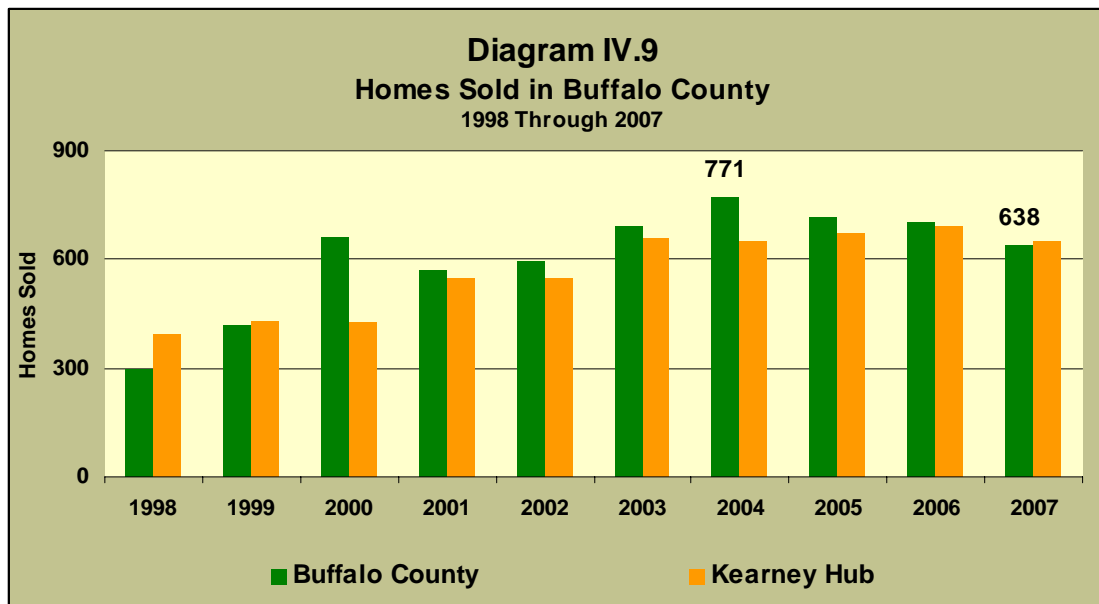
While this is important information, it does not yet provide us with as clear a picture of housing costs as may be desirable. Data from the Nebraska Association of Realtors was also collected over the period from 1998 through the end of 2007 for the entire state of Nebraska as well as Buffalo County. Further, home price data were released in the Kearney Hub on March 25, 2008 over the same period, indicating that it was from the Buffalo County Realtors. These data were included and tabulated and compared. These data are a collection of both new and existing homes, thereby giving a more blended picture of what housing costs in Buffalo County are today²².

The statewide data indicate that the average home sales prices reported by the Association steadily increased over the years, but began to stall in 2005, at around \$154,000. Statewide, this average has softened to \$153,129. On the other hand, both the Buffalo County sources of data indicate that prices in the County continue to rise. Although the two sources of Buffalo County Realtor price data differ somewhat, the trend indicates that there was a slight softening in prices in 2005 but further price increase have occurred at the same time that the State has been softer. In 2007 both these Buffalo County sources are near \$131,000 as the average sales price for homes in the County. These data are presented in Diagram IV.8 below.



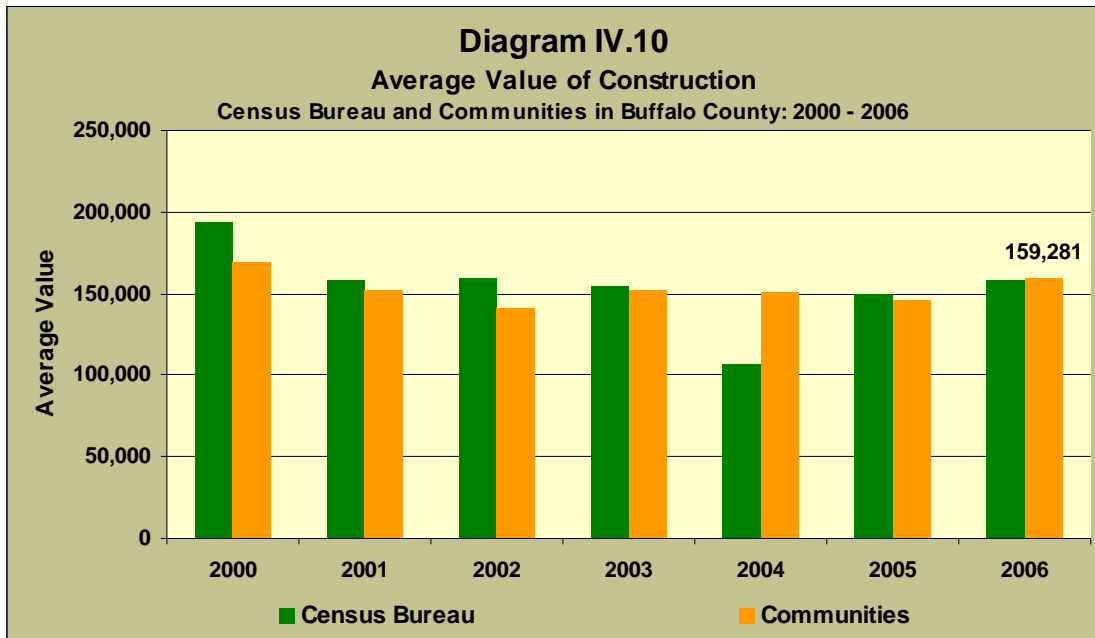
²² The Buffalo County Realtor data reported by the Nebraska Association of Realtors includes selected information from neighboring Counties that belong to the Buffalo County MLS organization. Data from the Kearney HUB is believed to apply to only Buffalo County.

On the other hand, both the Kearney Hub and the Nebraska Association of Realtors report that the total volume of sales activity has slowed in the County, as noted in Diagram IV.9, below. The Association indicates that the number of sales transactions in Buffalo County has slipped from about 771 in 2004 to 638 in 2007. The Kearney Hub was close to that value as well in 2007, but peaked in 2006 with 692 transactions.

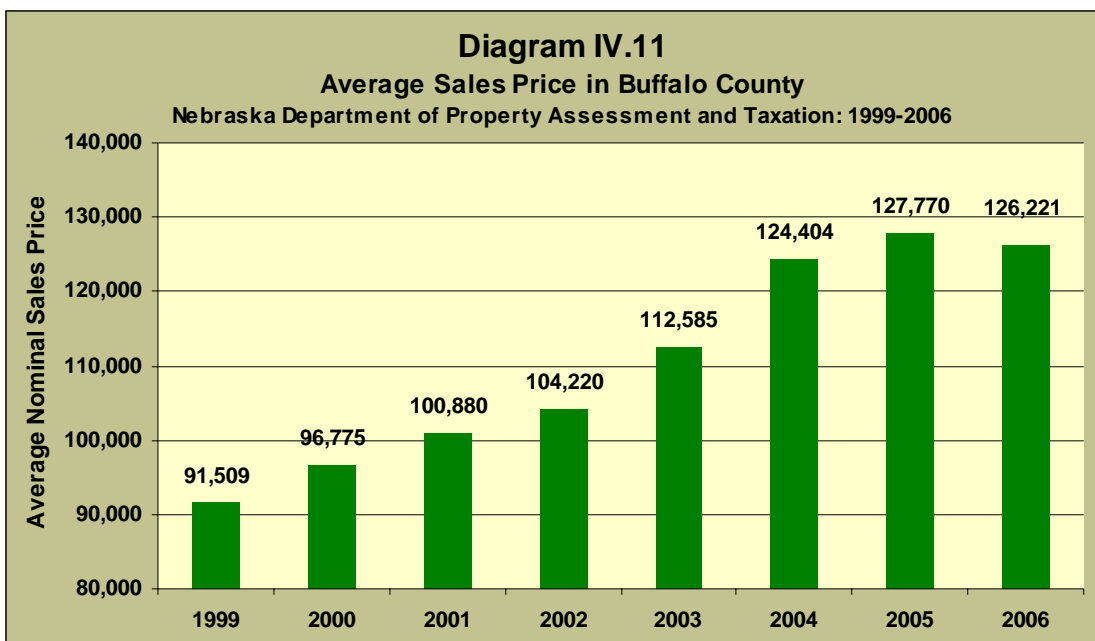


Recall the building permit data presented earlier. That data also contains the value of construction as it appears on the permit. This information, from the Census Bureau, is available for the period 1980 through 2006 and is contained within Appendix C of this document. The set of values describing construction data to be reviewed below is that data received from each of the communities as well as the Census Bureau for the period since the 2000 Census.

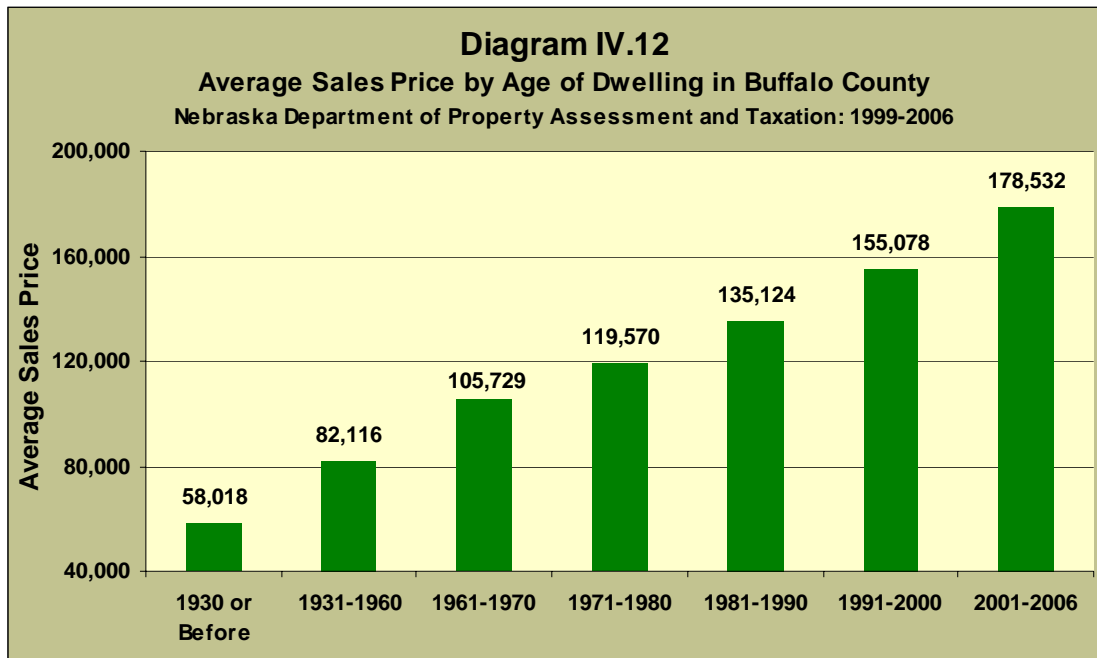
As seen in Diagram IV.10, on the following page, the values from the two sources are comparable most years, save for 2004, and the value of construction has stayed near \$150,000 to \$160,000, with the communities reporting an average value of \$159,281 in 2006. This value includes the cost of materials and labor for construction, but it does not include the cost of the land or development of the lot, such as installation of water, sewer, and other infrastructure. This value is easily \$20,000 and in certain circumstances can rise considerably higher, perhaps \$30,000 to \$50,000. Consequently, this cost data does not reflect all costs associated with developing a new housing unit and is therefore incomplete. The price of a newly constructed home is likely to be higher than the cost of its materials and labor.



Returning to the PA&T data, sales price is also reported to the Assessors when the property transaction occurs. For each fiscal year that data is available, an average sales price for single-family homes was calculated. Average sales prices surged over the period, rising from \$91,509, very similar to the median value observed from the 2000 Census, to \$126,221 in 2006. However, there does appear to be some softness appearing in these data as well, with the 2005 average sales value of \$127,770, as seen in Diagram IV.11.



Still, these PA&T data do not include new construction. However, the vintage of the home and the average price for that particular vintage were separated, with the results turning out as might be expected. New housing is more expensive than older homes, but the degree of difference is remarkable. Homes built in 1930 or earlier were extremely less costly, with an average just over \$58,000. These prices tended to rise at a relatively constant and even rate, reaching \$178,532 for homes constructed from 2001 through 2006.



Previously, it was noted that older housing units that have sold tend to be smaller and are likely to be in worse condition. Furthermore, these housing units also tend to have a much smaller cost per square foot. This mechanism is borne out in the PA&T data as well, with the oldest units generating a sales price of less than \$48 per square foot, rising to over \$115 per square foot for the newer units, as presented in Table IV.9, at right.

Vintage	Price per Sq. Ft.*(\$)
Before 1930	47.84
1931-1960	71.28
1961-1970	85.48
1971-1980	90.01
1981-1990	93.27
1991-2000	102.66
2001-2006	115.68

Thus far, it has been established that areas outside of Kearney tend to have a larger portion of older and smaller housing stock. Countywide, the older and smaller housing stock tends to be less costly and, perhaps, less desirable as well. It might be important to determine if this can be documented.²³ One additional source of information was reviewed for this evaluation.

²³ A request was placed before the Buffalo County Realtor’s Association MLS Coordinator for data relating to average cost, size, and location of the sale. The MLS Coordinator was unable to provide this information.

HOME MORTGAGE DISCLOSURE ACT DATA

The Home Mortgage Disclosure Act was enacted by Congress in 1975 and is intended to provide the public with loan data that can be used to determine whether financial institutions are serving the housing credit needs of their communities. Financial institutions are required to report data regarding loan applications, along with information concerning their loan originations and purchases. HMDA requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and applications for such loans. Under the act, financial institutions are required to report the race, sex, loan amount, and income of mortgage applicants and borrowers by Census Tract. The data is considered “raw,” in that there are data entry errors occasionally evident as well as incomplete loan applications.



Nevertheless, reporting institutions must meet a set of criteria for being required to report. For depository institutions these are:

- The institution must be a bank, credit union, or savings association;
- The total assets must exceed the coverage threshold;²⁴
- The institution must have had a home or branch office in an MSA;
- The institution must have originated at least one home purchase loan or refinancing of a home purchase loan secured by a first lien on a one-to-four-family dwelling;
- The institution must be federally insured or regulated; and,
- The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

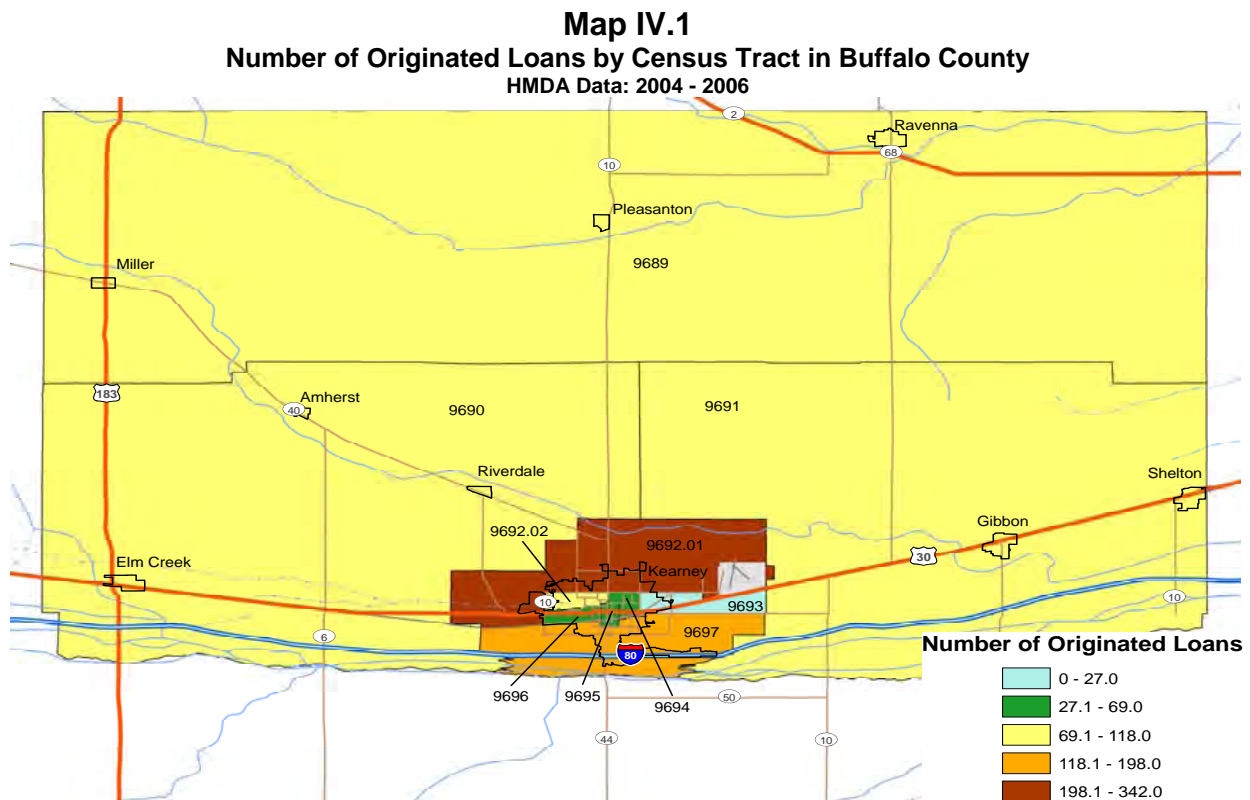
For other institutions, including non-depository institutions, the reporting criteria are:

- The institution must be a for-profit organization;
- The institution’s home purchase loan originations must equal or exceed 10 percent of the institution’s total loan originations, or more than \$25 million;
- The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing mortgages on property located in an MSA in the preceding calendar year; and,
- The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

Hence, most mortgage lending activity is included in the HMDA data and this information represents the most comprehensive collection of information regarding home purchase

²⁴ Each December the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year, based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

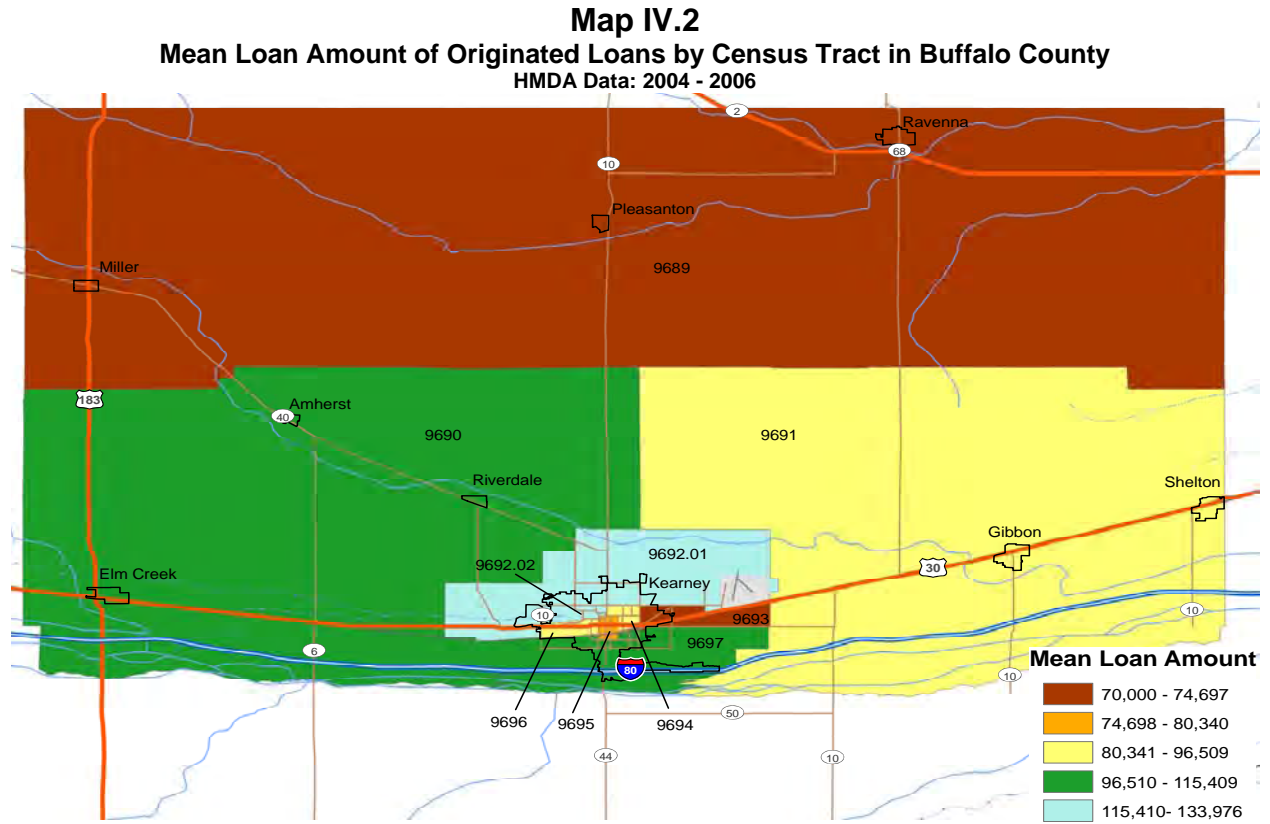
originations, home remodel loan originations, and refinancing available. For the purposes of this study, owner-occupied home loan originations for Buffalo County occurring from 2004 through 2006 were analyzed by Census Tract. Over the three-year period, this represents some 1,127 loan transactions. Map IV.1, below, presents the frequency of loan originations occurring during the three-year period, by Census Tract, and separated into five ranges.



The Census Tracts immediately adjoining the north and south of parts of the City of Kearney had the highest frequency of loan originations. In fact, the one Census Tract designated as 9692.01 had some 342 loan originations. The Census Tracts further outside of the City of Kearney had from 70 to 118 loans originated over the three-year period. Only those abutting Highway 30 through Kearney had fewer; the eastern section of Highway 30, 27 or fewer; and the western section of Highway 30, 28 to 69 originations.

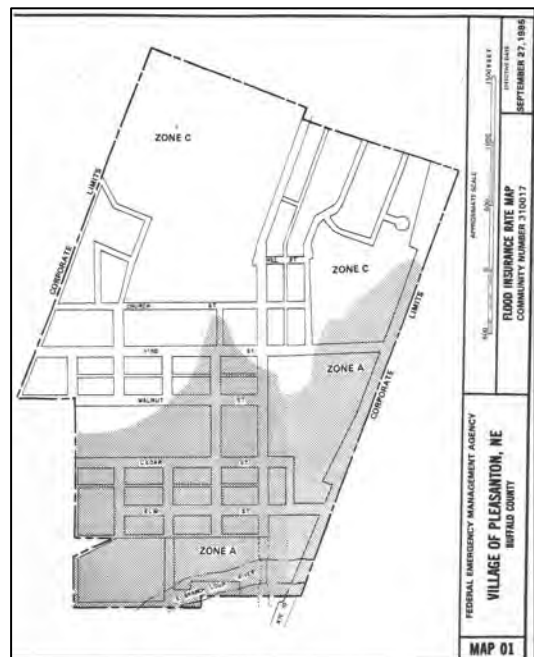
In terms of the average loan values seen in these Census Tracts, the mean value was \$109,726, but the entire northern end of Buffalo County, comprising one Census Tract, had an average loan amount in the range of \$70,000 to \$74,697. This area includes the communities of Miller, Pleasanton, and Ravenna. One other area had this range of loan values, the Census tract opposite the airport and south of Highway 30, Census Tract 9693. These Tracts with the highest prices were adjoining the north side of Kearney, ranging from

an average loan amount of \$155,409 to a high of \$133,976 in Census Tract 9692.01. These are portrayed geographically in Map IV.2, below.



While the size and condition may all be valid reasons why the market pricing of some of these more rurally located housing units are less costly, there are other factors that can have a substantial impact on the salability and usability of selected housing units and land throughout Buffalo County.

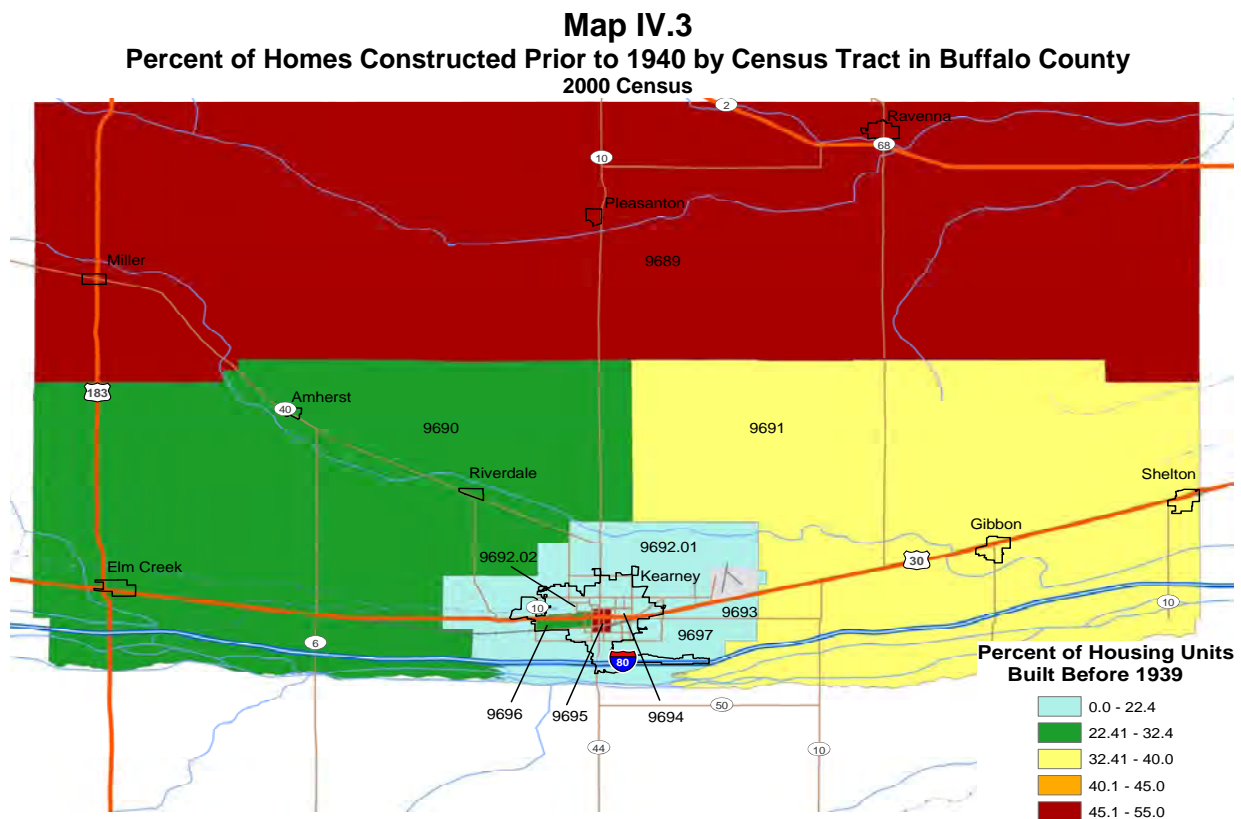
At right is a floodplain map for the Village of Pleasanton. The grey area on this map indicates that portion of the Village that is within the floodplain. Owners of housing located within this floodplain area tend to have greater difficulty securing insurance, loans for the improvement or rehabilitation of the unit, or loans for purchasers to buy the home. These circumstances also represent a disincentive for owners of such property to invest in them. Below are presented three pictures of



vacant homes in this floodplain area of the Village of Pleasanton. Occasionally, the vacant housing unit on the far right is rented.



Still, to review again the larger picture, and where the older homes are located, the percent of homes constructed before 1940 was mapped by Census Tract and is presented in Map IV.3, below. As noted therein, the areas with the highest percentage of older homes also tend to be more rural and command the lower of prices, corresponding with data presented in Map IV.2.



THE COSTS OF RENTAL HOUSING

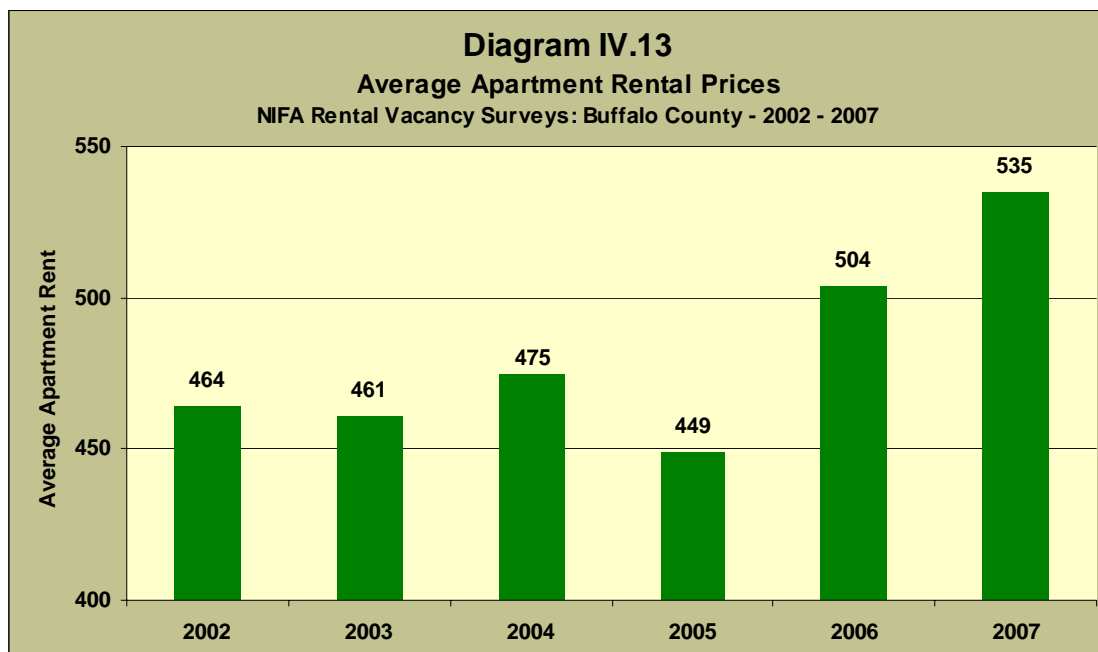
Most of the discussions of housing costs in Buffalo County have been attributed to the costs associated with purchasing a home. Nearly one-third of householders in the County do not

make this choice and rent instead. Consequently, a few comments about the costs of rental housing will also be offered.

Each year, HUD releases revised sets of fair market rents, those rents under which it can guide a number of programs. These rents for Buffalo County have been increasing substantially over the last few years, with the estimated fair market rent for a two-bedroom unit exceeding \$610 per month in 2008, a modest increase of 1.8 percent over the 2007 data, as seen in Table IV.10, below.

Year	No Bedrooms	One Bedroom	Two Bedrooms	Three Bedrooms	Four Bedrooms	Average
2001	258	374	469	585	707	479
2002	268	389	488	608	735	498
2003	273	395	495	617	747	505
2004						
2005	370	433	570	775	901	610
2006	378	442	582	792	920	623
2007	389	456	600	816	949	642
2008	397	464	611	831	966	654

However, the statewide rental vacancy survey conducted by the Nebraska Investment Finance Authority for the 2008 Nebraska Profile of Demographics, Economics, and Housing produced slightly different values, as seen below in Diagram IV.13.



The average rental rate, drawn from a sample of more than 3,000 rental units in 2007, now exceeds an average of \$535 per month, with prices being pushed upwards rather sharply over the past few years. This corresponds with the low vacancy rates and lack of adequate rental unit production.

SUMMARY OF HOUSING COSTS IN BUFFALO COUNTY

Since 1998, the Realtor sales data indicate that the average sales price of homes sold in Buffalo County have risen from around \$85,000 to slightly above \$130,000. However, permit data indicate that just the value of construction of a new home, without the cost of purchasing or developing the lot, have reached nearly \$160,000, as of 2006. Furthermore, data from the Nebraska Department of Property Assessment and Taxation indicate that homes built before 1930 sold for less than \$60,000 but homes built in the last few years sold for nearly \$180,000. These less expensive homes were considerably smaller than the newer homes, appear to have been constructed more often of lower quality materials and workmanship, and are typically in much poorer shape.

Assessment of Home Mortgage Disclosure Act information about loans for the purchase of owner-occupied homes indicate that in areas of the County with appreciably older housing stocks, prices are considerably less. Furthermore, in addition to issues related to age, size, and condition, other barriers have influenced the value of the housing stock in some areas of the County, such as housing situated in floodplain areas.

D. THE 2008 BUFFALO COUNTY HOUSING NEEDS SURVEY

The 2008 Buffalo County Housing Needs Survey was designed to evaluate barriers to the provision of housing for housing consumers throughout the County. The survey touched upon the availability, affordability, condition, and needs for both homeownership and rental properties. Stakeholders for this process were drawn from a variety of walks of life throughout Buffalo County, but included property managers, Realtors, builders, developers, program managers, community leaders, and other interested parties throughout the County. Survey participants were offered the opportunity to address needs in one particular community, several, or all ten geographic areas of the County.

A very pertinent theme weaving throughout the survey was intended to evoke perceptions of need, as well as responses to government and policy choices that have influenced housing production. Furthermore, prospective respondents were queried as to whether the cost of housing or the incentives to develop, maintain, or improve housing in the County are affected by public policies, tax policies affecting land, land use controls, zoning ordinances, building codes, fees and charges, or other policies that affect residential investment.

Survey participants were further asked whether there are other barriers, constraints, or obstacles adversely affecting the provision or production of housing in the County or particular communities. Opinions expressed during the survey were demonstrated to have a high degree of agreement and consistency on several characteristics of the housing stock, as well as the general character of Buffalo County’s housing challenges. Most of the facts, opinions, perceptions, ideas, solutions, resolutions, and even complaints gathered through the 2008 Housing Needs Survey are reviewed herein, particularly those having some commonality among respondents.

Overall, there were about 145 responses to the survey, with some respondents addressing just one geographic area, a few addressing more than one area, and several addressing the County in its entirety, as noted in Table IV.11, at right. Still, a majority of responses came from just the City of Kearney, about 58 percent of the entire sample. About 23 or 16 percent of the respondents addressed the County in its entirety, with the remainder addressing one or more of the other communities. Besides the City of Kearney, Gibbon had the next most frequent responses, with just seven. Consequently, for presenting and comparing the responses throughout the County, this set of data was aggregated into two categories: Kearney and the rest of the County. Further, it is less important to compare the frequency of response than it is the distribution of responses, since the City of Kearney has such a large number of responses. Hence, the discussion presented below offers the percent response to each question from each of these two groups, the City of Kearney and the remainder of the County. Selected questions pertaining to owner-occupied housing, rental housing, special needs housing, institutional or public policy barriers to the provision of housing and additional concerns expressed by the survey participants are presented. Detailed tabulations are offered in Appendix C.

Place	Single	Two or More	Total
Amherst	3	1	4
Elm Creek	4	2	6
Gibbon	6	1	7
Kearney	81	3	84
Miller	1	1	2
Pleasanton	2	1	3
Ravenna	6	3	9
Riverdale	1	1	2
Shelton	4	1	5
Entire County	22	1	23
Total	130	15	145

Still, the survey was qualitative in nature, gathering information about how stakeholders felt about certain statements. One set pertained to the degree to which they agreed or disagreed with a statement and another set asked for their interpretation of the degree of need, giving a rank spanning from no need to extreme need.

OWNER-OCCUPIED HOUSING NEEDS

The sequence of questions associated with the needs of owner-occupied housing began with a simple statement as to how strongly the survey participant agreed with a particular statement. These three asserted that homeowner housing was plentiful, that it was

affordable and that it was in good physical shape. The differences between the City of Kearney and the rest of the County are quite marked. In the City of Kearney, the survey respondents generally agreed that for-sale housing is plentiful, but sentiment was more negative outside of Kearney, indicating that respondents who addressed the other geographic areas thought that homeowner housing was less plentiful, as noted in Table IV.12, below.

Table IV.12					
Homeowner Housing Issues					
2008 Buffalo County Housing Needs Survey					
Area	Strongly Disagree	Moderately Disagree	Neutral	Moderately Agree	Strongly Agree
For-Sale Homeowner Housing is Plentiful					
City of Kearney	0.0%	10.7%	17.9%	39.3%	32.1%
Rest of County	11.7%	28.3%	15.0%	38.3%	6.7%
For-Sale Homeowner Housing is Affordable					
City of Kearney	3.6%	29.8%	19.0%	33.3%	14.3%
Rest of County	6.8%	22.0%	16.9%	45.8%	8.5%
For-Sale Homeowner Housing is in Good Shape					
City of Kearney	1.2%	6.0%	20.2%	56.0%	16.7%
Rest of County	10.0%	25.0%	23.3%	36.7%	5.0%

The question on the affordability of for-sale homeowner housing seen in Table IV.12 indicates that people had either moderate agreement or moderate disagreement with such a statement, with far fewer being neutral about such a state. For all subsequent questions on affordability, identified in additional survey narratives below, this recurring “two-hump” or bi-modal condition recurs. The normal bell-shaped curve typical of surveys does not appear. While it is indicative of disagreement about affordability, it also tends to underscore the idea that respondents do not share a similar view of what is affordable.

The question about whether for-sale housing is in good shape also sets a tone for the remainder of the survey questions related to physical conditions of the housing. While less than 8 percent of respondents addressing the City of Kearney disagree with the notion that housing was in good shape, 35 percent of those persons addressing areas outside the City of Kearney disagreed with the idea that housing was in good shape. Hence, housing in the City of Kearney is thought to be in pretty good shape, but housing outside of the City of Kearney is thought to be in poorer shape.



Another set of questions relating to homeownership assessed the degree of need for certain types of assistance or related service. Again, the differences between respondents addressing needs in the City of Kearney and the remainder of the County are sharply divided. The need for homeowner repair and maintenance assistance is thought to be quite highly needed outside of the City of Kearney, with 40 percent of respondents indicating that it is of moderate need, 25 percent indicating that it is of strong need, and 20 percent indicating that it is in extreme need. This strong sentiment indicates that respondents feel that the housing outside of the City of Kearney is in need of repair.

Sentiment on this particular question was quite different for those addressing the City of Kearney, with less than 9 percent feeling such assistance was an extreme need, as noted in Table IV.13, below. For the next two questions, relating the need for rehabilitation and the need for access to low-interest loans for repairs, sentiment was the same. Respondents addressing housing outside the City of Kearney felt an extreme need for enhancing the existing housing while respondents addressing such needs in the City of Kearney viewed these issues as much less important. The concluding question dealt with the degree of need for new construction for homeownership opportunities. This question reflects the responses seen in the first question on whether homeowner housing was thought to be plentiful. Fewer people in the City of Kearney thought that new construction for homeownership housing was needed, but a larger share of people thought that new construction for homeownership opportunities outside the City of Kearney was needed.

Table IV.13					
Homeowner Housing Needs					
2008 Buffalo County Housing Needs Survey					
Area	No Need	Slight Need	Moderate Need	Strong Need	Extreme Need
The Need for Homeowner Repair and Maintenance Assistance					
City of Kearney	6.3%	36.3%	31.3%	17.5%	8.8%
Rest of County	1.7%	13.3%	40.0%	25.0%	20.0%
The Need for Homeowner Rehabilitation					
City of Kearney	5.1%	25.3%	35.4%	29.1%	5.1%
Rest of County	1.7%	11.7%	38.3%	30.0%	18.3%
The Need for Low Interest Loans for Homeowner Repair and Remodel					
City of Kearney	5.1%	16.5%	38.0%	32.9%	7.6%
Rest of County	5.0%	11.7%	20.0%	41.7%	21.7%
The Need for New Construction for Homeownership Opportunities					
City of Kearney	14.6%	22.0%	20.7%	30.5%	12.2%
Rest of County	1.6%	13.1%	16.4%	42.6%	26.2%

RENTAL HOUSING NEEDS

Earlier in this document, in Table IV.2, it was noted that the 2000 Census indicated that nearly 80 percent of all renters resided in the City of Kearney. Since that time, housing production of non-single-family units has lagged. Consequently, it is important to keep this

in mind when reviewing respondent answers to rental questions for areas outside of the City of Kearney.

When the statement asked if rental housing was plentiful, over 76 percent of the respondents in the City of Kearney indicated that rental housing was plentiful. Only 2.4 percent of those addressing the City of Kearney strongly disagreed with this statement. Conversely, 60 percent of the respondents addressing areas outside of the City of Kearney moderately or strongly disagreed with the statement that rental housing was plentiful, as seen in Table IV.14, below. The question related to whether rental housing was affordable again displayed the bi-modal distribution, with people expressing either moderate agreement or moderate disagreement more often than being neutral about the statement.

Table IV.14					
Rental Housing Issues					
2008 Buffalo County Housing Needs Survey					
Area	Strongly Disagree	Moderately Disagree	Neutral	Moderately Agree	Strongly Agree
Rental Housing is Plentiful					
City of Kearney	2.4%	13.1%	8.3%	45.2%	31.0%
Rest of County	28.3%	31.7%	11.7%	21.7%	6.7%
Rental Housing is Affordable					
City of Kearney	7.1%	27.4%	13.1%	40.5%	11.9%
Rest of County	15.3%	10.2%	22.0%	44.1%	8.5%
Rental Housing is in Good Shape					
City of Kearney	6.0%	22.6%	22.6%	44.0%	4.8%
Rest of County	23.3%	48.3%	16.7%	10.0%	1.7%

When asked if rental housing is in good shape, again respondents addressing areas outside the City of Kearney took a more negative view about the condition of housing, with more than 70 percent of these respondents moderately or strongly disagreeing with the statement that rental housing outside of Kearney is in good shape. Almost 50 percent of the respondents felt that housing in the City of Kearney was in good shape, with more than 22 percent neutral on this statement.



Two additional questions directly addressed the needs of rental housing. One pertained to the need for rehab and the other to the need for new construction. Again, sentiment was stronger outside the City of Kearney as it relates to improving the existing rental stock. Nearly 53 percent of the respondents addressing areas outside of the City of Kearney felt a

strong or extreme need for rehab of the rental stock, although 40 percent of those within the City of Kearney felt a strong or extreme need for rehab, as seen in Table IV.15, below. On the other hand, almost 58 percent of respondents addressing areas outside the City of Kearney felt that additional rental housing was needed, while 29 percent of those addressing the City of Kearney felt there was no need or just a slight need for additional rental housing in Kearney.

Table IV.15					
Rental Housing Needs					
2008 Buffalo County Housing Needs Survey					
Area	No Need	Slight Need	Moderate Need	Strong Need	Extreme Need
The Need for Rental Rehabilitation					
City of Kearney	6.4%	19.2%	33.3%	30.8%	10.3%
Rest of County	1.8%	9.1%	36.4%	38.2%	14.5%
The Need for New Construction for Rental Housing					
City of Kearney	14.5%	14.5%	30.1%	30.1%	10.8%
Rest of County	7.0%	10.5%	24.6%	28.1%	29.8%

OTHER HOUSING ISSUES AND NEEDS

A few additional housing issues and needs questions are reviewed below. The first relates to housing for the disabled. Generally speaking, respondents addressing Kearney felt that both rental housing and for-sale housing was more accessible for the disabled. Persons addressing housing outside of Kearney disagreed more than 50 percent of the time with the statement that housing was accessible for the disabled, as noted below in Table IV.16.

Table IV.16					
Housing Accessibility Issues					
2008 Buffalo County Housing Needs Survey					
Area	Strongly Disagree	Moderately Disagree	Neutral	Moderately Agree	Strongly Agree
Rental Housing is Accessible for the Disabled					
City of Kearney	7.4%	30.9%	42.0%	18.5%	1.2%
Rest of County	27.1%	25.4%	40.7%	5.1%	1.7%
For-Sale Housing is Accessible for the Disabled					
City of Kearney	4.9%	25.9%	46.9%	19.8%	2.5%
Rest of County	21.7%	31.7%	43.3%	3.3%	0.0%

As well, respondents from all across the spectrum felt a relatively strong need for additional accessible housing for disabled persons. Over 48 percent of persons addressing areas outside of the City of Kearney felt either a strong or extreme need and 52 percent of persons addressing Kearney felt the same way. Essentially, not a single person in the City of Kearney felt there was no need for additional housing for the disabled, as seen in Table IV.17, on the following page.

Table IV.17					
Other Housing Needs					
2008 Buffalo County Housing Needs Survey					
Area	No Need	Slight Need	Moderate Need	Strong Need	Extreme Need
The Need for Additional Housing for the Disabled					
City of Kearney	0.0%	6.7%	41.3%	40.0%	12.0%
Rest of County	7.1%	12.5%	32.1%	33.9%	14.3%
The Need for Additional Housing for the Elderly					
City of Kearney	11.4%	21.5%	38.0%	21.5%	7.6%
Rest of County	1.7%	17.2%	36.2%	31.0%	13.8%
The Need for Additional Housing for Victims of Domestic Violence					
City of Kearney	4.0%	16.0%	38.7%	30.7%	10.7%
Rest of County	10.7%	7.1%	37.5%	33.9%	10.7%
The Need for Additional Housing for the Homeless					
City of Kearney	6.6%	30.3%	21.1%	18.4%	23.7%
Rest of County	22.6%	15.1%	28.3%	22.6%	11.3%
The Need for Easier Ways to Demolish Unsuitable Housing					
City of Kearney	14.1%	29.5%	15.4%	20.5%	20.5%
Rest of County	6.8%	3.4%	32.2%	30.5%	27.1%

In regard to gauging the need for additional housing for other special needs populations, such as the elderly, victims of domestic violence, or the homeless, opinions were somewhat varied. The need for additional housing for the elderly was expressed more strongly outside the City of Kearney, where nearly 45 percent indicated a strong or extreme need, versus less than 30 percent in the City of Kearney. The need for additional housing for victims of domestic violence were more uniform throughout the County, with just under 11 percent in both areas indicating an extreme need, as seen in Table IV.17, above. However, sentiment regarding the need for additional housing for the homeless was expressed more often by respondents addressing the City of Kearney, with over 42 percent expressing a strong or extreme need versus roughly 34 percent outside of Kearney.

The findings of one of the most important questions of the survey is presented at the bottom of Table IV.17, the need for easier ways to demolish unsuitable housing. Over 57 percent of persons addressing areas outside of the City of Kearney felt this was a strong or extreme need. This is especially pronounced as over 14 percent of those addressing the City of Kearney felt no need for such actions.

OTHER CONCERNS AND ISSUES EXPRESSED BY SURVEY PARTICIPANTS

The survey allowed respondents to answer open-ended questions as well, as they related to barriers or constraints to the development and provision of housing, whether those constraints or barriers were created by market forces, public, private, or other agencies or involved parties to the housing arena. While the range of such responses was large, several key concepts have been aggregated and are addressed as follows:

Major factors adversely affecting the ability of people buying a home

- Lack of affordable housing to purchase
- Insufficient inventory of housing
- Lack of income or lack of down payment
- Poor credit or lack of knowledge of the home buying process

Factors adversely affecting housing production

- Lack of lots to build on or high cost of land
- Flood plain regulations too strict
- Rehabilitation costs are prohibitively high
- Housing is in such poor shape that it can not be repaired
- Lack of quality homes to rehabilitate
- Insufficient infrastructure capacity for development

Building and zoning regulations adversely affecting affordability

- Lack of lot size flexibility, either too large or no capacity to merge small lots
- Zoning density
- Overly strict set-backs
- Inconsistent application of regulations
- Permitting and building fees too costly
- Infrastructure costs too high

A SUCCINCT INTERVIEW OF SELECTED EMPLOYERS

A short list of about 40 employers was selected for a brief telephone interview regarding the housing needs of the firm's employees. Approximately 30 of the employers were successfully contacted and interviewed. Of these, about two-thirds of the employers said that their employees had not experienced housing problems and that beyond referrals to area Realtors, the employers did not get involved with their employee's housing issues.

For the remainder of the employers, most expressed concern about the housing needs of their employees and said employees typically shared with them their frustrations and difficulties related to finding suitable and affordable housing. When queried about what type of housing these employees were seeking, and the area where most housing problems were encountered, most of these latter employers indicated their employees were seeking rental housing. Several expressed a desire to be involved in resolving these housing difficulties as well. These facts indicate that for a portion of the workforce, affordable rental housing may be needed and supported by area employers.

SUMMARY OF 2008 HOUSING NEEDS SURVEY

Key findings of the 2008 Buffalo County Housing Needs Survey indicate that housing needs in the County vary significantly. However, there are several key themes that arose from the survey process.

Stakeholders assert that housing in the rural communities outside the City of Kearney tends to need more repair or enhancement than housing in Kearney. While there is significant housing available in Kearney, little desirable housing is available in the rural communities. This appeared true for both homeownership opportunities and rental housing.

There also appears to be significant disagreement about how to define “what is affordable” in terms of the price of rental or homeowner housing. Such confusion is understandable. Affordable housing programs in Nebraska have a variety of qualifying conditions, some based on income, others based on price limits, and others on both conditions.

For example, the Nebraska Investment Finance Authority (NIFA) has several very successful affordable homeownership programs. NIFA’s First Home/Home Buyer's Assistance programs have a purchase price limit of \$200,000 for homes in Buffalo County. On the other hand, NIFA's First Home Super program has a purchase price limit of \$110,000 for 2.67% rates and \$150,000 for 3.67% rates. Furthermore, the FHA has a mortgage limit of \$271,500, as of May 1, 2008.

NIFA also operates the Low-Income Housing Tax Credit (LIHTC) program, which promotes development of affordable rental housing for low-income individuals and families. The Low-Income Housing Tax Credit, rather than a direct subsidy, encourages investment of private capital in the development of rental housing by providing a credit to offset an investor's federal income tax liability. The amount of credit a developer or investor may claim is directly related to the amount of qualified development costs incurred and the number of low-income units developed that meet the applicable federal requirements for both tenant income and rents. These current guidelines indicate a rental price limit that ranges from \$604 dollars per month for an efficiency unit to \$1,104 for a five bedroom unit for a four-person household at 60 percent of median household income.²⁵ There are different rental price limits for households at 50 percent of median household income.

The Nebraska Department of Economic Development (NEDED) also has housing programs administered under the Nebraska Affordable Housing Program. While the NEDED restricts eligible activities to persons of low to moderate income, the precise guidelines to accessing these funds are contained in a 46-page application package²⁶. These instructions dictate that the *unit of general local government shall adopt and make public its standards for determining “affordable rents.”* Consequently, all these programs result in quite a wide

²⁵ <http://www.nifa.org/downloads/2008rentincomelimits.pdf>

²⁶ http://www.neded.org/files/crd/cdbg_admin_manual/Chapter%204%20-%20Housing.pdf

range of what might be construed to be affordable prices for both home prices and rental units.

One way to resolve such misunderstandings would be to adopt a single uniform method that defines what is “affordable” in terms of home prices and monthly rental costs. Regardless, many respondents to the survey still expressed a desire for there to be available more housing stock at a less costly price.

While many of the reasons for such higher housing prices are out of the control of housing providers, such as the cost of building materials, respondents did indicate that some public policy mechanisms could be implemented to reduce the cost of housing. These generally adhere to land use and zoning regulations or permitting and building fees.

E. COMMUNITY FOCUS GROUP MEETINGS

During three days in latter March of 2008, a series of seven public meetings were held throughout the County, affording the public and interested parties an opportunity to learn of preliminary findings of the Housing Study, offer perspective and commentary about the housing issues pertinent to their community, and provide input on the direction of the housing research. Three meetings were held in Kearney and one each in Elm Creek, Gibbon, Pleasanton, and Ravenna.

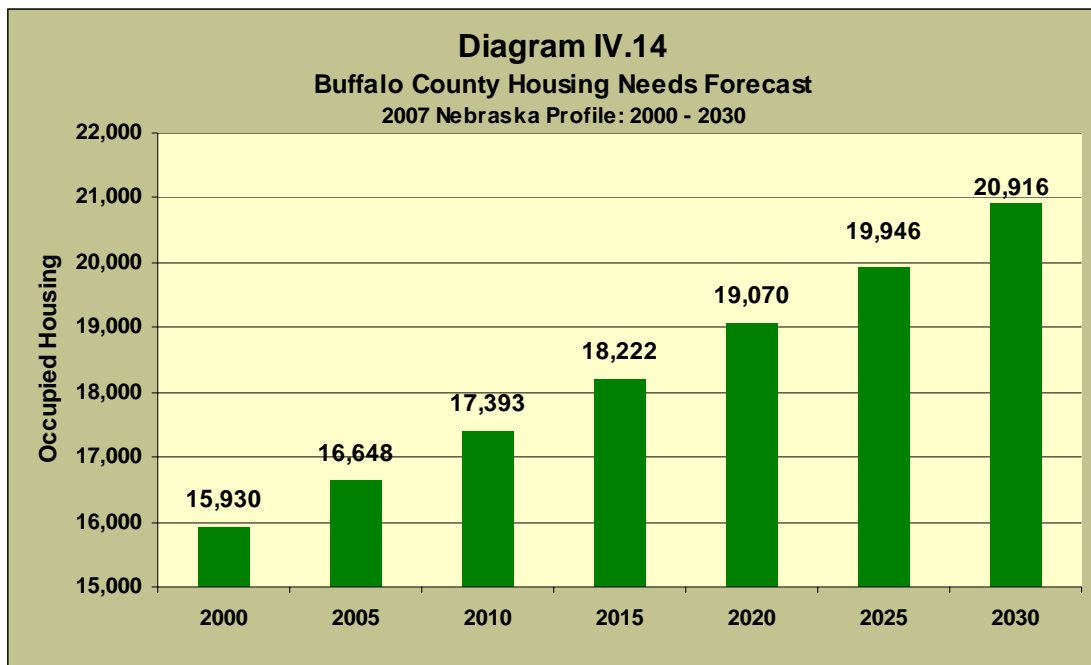
Several recurring themes were noted by attendees at these focus groups. These were:

- A lack of land in several communities upon which to build housing units
- In other communities, there was a lack of rental housing, especially for seniors
- A lack of communication between key stakeholders in the housing development process within the communities and the county as a whole
- A lack of good understanding of what represents affordable housing
- Acknowledgement that some vacant housing was severely dilapidated and probably unsuitable for rehabilitation. This also led to acknowledgement that something needs to be done about eliminating the unsuitable housing
- Need for housing for commuting workers

F. THE BUFFALO COUNTY HOUSING NEEDS FORECAST

In January of 2007, the Nebraska Investment Finance Authority released a state and county housing needs forecast through 2030. The forecast of Buffalo County housing has been adopted for this study and is presented herein at five-year increments. In that prediction, countywide household formation, which is equal to the demand for occupied housing, is expected to continue to grow, rising from 15,930 as noted in the 2000 Census and expanding by nearly 5,000 housing units by 2030, reaching 20,916.

This represents a modest growth rate of just 0.9 percent per year, somewhat higher than the growth in population due to persons per household continuing to decline. Diagram IV.14, below, presents a picture of this even and moderate rate of growth in occupied housing over the forecast horizon.



As noted earlier when presenting the population forecast, this prediction represents a “hands-off” forecast, one that is a simple extension of current and emerging trends. No sudden new developments occur and no new initiatives are implemented to stimulate growth. Conversely, such a “hands-off” forecast allows current trends to continue. These current trends indicate that population will increase modestly in most communities in the County. Consequently, occupied housing is likely to rise as well.

As seen in Table IV.18, on the following page, while the total demand for occupied housing increased by 4,268 units over the 2005 through 2030 time period, most communities have only modest demand for occupied housing due to small population gains²⁷. The communities with the largest increases are the City of Kearney with 4,076 and Gibbon, with an increase of 62. To further aid in understanding the demand for housing by market segment, Section V, Part D – Summary and Recommendations by Community, presents this housing forecast, by tenure, for each community. Still, there will continue to be increases in demand for both homeownership opportunities and rental needs in the County.

²⁷ Table IV.18 may not sum precisely due to rounding of the forecast values.

Table IV.18 Buffalo County Occupied Housing Forecast by Community 2000 through 2030								
Place	2000	2005	2010	2015	2020	2025	2030	2005-30 Change
Amherst	110	108	109	109	110	110	111	2
Elm Creek	363	357	358	359	361	362	363	6
Gibbon	641	643	670	679	688	696	705	62
Kearney	10,549	11,206	11,886	12,684	13,500	14,345	15,282	4,076
Miller	64	65	66	66	67	67	67	2
Pleasanton	145	138	139	140	140	140	141	3
Ravenna	534	522	532	537	542	547	552	29
Riverdale	83	84	84	85	85	86	86	2
Shelton	425	412	419	422	425	428	431	19
Remainder of County	3,016	3,112	3,129	3,141	3,153	3,165	3,177	65
Buffalo County Total	15,930	16,648	17,393	18,222	19,070	19,946	20,916	4,268

SUMMARY OF HOUSING DEMAND FORECAST

While increases in population, and the consequent rise in demand for occupied housing that will occur for Buffalo County, the location choices made by residents is expected to lead to more people locating in Kearney and fewer in the remainder of the County's communities.

V. SUMMARY OF FINDINGS AND RECOMMENDATIONS

A. SUMMARY OF ECONOMIC AND DEMOGRAPHIC CONDITIONS

Unemployment in Buffalo County, as well as selected neighboring counties, is and continues to be extremely low. In 2006, these data indicated that unemployment rates were less than 2.5 percent, and falling sharply over the last year.

All three Counties, Buffalo, Kearney, and Phelps, had expansions in total full- and part-time jobs, reaching 43,970 jobs in 2005, as reported by the Bureau of Economic Analysis. However, Buffalo County had the largest share of such economic activity, having 33,721 jobs in 2005, or nearly 77 percent of all jobs and gaining more than 20,000 jobs since 1969.

Unfortunately, the wages earned appear to be in contrast with such high utilization of the labor force. While the average real earnings per job in Nebraska were about \$38,135 in 2005, Buffalo County had an average earnings per job of just over \$32,000. Both these areas have significantly less earnings per job than the US average, which was about \$47,000 in 2005. It is also interesting to note that significant portions of income earned within the area are exported by persons residing elsewhere. This is especially evident for Buffalo County, where more than \$76 million left the County in 2005.

While estimated poverty rates for Buffalo County, and the region, are considerably lower than national norms, upward pressure on poverty seems to be emerging. This is also witnessed by the degree to which the number of households in Buffalo County tend to have incomes less than \$25,000, nearly one-third in 2000.

Historically, population growth in Buffalo County has been strong. However, growth has not been uniform, with some areas declining and others increasing at different times over the last 50 years. The only exception to this trend has been the City of Kearney, which has continued to expand over the entire time period.

Recent Census Bureau estimates have tended to indicate that the variability in growth continues, with Kearney expanding and several other areas of the county declining since the 2000 Census. However, the newest Census Bureau population estimates, released July 10, 2008, indicate that all areas of the County experienced growth between 2006 and 2007.

Still, the County seems to be losing school age children and university enrollment has been declining. A portion of the population growth that is occurring appears to be coming from increasing in-migration of minority populations, particularly Hispanic persons.

In 2007, the Nebraska Investment Finance Authority (NIFA) released a population and housing demand forecast that indicated that the number of persons in Buffalo County would continue to expand, rising to 51,129 people by 2030.

Using the 2006-2007 Census Bureau population estimates for communities in the County as an emerging trend and a guide, population growth is slated to occur in all areas of the County.

B. SUMMARY OF HOUSING AND HOUSING NEEDS IN BUFFALO COUNTY

The 2000 Census reported that Buffalo County had a total housing stock of some 16,830 units, about 70 percent of which were single-family units. At that time, 900 units were vacant, with about 190 of those vacant units not available for use.

Since that time, there have been significant additions to the housing stock, mostly single-family units, and about 121 demolitions. The estimated increase in the housing stock ranges from about 1,780 to 1,973 units. This appears to be substantially higher than needed by the estimated change in population.

While rental vacancy rates remain low, it would appear that there may be increasing amounts of vacant housing in the County. These are most likely to be the older, smaller, and potentially less desirable units and a substantial concentration of the older and smaller homes are outside of Kearney.

Since 1998, the Realtor sales data indicate that the average sales price of homes sold in Buffalo County have risen from around \$85,000 to slightly above \$130,000. However, permit data indicate that just the value of construction of a new home, without the cost of purchasing or developing the lot, had reached nearly \$160,000 by 2006. Furthermore, data from the Nebraska Department of Property Assessment and Taxation indicates that homes built before 1930 sold for less than \$60,000 but homes built in the last few years sold for nearly \$180,000. These less expensive homes were considerably smaller than the newer homes and they appear to have been constructed of lower quality materials and workmanship more often and are typically in much poorer shape.

Assessment of Home Mortgage Disclosure Act information about loans for the purchase of owner-occupied homes indicate that in areas of the County with appreciably older housing stocks, prices are considerably less. Furthermore, in addition to issues related to age, size, and condition, other barriers have influenced the value of the housing stock in some areas of the County, such as housing situated in floodplain areas.

Key findings of the 2008 Buffalo County Housing Needs Survey indicate that housing needs in the County vary significantly. However, there are several key themes that arose from the survey process.

Stakeholders assert that housing in the rural communities outside the City of Kearney tends to need more repair or enhancement than housing in Kearney. While there is significant

housing available in Kearney, few desirable units are available in the smaller communities. This appeared true for both homeownership opportunities and rental housing.

There also appears to be significant disagreement about how to define “what is affordable” in terms of the price of rental or homeowner housing. While such a condition is understandable, as the variety of affordable housing programs operating in Nebraska often define qualifying activities by income and price limits, not strictly by affordability, it would appear that this needs to be resolved. Establishing a single uniform definition of “affordable” in terms of home prices and rental costs is one approach to correcting this communication issue. Nevertheless, many respondents to the survey still expressed a desire for there to be more available housing stock at a less costly price.

While many of the reasons for such higher housing prices are out of the control of housing providers, such as the cost of building materials, respondents did indicate that some public policy mechanisms could be implemented to reduce the cost of housing. These generally adhere to land use and zoning regulations or permitting and building fees.

The total demand for occupied housing increases by 4,268 units over the 2005 through 2030 time period, and all the communities have rising demand for occupied housing due to population increases. However, some of the existing housing stock may not be desirable or used to satisfy the rising demand for occupied housing units.

C. RECOMMENDATIONS

Several issues have been raised throughout this research project, and not just directly related to housing production. All the communities within the County are tightly woven together by economic and socio-cultural ties. While the communities in Buffalo County have a variety of housing needs, it appears evident that collective coordination and team effort will contribute greatly to the County’s overall success at tackling its housing difficulties. Consequently, it is in that spirit that the following items are for the County and its communities to consider in enhancing its current and future vision for the overall health and viability of Buffalo County.

I. **Suggestions for improving organizational and institutional communication:**

- A. To better facilitate a shared and common understanding of “affordable housing,” a definition for affordable rental and homeownership should be established.
 1. Doing so will enable Buffalo County to evaluate how many affordable housing units are coming into the market place, or simply count the number of affordable units currently available. Establishing “affordable housing” prices would enable discussion of affordable housing targets, if desired.
 2. Affordable home price and rental costs should be adjusted annually to reflect changes in income.

- B. Establish multi-community steering committee or planning group (comprised of all nine towns and villages and the remainder of the County, 10 areas in all). The structure of the "Housing Senate" would be comprised of one representative from each area.
 - 1. This group should conduct housing outreach and education for the communities
 - a. Each community representative would head the outreach and education in their respective community.
 - b. Meetings could be held monthly, with the revolving chairmanship falling to the host community.
 - 2. This group might be charged with promoting consensus on housing problems facing the entire County and in their respective communities.
 - a. This includes establishing consensus on household problems plaguing selected communities.
 - b. This also includes emphasizing the interplay that all communities share, that the housing development options selected in one community and how these choices may affect housing development in other communities in the County.
 - 3. The Housing Senate should produce a Countywide population and household forecast for housing planning purposes.
 - a. The household forecast represents demand for occupied housing units.
 - b. The housing demand is presented by tenure, by income, for all 10 areas.
 - 4. The Housing Senate would release annually a revised set of affordable housing definitions for rental costs and home prices.
 - 5. The Housing Senate should determine the feasibility of establishing affordable housing targets.
 - 6. The Housing Senate should also consider the feasibility of creating new or enhancing existing local financial mechanisms for affordable homeownership and rental development, such as:
 - a. Employee/employer housing ownership
 - b. Lease to purchase homeownership
 - c. Create land banking mechanisms to preserve lower cost land

II. Suggestions for community beautification:

- A. For occupied housing that is in need of repair or maintenance, and suitable for rehabilitation, implement housing preservation activities.
- B. For housing that remains vacant for an extended period of time, introduce health and safety inspections.
 - 1. Open a dialogue with the Nebraska Department of Economic Development and the Nebraska Investment Finance Authority regarding how units of local government might acquire such authority, including enforcement of such standards
 - 2. If legislative approval may be the appropriate avenue, seek legislator, stakeholder, and agency support and involvement.

3. With the assistance of legal council, establish minimum housing quality standards for such long-term vacant units.
 - a. Using same standards, distinguish between occupied and unoccupied housing by establishing an anti-displacement policy. These standards will distinguish between vacation, recreational, or seasonal housing and vacant housing apparently no longer used for a residential purpose.
 - b. For vacant homes that fail housing quality standards, establish mechanisms that classifies homes for removal from housing stock, such as:
 - i Vacant, not desirable, unsuitable for habitation, hazardous.
 - ii Un-sellable or un-rentable
- C. Use the above and other available tools to demolish vacant poor quality homes not suitable for rehabilitation

III. Suggestions for enhancing community capacity to absorb growth:

- A. Infrastructure development for villages lacking sufficient capacity
 1. Increase water and sewer system capacity
 2. Extension of water and sewer lines
- B. Develop strategy to remove substandard vacant housing.

IV. Suggestions for enhancing housing production:

- A. Introduce additional flexibility in zoning
 1. Designate selected additional zones for higher density in Kearney
 2. Support lower density in smaller towns and villages of the County by combining smaller lots into one lot so that a larger housing unit can be placed on the newly combined lot and over previous small-lot adjoining boundary.
- B. Acquire land for development in “land-locked” villages, representing flood plain and farm land restricted communities, for the purposes of:
 1. Single-family owner-occupied housing, within “affordable targets”
 2. Lower cost rental units, within selected income guidelines
 3. Rental housing for seniors
 4. Non-profit rental housing for workforce
 - a. Target employers for financial contributions to become partners
 - b. Create a “live near your work” program

D. SUMMARY AND RECOMMENDATIONS BY COMMUNITY

The following narrative presents a succinct summary of population and housing trends seen in each Buffalo County community, the occupied housing forecast, and an enumeration of two or three key housing needs seen in each community. The population and housing unit forecasts are simple trend predictions based on the Census Bureau's 2006-2007 population estimates and represent an allocation of the 2007 NIFA Buffalo County forecast. As such, this emerging trend prediction is still a "hands-off" forecast, one that might occur if no actions or steps are taken to stimulate growth in the local communities.

AMHERST

The Village of Amherst saw its population rise from 220 persons in 1960 to 277 people in 2000, even though there was a 14 percent decline in population between 1980 and 1990. The Census Bureau estimates that five people departed the Village so far this decade, but there was a gain of one person between 2006 and 2007.

At the time that the 2000 Census was taken, Amherst had 117 housing units, of which seven were vacant. Of the seven that were vacant, three were for rent, two were for sale, one was a recreational unit, and one was vacant but not available for use. Since that time, the Village City Clerk has not reported any residential construction or demolitions in the community.

Assuming that current population trends continue, the total number of persons in Amherst will continue increasing, reaching 277 persons by 2030. This is an increase of 5 persons since the 2005 estimate. This small population change also results in more occupied housing units, across all income groups as well, as seen in Table V.1, on the following page. The number of occupied housing units increases from 108 in 2005 to about 111 units in 2030.

Nevertheless, there still remain housing needs in the Village. As noted previously in this document, older housing stock is smaller, commands a lower price, and is more difficult to sell than newer, larger, more desirable housing stock. Amherst has a relatively high portion of such housing than other communities in the County, with about 46 percent built prior to 1940. Hence, Amherst still faces two key housing issues: some of the existing occupied housing stock may need preservation activities, and secondly, long-term vacant housing stock will need to be inspected for suitability. If such vacant stock is found to be unsuitable for rehabilitation, the community should consider removing that vacant stock and replacing it to satisfy some of the upcoming demand.

Table V.1						
Household Forecast by Tenure and Income						
Amherst Village, 2000 through 2030						
Year	0-30% MFI	31-50% MFI	51-80% MFI	81-95% MFI	96% + MFI	Total
Homeowners						
2000	5	7	16	8	56	93
2005	5	7	16	8	57	94
2010	5	7	16	8	57	94
2015	5	7	16	8	57	94
2020	5	7	16	8	57	95
2025	5	8	16	8	58	95
2030	5	8	16	9	58	96
Renters						
2000	3	3	4	2	4	17
2005	3	3	4	2	4	15
2010	3	3	4	2	4	15
2015	3	3	4	2	4	15
2020	3	3	4	2	4	15
2025	3	3	4	2	4	15
2030	3	3	4	2	4	15
Total						
2000	8	11	20	10	61	110
2005	8	10	20	10	61	108
2010	8	10	20	10	61	109
2015	8	10	20	10	61	109
2020	8	10	20	10	61	110
2025	8	10	20	10	61	110
2030	8	10	20	10	62	111

ELM CREEK

The Village of Elm Creek saw its population rise from 778 persons in 1960 to 894 people in 2000, even though there was a 1.2 percent decline in population between 1980 and 1990. The Census Bureau estimates that population in Elm Creek is again declining, with 18 people departing the Village so far this decade, with the population falling 2.0 percent and reaching 876 persons. However, this is a slight increase over the 2006 level of population.

At the time that the 2000 Census was taken, Elm Creek had 387 housing units, of which 24 were vacant. There were seven that were for rent, 11 were for sale, two were recreational, and four were vacant but not available for use. Since that time, the Village Clerk has reported that 16 new residential units were permitted, with the average value of construction ranging from \$75,000 to \$137,000. That value excludes the cost of purchasing and developing the lot. Three demolitions occurred in the community. Together, there are now about 400 housing units in Elm Creek.

Assuming that population trends seen in the 1980s as well as current Census Bureau estimates for this decade continue, the total number of persons in Elm Creek will increase

by 15 persons from 2005 and reach 891 persons by 2030. This population increase results in more occupied housing units, across all income groups, as seen in Table V.2.a, below. The number of occupied housing units increased from 357 units in 2005 to 363 units in 2030. This means that vacant housing units might decline from 24, as seen in the 2000 Census. On the other hand, additional housing stock could be built, which would imply that increases in unused housing stock might occur.

Table V.2.a						
Household Forecast by Tenure and Income						
Elm Creek Village, 2000 through 2030						
Year	0-30% MFI	31-50% MFI	51-80% MFI	81-95% MFI	96% + MFI	Total
Homeowners						
2000	16	22	47	25	167	276
2005	15	21	44	23	158	262
2010	15	21	45	23	159	263
2015	15	21	45	24	160	264
2020	15	21	45	24	160	265
2025	15	21	45	24	161	265
2030	15	21	45	24	161	266
Renters						
2000	16	17	22	9	22	87
2005	18	19	24	10	25	95
2010	18	19	24	10	25	95
2015	18	19	24	10	25	96
2020	18	19	24	10	25	96
2025	18	19	25	10	25	96
2030	18	19	25	10	25	97
Total						
2000	32	39	69	34	189	363
2005	33	39	69	33	183	357
2010	33	40	69	34	184	358
2015	33	40	69	34	184	359
2020	33	40	69	34	185	361
2025	33	40	69	34	185	362
2030	33	40	70	34	186	363

As noted during the Elm Creek Focus Group meeting held during March of 2008, Elm Creek has had difficulty expanding. Land owners on the edges of the Village have refused to sell property for residential development, as agricultural returns have been very high in recent years and the landowners wish to continue in agricultural production. As noted previously in this document, older housing stock is smaller, commands a lower price, and is more difficult to sell than newer more desirable housing stock. Elm Creek has a somewhat higher portion of such housing than the growing communities in the County, with 32 percent constructed prior to 1940. This is particularly true for the older mobile homes that are located in Elm Creek. Hence, Elm Creek faces the notion that some of the existing occupied housing stock may need preservation activities, and secondly, long-term vacant housing stock will need to be inspected for suitability. For those housing units that

are found to be unsuitable for rehabilitation, the community should consider removing them.

Currently, the community of Elm Creek believes that its efforts to grow will bear fruit. The community will be able to develop a small parcel of land being sold off from agricultural production. According to Ms. Wendy Stevens, City Clerk, this will contribute about 25 residential lots. While no further information is currently available, it was assumed that about 10 housing units are built and occupied by 2010 and by 2015 the remaining housing units are built and occupied. These are split between rental and homeownership based upon current homeownership rates seen in the Village of Elm Creek. A new prediction of occupied housing is presented in Table V.2.b, below.

Table V.2.b.						
Elm Creek Alternative Occupied Housing Unit Forecast by Income						
Elm Creek Village, 2000 through 2030						
Year	0-30% MFI	31-50% MFI	51-80% MFI	81-95% MFI	96% + MFI	Total
2000	32	39	69	34	189	363
2005	33	39	68	33	183	357
2010	34	41	71	34	189	368
2015	35	42	74	36	197	385
2020	35	43	74	36	198	386
2025	35	43	74	36	199	387
2030	35	43	74	36	199	388

GIBBON

The City of Gibbon saw its population jump more than 60 percent from 1960 to 2000, swelling from 1,083 to 1,759 persons. The Census Bureau estimates that population growth in Gibbon has slowed, but it is continuing to increase and is estimated to have reached 1,825 persons in 2007.

At the time that the 2000 Census was taken, Gibbon had 641 housing units, of which 27 were vacant. Of these, eight were for rent, 10 were for sale, four were rented or sold but not yet occupied, three were seasonal, and two were vacant but not available for occupancy. Since that time, the City Clerk has reported that 44 new residential units were permitted and no demolitions occurred in the community. New residential units ranged in price, from \$52,500 in 2000 to more than \$144,800 in 2006. This represents a new level of housing stock, comprising 712 housing units.

Assuming that current Census Bureau population estimates for this community indicate a trend, the total number of persons in Gibbon will continue to increase, reaching 1,944 persons by 2030. This population increase results in more occupied housing units, across all income groups as well, with the total occupied units reaching 705 units by 2030, as presented in Table V.3, on the following page.

Table V.3						
Occupied Housing Unit Forecast by Tenure and Income						
City of Gibbon, 2000 through 2030						
Year	0-30% MFI	31-50% MFI	51-80% MFI	81-95% MFI	96% + MFI	Total
Homeowners						
2000	26	35	76	40	271	448
2005	26	36	76	40	272	450
2010	27	37	79	42	284	469
2015	27	37	80	42	287	475
2020	28	38	81	43	291	481
2025	28	38	82	43	295	487
2030	28	39	84	44	298	493
Renters						
2000	36	38	49	20	50	193
2005	36	38	49	20	50	194
2010	37	40	51	21	52	202
2015	38	40	52	22	53	204
2020	38	41	53	22	53	207
2025	39	41	53	22	54	210
2030	39	42	54	22	55	212
Total						
2000	61	73	125	60	321	641
2005	62	74	125	61	322	643
2010	64	77	131	63	336	670
2015	65	78	132	64	340	679
2020	66	79	134	65	344	688
2025	67	80	136	66	349	696
2030	68	81	138	66	353	705

As seen therein, the community of Gibbon will need 19 more rental units and about 45 more homeowner units²⁸. Most of these are market rate units, available to persons with more than 95 percent of the median family income, but a few more units will be needed for householders with low to moderate income. This prediction indicates that only three to five rental units are needed for households with incomes less than 50 percent of the median in the next five to ten years.

Housing needs in Gibbon are broader than some of the other communities in Buffalo County. Existing older housing still faces the same difficulties as the older units in other areas of the County. Older housing stock is smaller, commands a lower price, and is more difficult to sell than newer, larger, more desirable housing stock. Gibbon had almost 200 units constructed prior to 1940. So Gibbon is facing housing needs related to existing stock. Some housing preservation actions are required, and for those housing units which remain vacant but are unsuitable for rehabilitation, it may be best to remove them.

However, the needs for housing suitable for persons employed in and around Gibbon are important to consider. During the Gibbon Focus Group meeting, held in March of 2008, attendees indicated that many workers need to commute, as there is insufficient housing

²⁸ Data in the table may not sum precisely due to rounding of the forecast data.

available. Similar to difficulties seen in Elm Creek, acquiring land adjoining the City would help in promoting further expansion of the community and better serve the rental and homeowner needs of persons wishing to reside in Gibbon.

KEARNEY

The City of Kearney saw its population jump more than 90 percent from 1960 to 2000, swelling from 14,210 to 27,431 persons. The Census Bureau estimates that population growth in Kearney comprises nearly all population increases in Buffalo County. In fact, since 2000, aside from the slight increases seen in Gibbon, the Census Bureau estimates that the population in the City of Kearney has increased another nine percent, almost 3,000 more people, and reaching 30,129 persons. This is occurring at the same time that the student enrollment at the University of Nebraska at Kearney is declining. The University had a fall 1999 enrollment of 6,780 and a fall 2007 enrollment of 6,478.

At the time that the 2000 Census was taken, the City of Kearney had 11,099 housing units, of which 550 were vacant. Of those that were vacant, 258 were for rent, 117 were for sale, 49 were rented or sold but not yet occupied, 31 were seasonal, and 95 were vacant but not available for occupancy. Over the 2000 through 2006 time period, the City reports that 1,009 new single-family residential units were permitted, with the average value of construction ranging from \$144,858 to \$172,429. This cost excludes the cost of purchasing and developing the lot. Another 727 multi-family units were permitted and 103 units were demolished. This represents a new housing stock of about 12,732 housing units in the City of Kearney. This is a substantial rise in the housing stock, representing a net increase of 1,633 units.

Assuming that current Census Bureau population estimates for the City correctly portray current trends, the total number of persons in Kearney will continue increasing, reaching 35,896 persons by 2030, a rise of another 6,569 people. This population increase results in more occupied housing units, across all income groups as well, with the total occupied units reaching 15,282 units by 2030, as presented in Table V.4, on the following page.

As seen therein, the City of Kearney will need 3,929 more homeowner units and about 805 more renter units²⁹. Most of the homeowner units are market rate units, about 2,377 such units available to persons with more than 95 percent of the median family income. Still, the City will need units for householders with low to moderate income, more than 666 units for those with incomes between 50 and 80 percent of median family income. The City will also need renter units for persons of low to moderate income, with an additional need of more than 158 units for those having incomes from 30 to 50 percent of median family income.

²⁹ Data in the table may not sum precisely due to rounding of the forecast data.

Table V.4						
Occupied Housing Unit Forecast by Tenure and Income						
City of Kearney, 2000 through 2030						
Year	0-30% MFI	31-50% MFI	51-80% MFI	81-95% MFI	96% + MFI	Total
Homeowners						
2000	341	470	1,009	531	3,604	5,955
2005	372	513	1,102	580	3,934	6,501
2010	404	558	1,197	630	4,276	7,065
2015	442	610	1,308	688	4,671	7,718
2020	481	663	1,423	749	5,081	8,396
2025	521	719	1,543	812	5,509	9,103
2030	566	781	1,675	881	5,981	9,884
Renters						
2000	853	905	1,167	485	1,183	4,594
2005	874	927	1,196	497	1,212	4,706
2010	895	949	1,225	509	1,242	4,821
2015	922	978	1,262	524	1,279	4,965
2020	948	1,005	1,297	539	1,315	5,105
2025	973	1,032	1,332	554	1,350	5,241
2030	1,003	1,063	1,372	570	1,391	5,399
Total						
2000	1,194	1,375	2,177	1,016	4,787	10,549
2005	1,246	1,440	2,297	1,077	5,146	11,206
2010	1,300	1,507	2,422	1,139	5,517	11,886
2015	1,364	1,588	2,570	1,213	5,950	12,684
2020	1,429	1,668	2,720	1,288	6,396	13,500
2025	1,495	1,751	2,875	1,365	6,859	14,345
2030	1,568	1,844	3,047	1,452	7,372	15,282

Housing needs in Kearney are varied and deep. The City has had substantially more housing development and only 16 percent of its housing stock was built before 1940. Kearney is far less likely to face the woes afflicting some of the other communities in Buffalo County that have 40 or 50 percent of its housing stock built before 1940. While there may be some older vacant unused housing stock in the City of Kearney, it is minimal. Consequently, the need for inspecting long-term vacant units in the City of Kearney is correspondingly far less than elsewhere in the County.

While the production of market rate housing is definitely needed, to the tune of more than 2,000 rental and homeowner units, affordable housing needs facing the City of Kearney pertain more specifically to the availability of lower cost land, increasing housing density to allow units to be constructed at a lower cost, and promoting a larger supply of housing affordable to renter and homeowner households with less than median income. Furthermore, and in the spirit of collective collaboration, it is also important to determine the degree to which housing development in the City of Kearney may be affecting development in the neighboring communities. The City of Kearney should help in leading the opening sessions of the proposed Housing Senate.

MILLER

The Village of Miller saw its population rise from 137 persons in 1960 to 156 people in 2000, even though there were declines in population in the 1960s and the 1980s. The Census Bureau estimates that the population in Miller is again ebbing. However, between 2006 and 2007, population in the Village of Miller is estimated to have increased by one person.

At the time the 2000 Census was taken, Miller had 72 housing units, of which eight were vacant. Of the eight that were vacant, none were for rent, three were for sale, three were rented or sold but not yet occupied, and two were vacant but not available for use. Since that time, the Village City Clerk has not reported any residential construction or demolitions in the community.

Assuming that the emerging population trends continue, the total number of persons in Miller will rise modestly, reaching 161 persons by 2030. This is an increase of 5 persons since the 2005 estimate. This population increase also results in more occupied housing units, as seen in Table V.5, below. The number of occupied housing units increases from 64 to 67.

Table V.5						
Household Forecast by Tenure and Income						
Miller Village, 2000 through 2030						
Year	0-30% MFI	31-50% MFI	51-80% MFI	81-95% MFI	96% + MFI	Total
Homeowners						
2000	3	4	8	4	30	49
2005	3	4	8	4	30	50
2010	3	4	9	4	30	50
2015	3	4	9	5	31	51
2020	3	4	9	5	31	51
2025	3	4	9	5	31	51
2030	3	4	9	5	31	52
Renters						
2000	3	3	4	2	4	15
2005	3	3	4	2	4	15
2010	3	3	4	2	4	15
2015	3	3	4	2	4	16
2020	3	3	4	2	4	16
2025	3	3	4	2	4	16
2030	3	3	4	2	4	16
Total						
2000	6	7	12	6	34	64
2005	6	7	12	6	34	65
2010	6	7	12	6	34	66
2015	6	7	13	6	35	66
2020	6	7	13	6	35	67
2025	6	7	13	6	35	67
2030	6	7	13	6	35	67

Because of these events, the Village of Miller may need a few additional housing units. As noted previously in this document, older housing stock is smaller, commands a lower price, and is more difficult to sell than newer more desirable housing stock. Miller tends to have a higher portion of such housing than other communities in the County, about 50 percent of the entire housing stock. Hence, Miller still faces two housing needs: some of the existing occupied housing stock may need preservation activities and long-term vacant housing stock will need to be inspected for suitability. If it is found that such vacant stock is not suitable for rehabilitation, the community should consider removing it.

PLEASANTON

The Village of Pleasanton saw its population rise from 199 persons in 1960 to 360 people in 2000, even though it appears that the community had its highest population in 1990, with 372 persons. The Census Bureau's July 1, 2007, estimate indicates that population in Pleasanton is continuing to fall, with another 10 persons leaving the City in the last few years, even though the change between 2006 and 2007 is positive, with one additional person in the Village.

At the time that the 2000 Census was taken, Pleasanton had 153 housing units, of which eight were vacant. Of the eight that were vacant, two were for rent, one was for sale, two were recreational units, and three others were vacant but not available for use. Since that time, the Village City Clerk has reported five additional residential units were permitted and two were demolished in 2005. The new units ranged in price from about \$145,000 to \$250,000. This means that the total housing stock in Pleasanton is about 156 units.

Assuming that the emerging population trend continues, the total number of persons in Pleasanton will increase, reaching 355 persons by 2030. This is an increase of eight persons since the 2005 estimate. This population increase also results in more occupied housing units, as seen in Table V.6, on the following page. The number of occupied housing units grows from 138 in 2005 to 141 in 2030.

Because of this trend, the Village of Pleasanton may need additional housing. This is because the older housing stock is smaller, commands a lower price, and is more difficult to sell than newer more desirable housing stock. Pleasanton has a higher portion of such housing than other communities in the County, with 49 percent of its housing stock built prior to 1940. Hence, Pleasanton still faces two housing needs: some of the existing occupied housing stock may need preservation activities and long-term vacant housing stock will need to be inspected for suitability. The latter is related to the ability to invest or sell housing located within the flood plain as well as the ability to secure proper insurance for housing located in the flood plain. If the long-term vacant housing is found to be unsuitable for rehabilitation, or flood plain restrictions bar such improvements, the community should consider removing that housing.

Table V.6						
Household Forecast by Tenure and Income						
Pleasanton Village, 2000 through 2030						
Year	0-30% MFI	31-50% MFI	51-80% MFI	81-95% MFI	96% + MFI	Total
Homeowners						
2000	7	10	21	11	76	125
2005	7	9	20	11	72	119
2010	7	9	20	11	73	120
2015	7	10	20	11	73	120
2020	7	10	20	11	73	121
2025	7	10	21	11	73	121
2030	7	10	21	11	73	121
Renters						
2000	4	4	5	2	5	20
2005	4	4	5	2	5	19
2010	4	4	5	2	5	19
2015	4	4	5	2	5	19
2020	4	4	5	2	5	19
2025	4	4	5	2	5	19
2030	4	4	5	2	5	19
Total						
2000	11	14	26	13	81	145
2005	10	13	25	13	77	138
2010	10	13	25	13	78	139
2015	10	13	25	13	78	140
2020	11	13	25	13	78	140
2025	11	13	25	13	78	140
2030	11	13	26	13	79	141

RAVENNA

The City of Ravenna saw its population decline from 1,417 persons in 1960 to 1,341 people in 2000. Population declined more sharply between 1960 and 1980, with population reaching a low of 1,296. Still, the Census Bureau's July 1, 2007, population estimate indicates that the number of people residing in Ravenna has increased, reaching 1,305 persons, an overall decline of 2.6 percent since the 2000 Census, but an increase of 12 persons between 2006 and 2007.

At the time that the 2000 Census was taken, Ravenna had 600 housing units, of which 66 were vacant. Of the 66 that were vacant, 16 were for rent, 19 were for sale, ten were rented or sold but not yet occupied, three were recreational units, and 18 others were vacant but not available for use. Since that time, the Village City Clerk has reported 16 additional residential units were permitted and ten were demolished. This means that the total housing stock in Ravenna now is about 606 units.

Assuming that current Census estimates of the emerging population trend at work in Ravenna continues, the total number of persons in Ravenna will increase, reaching 1,367 persons by 2030. This is a substantive increase of 73 persons since the 2005 estimate.

This population increase also results in more occupied housing units, across all income groups, as seen in Table V.7, below.

Table V.7						
Household Forecast by Tenure and Income						
Ravenna City, 2000 through 2030						
Year	0-30% MFI	31-50% MFI	51-80% MFI	81-95% MFI	96% + MFI	Total
Homeowners						
2000	24	32	70	37	249	411
2005	23	32	68	36	243	402
2010	23	32	69	36	248	409
2015	24	33	70	37	250	413
2020	24	33	71	37	252	417
2025	24	33	71	38	255	421
2030	24	34	72	38	257	425
Renters						
2000	23	24	31	13	32	123
2005	22	24	31	13	31	120
2010	23	24	31	13	32	122
2015	23	24	31	13	32	124
2020	23	25	32	13	32	125
2025	23	25	32	13	32	126
2030	24	25	32	13	33	127
Total						
2000	46	57	101	50	280	534
2005	45	55	99	49	274	522
2010	46	56	100	49	279	532
2015	47	57	101	50	282	537
2020	47	58	102	50	284	542
2025	47	58	103	51	287	547
2030	48	59	104	51	290	552

Over the 25-year forecast horizon, the number of occupied housing units grows from 522 to 552. This means that vacant housing units might decline from the 66 units seen in the 2000 Census.

However, this older housing stock is smaller, commands a lower price, and is more difficult to sell than newer more desirable housing stock. The City of Ravenna has about 50 percent of all its units constructed prior to 1940, a higher portion of such housing than most other communities in the County. Hence, Ravenna still faces two key housing needs: some of the existing occupied housing stock may need preservation activities and long-term vacant housing stock will need to be inspected for suitability. If such housing is found to be unsuitable for rehabilitation, the community should consider removing it. Given this forecast, newer housing in the City of Ravenna will be needed.

The City of Ravenna recognizes this situation. As such, the community's currently evolving planning efforts are directly related to a range of infrastructure and beautification efforts. The actions addressing housing aspire to the following goals:

- Changing the perception of Ravenna by improving the community image by eliminating old houses at the entrances to the town, improving the entrances to the community, signage to bring people into town, transportation enhancements, and prospective annexation and utilization of the south side of town;
- Initiate new housing construction, housing rehabilitation, and housing redevelopment with the following measurable outcomes:
 - ✓ Upper scale housing and quality rental units
 - ✓ Removal of old homes utilizing a community dump site
 - ✓ Focus on areas for community re-investment
 - ✓ Capitalize on upper-story residential in the downtown area
 - ✓ Research the East Ward Elementary school site for residential development

Assuming that such actions are successful in increasing population to the scenarios seen on page 36 of this document, then additional housing will be required. Table V.8 presents the prospective new outcome of these community redevelopment and enhancement activities.

Place	2000	2005	2010	2015	2020	2025	2030	2005-30 Change
Ravenna – moderate	534	534	537	543	548	554	559	25
Ravenna – high	534	534	542	556	570	584	599	65

RIVERDALE

Riverdale Village saw its population increase from 144 persons in 1960 to 213 people in 2000. The Census Bureau’s July 1, 2007 estimate indicates that the population in Riverdale rose very slightly between 2006 and 2007, increasing to 209 persons.

At the time that the 2000 Census was taken, Riverdale had 84 housing units, of which one was vacant. That one unit was rented or sold, but not yet occupied at the time the Census was taken. Since that time, the Village Clerk has not reported that any residential units were permitted or demolished.

Assuming that current Census estimates of the population trends in Riverdale continue, the total number of persons in Riverdale will increase, reaching 214 persons by 2030. This is an increase of six persons since the 2005 estimate. This population increase also results in more occupied housing units, as seen in Table V.9, on the following page. Over the 25-year forecast horizon, the number of occupied housing units grew from 84 to 86 units.

Table V.9						
Household Forecast by Tenure and Income						
Riverdale Village, 2000 through 2030						
Year	0-30% MFI	31-50% MFI	51-80% MFI	81-95% MFI	96% + MFI	Total
Homeowners						
2000	4	5	12	6	41	68
2005	4	5	12	6	41	69
2010	4	5	12	6	42	69
2015	4	5	12	6	42	70
2020	4	6	12	6	42	70
2025	4	6	12	6	42	70
2030	4	6	12	6	43	71
Renters						
2000	3	3	4	2	4	15
2005	3	3	4	2	4	15
2010	3	3	4	2	4	15
2015	3	3	4	2	4	15
2020	3	3	4	2	4	15
2025	3	3	4	2	4	15
2030	3	3	4	2	4	16
Total						
2000	7	8	15	8	45	83
2005	7	8	15	8	45	84
2010	7	8	16	8	46	84
2015	7	9	16	8	46	85
2020	7	9	16	8	46	85
2025	7	9	16	8	46	86
2030	7	9	16	8	47	86

Because of this trend, Riverdale does need some additional housing. Again, though, the older housing stock is smaller, commands a lower price, and is more difficult to sell than newer more desirable housing stock. Riverdale has about 39 percent of all its units constructed prior to 1940. Hence, like many of the other communities in Buffalo County, Riverdale still faces two housing needs: some of the existing occupied housing stock may need preservation activities and long-term vacant housing stock will need to be inspected for suitability. If this housing is found to be unsuitable for rehabilitation, the community should consider removing it.

SHELTON

Shelton Village saw its population increase from 904 persons in 1960 to 1,140 people in 2000. However, the community experienced population declines in the 1980s, with the 1990 Census reporting a population of 954, a loss of 92 persons that decade. The Census Bureau's July 1, 2007 estimate indicates that the population in Shelton has increased slightly over the last few years, to 1,149 persons, and an increase of eight persons between 2006 and 2007.

At the time that the 2000 Census was taken, Shelton had 460 housing units, of which 35 were vacant. Nine were for rent, 10 were for sale, three were rented or sold but not yet occupied, three were seasonal or recreational in use, and 10 more were vacant but not available for use. Since that time, the Village Clerk reports that 23 residential units were permitted and five more were demolished. The value of construction reported on the permits, which exclude the cost of the land, was \$150,000 in 2006 and \$140,000 in 2007.

Assuming that current Census estimates of the population in Shelton continues, the total number of persons in the community will increase, reaching 1,190 persons by 2030. This is an increase of 52 persons since the 2005 estimate. This population increase also results in more occupied housing units, as seen in Table V.10, below. Over the 25-year forecast horizon, the number of occupied housing units increases from 412 to 431.

Table V.10						
Household Forecast by Tenure and Income						
Shelton Village, 2000 through 2030						
Year	0-30% MFI	31-50% MFI	51-80% MFI	81-95% MFI	96% + MFI	Total
Homeowners						
2000	19	26	55	29	196	324
2005	18	25	53	28	190	314
2010	18	25	54	29	193	320
2015	18	25	55	29	195	322
2020	19	26	55	29	196	324
2025	19	26	55	29	198	326
2030	19	26	56	29	199	329
Renters						
2000	19	20	26	11	26	101
2005	18	19	25	10	25	98
2010	19	20	25	11	26	100
2015	19	20	26	11	26	100
2020	19	20	26	11	26	101
2025	19	20	26	11	26	102
2030	19	20	26	11	26	102
Total						
2000	37	45	81	40	222	425
2005	36	44	78	38	216	412
2010	37	45	79	39	219	419
2015	37	45	80	39	221	422
2020	37	46	81	40	222	425
2025	38	46	81	40	224	428
2030	38	46	82	40	225	431

Because of this trend, Shelton may need additional housing. Again, the older housing stock is smaller, commands a lower price, and is more difficult to sell than newer more desirable housing stock. Shelton has about 44 percent of all its units constructed prior to 1940. Hence, Shelton, like many other communities in Buffalo County, still faces two housing needs: some of the existing occupied housing stock may need preservation activities and long-term vacant housing stock will need to be inspected for suitability. If

this long-term vacant housing is found to be unsuitable for rehabilitation, the community should consider removing it.

THE REMAINDER OF BUFFALO COUNTY

The remainder of Buffalo County, which excludes the nine Cities and Villages reviewed above, saw its population increase from 7,144 persons in 1960 to 8,688 people in 2000. However, this area experienced a population decline in the 1980s, with the 1990 Census reporting a population of 7,462, a change of 473 persons that decade. The Census Bureau's July 1, 2007 estimate indicates that the population in the remainder of the County is increasing modestly, with population increasing by 33 persons between 2006 and 2007.

At the time that the 2000 Census was taken, this area had 3,190 housing units, of which 174 were vacant. Of the vacant units, 46 were for rent, 37 were for sale, 20 were rented or sold but not yet occupied, 16 were seasonal or recreational in use, and 55 more were vacant but not available for use. Since that time, the County reports that 304 residential units were permitted and none were demolished. The average annual value of construction reported on the permits, which exclude the cost of the land, ranged from \$142,068 to \$168,364.

Assuming that Census population estimates accurately represent an emerging trend in this area, the total number of persons in the remainder of the County will increase, reaching 8,872 persons by 2030. This is an increase of 182 persons since the 2005 estimate. This population increase also results in more occupied housing units, as seen in Table V.11, on the following page. Over the 25-year forecast horizon, the number of occupied housing units rise from 3,112 to 3,177.

Because of this trend, the areas outside of all nine Buffalo County communities may need additional housing. However, the older housing stock is smaller, commands a lower price, and is more difficult to sell than newer more desirable housing stock. This area in the County has about 900 units that were constructed prior to 1940.

Nevertheless, there will very likely be continued residential construction in response to demand for new housing units. Still, the remainder of the County faces two main housing needs as it relates to the existing housing stock: some older units may need preservation activities and long-term vacant housing stock will need to be inspected for suitability. If the long-term vacant housing units are found to be unsuitable for rehabilitation, the County may wish to consider removing that housing stock.

Table V.11						
Household Forecast by Tenure and Income						
Other Incorporated, 2000 through 2030						
Year	0-30% MFI	31-50% MFI	51-80% MFI	81-95% MFI	96% + MFI	Total
Homeowners						
2000	136	188	403	212	1,440	2,379
2005	140	194	416	219	1,485	2,454
2010	141	195	418	220	1,493	2,468
2015	142	196	420	221	1,499	2,477
2020	142	196	421	222	1,505	2,487
2025	143	197	423	223	1,511	2,496
2030	143	198	425	223	1,516	2,506
Renters						
2000	118	125	162	67	164	637
2005	122	129	167	69	169	657
2010	123	130	168	70	170	661
2015	123	131	169	70	171	663
2020	124	131	169	70	172	666
2025	124	132	170	71	172	668
2030	125	132	171	71	173	671
Total						
2000	254	313	565	279	1,604	3,016
2005	263	323	583	288	1,655	3,112
2010	264	325	586	290	1,664	3,129
2015	265	326	588	291	1,670	3,141
2020	266	328	591	292	1,676	3,153
2025	267	329	593	293	1,683	3,165
2030	268	330	595	294	1,689	3,177

APPENDIX A – ADDITIONAL ECONOMIC AND DEMOGRAPHIC DATA

TABLE A.1
BUFFALO COUNTY EMPLOYMENT
BLS DATA 1990-2006

Year	Labor Force	Employed	Unemployed	Unemployment Rate
1990	20,554	20,054	500	2.4
1991	20,996	20,417	579	2.8
1992	22,056	21,443	613	2.8
1993	22,745	22,175	570	2.5
1994	23,763	23,165	598	2.5
1995	23,921	23,308	613	2.6
1996	24,266	23,613	653	2.7
1997	24,493	23,909	584	2.4
1998	24,685	24,031	654	2.6
1999	25,382	24,596	786	3.1
2000	25,033	24,459	574	2.3
2001	25,215	24,612	603	2.4
2002	26,169	25,488	681	2.6
2003	26,621	25,879	742	2.8
2004	26,994	26,204	790	2.9
2005	27,163	26,399	764	2.8
2006	27,430	26,816	614	2.2

TABLE A.2
KEARNEY COUNTY EMPLOYMENT
BLS DATA 1990-2006

Year	Labor Force	Employed	Unemployed	Unemployment Rate
1990	3,230	3,172	58	1.8
1991	3,208	3,148	60	1.9
1992	3,350	3,288	62	1.9
1993	3,403	3,345	58	1.7
1994	3,537	3,474	63	1.8
1995	3,536	3,473	63	1.8
1996	3,582	3,516	66	1.8
1997	3,628	3,572	56	1.5
1998	3,728	3,662	66	1.8
1999	3,848	3,763	85	2.2
2000	3,760	3,683	77	2.0
2001	3,780	3,691	89	2.4
2002	3,866	3,758	108	2.8
2003	3,920	3,813	107	2.7
2004	3,943	3,829	114	2.9
2005	3,910	3,798	112	2.9
2006	3,948	3,859	89	2.3

TABLE A.3
PHELPS COUNTY EMPLOYMENT
 BLS DATA 1990-2006

Year	Labor Force	Employed	Unemployed	Unemployment Rate
1990	5,042	4,985	57	1.1
1991	5,143	5,072	71	1.4
1992	5,189	5,117	72	1.4
1993	5,167	5,101	66	1.3
1994	5,361	5,280	81	1.5
1995	5,424	5,328	96	1.8
1996	5,458	5,346	112	2.1
1997	5,276	5,178	98	1.9
1998	5,169	5,057	112	2.2
1999	5,109	5,002	107	2.1
2000	5,395	5,276	119	2.2
2001	5,406	5,266	140	2.6
2002	5,379	5,221	158	2.9
2003	5,420	5,253	167	3.1
2004	5,303	5,128	175	3.3
2005	5,254	5,104	150	2.9
2006	5,231	5,116	115	2.2

TABLE A.4
NEBRASKA TOTAL EMPLOYMENT
 BLS DATA 1990-2006

Year	Labor Force	Employed	Unemployed	Unemployment Rate
1990	816,703	797,799	18,904	2.31
1991	832,823	810,670	22,153	2.66
1992	841,928	817,915	24,013	2.85
1993	861,406	837,360	24,045	2.79
1994	885,932	862,659	23,273	2.63
1995	906,350	882,603	23,747	2.62
1996	921,521	896,132	25,389	2.76
1997	926,814	904,492	22,322	2.41
1998	938,106	914,644	23,462	2.50
1999	942,189	916,270	25,919	2.75
2000	949,762	923,198	26,564	2.80
2001	955,820	925,783	30,037	3.14
2002	956,813	921,201	35,611	3.72
2003	971,565	932,870	38,694	3.98
2004	978,341	940,047	38,294	3.91
2005	977,724	940,040	37,683	3.85
2006	974,476	945,270	29,206	3.00

TABLE A.5
REAL EARNINGS BY INDUSTRY IN BUFFALO COUNTY
BEA DATA: YEARS 2001 THROUGH 2005, 2006 DOLLARS

NAICS Industry Categories	2001	2002	2003	2004	2005
Farm employment	19,139	10,925	38,262	25,313	22,615
Forestry, fishing, related and other	5,620	5,960	9,635	10,746	11,259
Mining	2,783	2,493	2,752	2,978	2,602
Utilities	(D)	(D)	(D)	(D)	(D)
Construction	51,532	53,766	57,225	57,104	57,813
Manufacturing	196,462	221,847	247,266	226,677	224,757
Wholesale trade	38,274	37,707	37,254	43,027	45,105
Retail trade	82,173	87,780	86,012	86,075	89,619
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)
Information	15,943	16,926	17,099	16,432	15,988
Finance and insurance	29,174	27,921	27,637	29,441	30,354
Real estate and rental and leasing	15,517	13,258	14,237	15,857	16,451
Professional and technical services	26,347	26,236	(D)	(D)	(D)
Management of companies & enterprises	32,202	16,324	(D)	(D)	(D)
Administrative and waste services	18,045	22,055	20,834	21,010	22,893
Educational services	2,402	2,447	2,340	2,367	2,275
Health care and social assistance	156,793	164,351	169,006	176,277	176,732
Arts, entertainment, and recreation	6,498	6,653	6,907	6,376	6,355
Accommodation and food services	33,563	35,748	35,425	35,999	35,477
Other services, ex. public administration	34,483	36,695	37,144	36,657	35,859
Government and government enterprises	149,887	161,209	169,539	172,949	175,835
Total	952,664	985,505	1,056,370	1,048,667	1,081,546

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals.

TABLE A.6
EMPLOYMENT BY INDUSTRY IN BUFFALO COUNTY
BEA DATA: YEARS 2001 THROUGH 2005

NAICS Industry Categories	2001	2002	2003	2004	2005
Farm employment	1,238	1,226	1,194	1,175	1,196
Forestry, fishing, related and other	330	331	415	409	466
Mining	71	68	76	82	77
Utilities	(D)	(D)	(D)	(D)	(D)
Construction	1,744	1,798	1,880	1,906	1,927
Manufacturing	4,135	4,011	4,000	4,120	4,215
Wholesale trade	942	938	896	981	1,039
Retail trade	4,509	4,492	4,540	4,449	4,666
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)
Information	391	435	462	456	461
Finance and insurance	1,123	1,036	1,012	1,055	1,076
Real estate and rental and leasing	654	703	710	791	862
Professional and technical services	842	866	(D)	(D)	(D)
Management of companies & enterprises	491	496	(D)	(D)	(D)
Administrative and waste services	1,076	1,275	1,210	1,244	1,379
Educational services	226	247	240	246	265
Health care and social assistance	4,134	4,282	4,282	4,241	4,302
Arts, entertainment, and recreation	549	544	503	503	526
Accommodation and food services	2,716	2,838	2,833	2,903	2,819
Other services, ex. public administration	1,861	1,964	2,002	2,047	2,024
Government and government enterprises	3,706	3,873	4,044	4,086	4,094
Total employment	31,585	32,321	32,498	32,872	33,721

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals.

TABLE A.7
REAL AVERAGE EARNINGS PER JOB BY INDUSTRY IN BUFFALO COUNTY
 BEA DATA: YEARS 2001 THROUGH 2005, 2006 DOLLARS

NAICS Industry Categories	2001	2002	2003	2004	2005
Farm employment	15,460	8,911	32,045	21,543	18,909
Forestry, fishing, related and other	17,031	18,006	23,217	26,275	24,160
Mining	39,201	36,658	36,210	36,323	33,787
Utilities	(D)	(D)	(D)	(D)	(D)
Construction	29,548	29,903	30,439	29,960	30,002
Manufacturing	47,512	55,310	61,817	55,019	53,323
Wholesale trade	40,631	40,199	41,578	43,860	43,412
Retail trade	18,224	19,541	18,945	19,347	19,207
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)
Information	40,774	38,909	37,010	36,034	34,682
Finance and insurance	25,979	26,951	27,309	27,906	28,210
Real estate and rental and leasing	23,726	18,859	20,053	20,047	19,085
Professional and technical services	31,291	30,296	(D)	(D)	(D)
Management of companies & enterprises	65,584	32,911	(D)	(D)	(D)
Administrative and waste services	16,771	17,298	17,219	16,889	16,601
Educational services	10,628	9,906	9,750	9,622	8,583
Health care and social assistance	37,928	38,382	39,469	41,565	41,081
Arts, entertainment, and recreation	11,836	12,229	13,732	12,675	12,083
Accommodation and food services	12,358	12,596	12,504	12,401	12,585
Other services, ex. public administration	18,529	18,684	18,554	17,907	17,717
Government and government enterprises	40,444	41,624	41,924	42,327	42,949
Total Average	30,162	30,491	32,506	31,902	32,073

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals.

TABLE A.8
REAL EARNINGS BY INDUSTRY IN KEARNEY COUNTY
BEA DATA: YEARS 2001 THROUGH 2005, 2006 DOLLARS

NAICS Industry Categories	2001	2002	2003	2004	2005
Farm employment	28,456	27,324	43,880	37,766	30,788
Forestry, fishing, related and other	(D)	2,197	2,329	2,319	2,286
Mining	0	(L)	(L)	(L)	53
Utilities	72	(L)	60	53	52
Construction	4,600	4,427	5,350	4,890	4,554
Manufacturing	6,521	6,842	8,100	10,940	12,419
Wholesale trade	6,719	7,668	7,711	7,592	7,656
Retail trade	4,158	3,800	4,187	3,902	3,673
Transportation and warehousing	3,458	2,800	2,344	2,899	3,202
Information	2,280	1,967	498	696	430
Finance and insurance	3,345	3,660	3,845	3,826	3,830
Real estate and rental and leasing	878	566	536	511	545
Professional and technical services	1,158	1,009	1,014	1,123	1,177
Management of companies & enterprises	0	0	0	0	0
Administrative and waste services	488	505	841	827	868
Educational services	(D)	(D)	(D)	79	84
Health care and social assistance	(D)	(D)	(D)	10,756	10,622
Arts, entertainment, and recreation	749	765	849	840	766
Accommodation and food services	1,137	1,261	1,280	1,181	911
Other services, ex. public administration	3,036	3,173	2,887	2,624	2,568
Government and government enterprises	18,395	18,938	18,800	18,845	18,873
Total	100,924	96,625	114,799	111,716	105,356

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals.

TABLE A.9
EMPLOYMENT BY INDUSTRY IN KEARNEY COUNTY
BEA DATA: YEARS 2001 THROUGH 2005

NAICS Industry Categories	2001	2002	2003	2004	2005
Farm employment	691	677	667	653	669
Forestry, fishing, related and other	(D)	106	104	113	110
Mining	0	(L)	(L)	(L)	(L)
Utilities	0	0	0	0	0
Construction	184	199	226	212	201
Manufacturing	173	177	196	254	260
Wholesale trade	170	186	182	181	184
Retail trade	305	296	321	310	308
Transportation and warehousing	84	81	72	61	75
Information	37	27	26	32	26
Finance and insurance	132	129	131	129	130
Real estate and rental and leasing	58	65	61	64	71
Professional and technical services	57	54	54	63	66
Management of companies & enterprises	0	0	0	0	0
Administrative and waste services	75	80	87	102	106
Educational services	(D)	(D)	(D)	(L)	(L)
Health care and social assistance	(D)	(D)	(D)	536	528
Arts, entertainment, and recreation	65	68	69	71	68
Accommodation and food services	108	119	130	117	102
Other services, ex. public administration	182	183	174	175	178
Government and government enterprises	566	567	530	526	522
Total employment	3,564	3,474	3,510	3,608	3,615

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals.

TABLE A.10
REAL AVERAGE EARNINGS PER JOB BY INDUSTRY
KEARNEY COUNTY
BEA DATA: YEARS 2001 THROUGH 2005, 2006 DOLLARS

NAICS Industry Categories	2001	2002	2003	2004	2005
Farm employment	41,180	40,360	65,787	57,834	46,021
Forestry, fishing, related and other	(D)	20,730	22,395	20,523	20,781
Mining	0	(L)	(L)	(L)	(L)
Utilities	0	0	0	0	0
Construction	25,001	22,247	23,675	23,064	22,659
Manufacturing	37,691	38,653	41,328	43,072	47,765
Wholesale trade	39,521	41,228	42,370	41,945	41,610
Retail trade	13,634	12,836	13,044	12,587	11,927
Transportation and warehousing	41,171	34,573	32,561	47,518	42,693
Information	61,625	72,848	19,171	21,738	16,545
Finance and insurance	25,337	28,370	29,353	29,662	29,463
Real estate and rental and leasing	15,132	8,710	8,782	7,989	7,671
Professional and technical services	20,311	18,689	18,786	17,822	17,834
Management of companies & enterprises	0	0	0	0	0
Administrative and waste services	6,511	6,307	9,671	8,104	8,184
Educational services	(D)	(D)	(D)	(L)	(L)
Health care and social assistance	(D)	(D)	(D)	20,067	20,117
Arts, entertainment, and recreation	11,524	11,254	12,305	11,838	11,271
Accommodation and food services	10,530	10,596	9,843	10,097	8,930
Other services, ex. public administration	16,681	17,339	16,590	14,993	14,425
Government and government enterprises	32,500	33,401	35,472	35,828	36,154
Total Average	28,318	27,814	32,706	30,963	29,144

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals.

Table A.11
REAL EARNINGS BY INDUSTRY IN PHELPS COUNTY
BEA DATA: YEARS 2001 THROUGH 2005

NAICS Industry Categories	2001	2002	2003	2004	2005
Farm employment	45,531	41,871	64,109	52,919	47,840
Forestry, fishing, related and other	(D)	(D)	(D)	(D)	(D)
Mining	(D)	(D)	(D)	(D)	(D)
Utilities	245	(D)	(D)	(D)	(D)
Construction	10,476	10,511	(D)	(D)	(D)
Manufacturing	47,112	46,564	(D)	(D)	(D)
Wholesale trade	13,761	14,370	15,093	16,393	16,208
Retail trade	14,051	11,770	10,877	11,054	11,313
Transportation and warehousing	6,702	(D)	(D)	(D)	(D)
Information	914	915	984	1,022	1,007
Finance and insurance	7,514	6,917	6,653	6,878	7,081
Real estate and rental and leasing	1,017	1,126	1,513	1,542	1,526
Professional and technical services	(D)	(D)	(D)	(D)	(D)
Management of companies & enterprises	(D)	(D)	(D)	(D)	(D)
Administrative and waste services	3,979	3,703	3,628	3,722	3,989
Educational services	(D)	(D)	(D)	(D)	(D)
Health care and social assistance	(D)	(D)	(D)	(D)	(D)
Arts, entertainment, and recreation	709	674	644	537	609
Accommodation and food services	2,986	2,910	3,109	3,206	3,090
Other services, ex. public administration	5,807	6,140	6,069	6,136	6,234
Government and government enterprises	30,097	31,226	32,669	32,745	32,798
Total	224,229	218,683	242,184	229,705	225,789

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals

Table A.12
EMPLOYMENT BY INDUSTRY IN PHELPS COUNTY
AVERAGE BEA DATA: YEARS 2001 THROUGH 2005

NAICS Industry Categories	2001	2002	2003	2004	2005
Farm employment	719	706	696	681	698
Forestry, fishing, related and other	(D)	(D)	(D)	(D)	(D)
Mining	(D)	(D)	(D)	(D)	(D)
Utilities	(L)	(D)	(D)	(D)	(D)
Construction	304	308	(D)	(D)	(D)
Manufacturing	998	980	(D)	(D)	(D)
Wholesale trade	328	341	341	359	344
Retail trade	690	634	626	624	621
Transportation and warehousing	182	(D)	(D)	(D)	(D)
Information	44	44	47	50	52
Finance and insurance	276	258	253	248	253
Real estate and rental and leasing	108	98	116	127	130
Professional and technical services	(D)	(D)	(D)	(D)	(D)
Management of companies & enterprises	(D)	(D)	(D)	(D)	(D)
Administrative and waste services	298	280	283	300	322
Educational services	(D)	(D)	(D)	(D)	(D)
Health care and social assistance	(D)	(D)	(D)	(D)	(D)
Arts, entertainment, and recreation	70	73	73	70	83
Accommodation and food services	296	302	308	326	340
Other services, ex. public administration	362	365	363	381	390
Government and government enterprises	858	858	867	858	852
Total employment	6,746	6,628	6,596	6,519	6,634

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals

Table A.13
REAL AVERAGE EARNINGS PER JOB BY INDUSTRY IN PHELPS COUNTY
BEA DATA: YEARS 2001 THROUGH 2005

NAICS Industry Categories	2001	2002	2003	2004	2005
Farm employment	63,325	59,307	92,111	77,708	68,539
Forestry, fishing, related and other	(D)	(D)	(D)	(D)	(D)
Mining	(D)	(D)	(D)	(D)	(D)
Utilities	(L)	(D)	(D)	(D)	(D)
Construction	34,462	34,128	(D)	(D)	(D)
Manufacturing	47,207	47,515	(D)	(D)	(D)
Wholesale trade	41,953	42,141	44,261	45,664	47,116
Retail trade	20,363	18,565	17,376	17,715	18,218
Transportation and warehousing	36,822	(D)	(D)	(D)	(D)
Information	20,775	20,800	20,931	20,432	19,362
Finance and insurance	27,226	26,808	26,297	27,735	27,987
Real estate and rental and leasing	9,413	11,485	13,042	12,146	11,736
Professional and technical services	(D)	(D)	(D)	(D)	(D)
Management of companies & enterprises	(D)	(D)	(D)	(D)	(D)
Administrative and waste services	13,351	13,226	12,821	12,407	12,388
Educational services	(D)	(D)	(D)	(D)	(D)
Health care and social assistance	(D)	(D)	(D)	(D)	(D)
Arts, entertainment, and recreation	10,131	9,226	8,824	7,670	7,333
Accommodation and food services	10,088	9,636	10,094	9,836	9,087
Other services, ex. public administration	16,041	16,822	16,719	16,105	15,984
Government and government enterprises	35,078	36,394	37,681	38,164	38,495
Total Average	33,239	32,994	36,717	35,236	34,035

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals

TABLE A.14
EMPLOYMENT BY INDUSTRY IN REGION
BEA DATA: YEARS 2001 THROUGH 2005

NAICS Industry Categories	2001	2002	2003	2004	2005
Farm employment	2,648	2,609	2,557	2,509	2,563
Forestry, fishing, related and other	(D)	(D)	(D)	(D)	(D)
Mining	(D)	(D)	(D)	(D)	(D)
Utilities	(D)	(D)	(D)	(D)	(D)
Construction	2,232	2,305	(D)	(D)	(D)
Manufacturing	5,306	5,168	(D)	(D)	(D)
Wholesale trade	1,440	1,465	1,419	1,521	1,567
Retail trade	5,504	5,422	5,487	5,383	5,595
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)
Information	472	506	535	538	539
Finance and insurance	1,531	1,423	1,396	1,432	1,459
Real estate and rental and leasing	820	866	887	982	1,063
Professional and technical services	(D)	(D)	(D)	(D)	(D)
Management of companies & enterprises	(D)	(D)	(D)	(D)	(D)
Administrative and waste services	1,449	1,635	1,580	1,646	1,807
Educational services	(D)	(D)	(D)	(D)	(D)
Health care and social assistance	(D)	(D)	(D)	(D)	(D)
Arts, entertainment, and recreation	684	685	645	644	677
Accommodation and food services	3,120	3,259	3,271	3,346	3,261
Other services, ex. public administration	2,405	2,512	2,539	2,603	2,592
Government and government enterprises	5,130	5,298	5,441	5,470	5,468
Total employment	41,895	42,423	42,604	42,999	43,970

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals

TABLE A.15
TOTAL EARNINGS BY INDUSTRY IN REGION
 BEA DATA: YEARS 2001 THROUGH 2005

NAICS Industry Categories	2001	2002	2003	2004	2005
Farm employment	93,126	80,120	146,251	115,997	101,243
Forestry, fishing, related and other	(D)	(D)	(D)	(D)	(D)
Mining	(D)	(D)	(D)	(D)	(D)
Utilities	(D)	(D)	(D)	(D)	(D)
Construction	66,609	68,705	(D)	(D)	(D)
Manufacturing	250,094	275,253	(D)	(D)	(D)
Wholesale trade	58,753	59,745	60,058	67,012	68,969
Retail trade	100,382	103,349	101,076	101,031	104,606
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)
Information	19,137	19,808	18,581	18,149	17,425
Finance and insurance	40,033	38,498	38,135	40,145	41,265
Real estate and rental and leasing	17,411	14,950	16,286	17,911	18,522
Professional and technical services	(D)	(D)	(D)	(D)	(D)
Management of companies & enterprises	(D)	(D)	(D)	(D)	(D)
Administrative and waste services	22,512	26,263	25,304	25,559	27,749
Educational services	(D)	(D)	(D)	(D)	(D)
Health care and social assistance	(D)	(D)	(D)	(D)	(D)
Arts, entertainment, and recreation	7,956	8,091	8,400	7,753	7,731
Accommodation and food services	37,687	39,919	39,813	40,387	39,477
Other services, ex. public administration	43,326	46,008	46,100	45,416	44,661
Government and government enterprises	198,379	211,374	221,009	224,539	227,505
Total employment	1,277,817	1,300,813	1,413,352	1,390,088	1,412,691

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals

Table A.16
REAL AVERAGE EARNINGS PER JOB BY INDUSTRY IN REGION
BEA DATA: YEARS 2001 THROUGH 2005

NAICS Industry Categories	2001	2002	2003	2004	2005
Farm employment	35,168	30,709	57,196	46,232	39,502
Forestry, fishing, related and other	(D)	(D)	(D)	(D)	(D)
Mining	(D)	(D)	(D)	(D)	(D)
Utilities	(D)	(D)	(D)	(D)	(D)
Construction	29,843	29,807	(D)	(D)	(D)
Manufacturing	47,134	53,261	(D)	(D)	(D)
Wholesale trade	40,801	40,782	42,324	44,058	44,014
Retail trade	18,238	19,061	18,421	18,769	18,696
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)
Information	40,544	39,146	34,731	33,734	32,329
Finance and insurance	26,148	27,054	27,317	28,034	28,283
Real estate and rental and leasing	21,233	17,263	18,361	18,240	17,424
Professional and technical services	(D)	(D)	(D)	(D)	(D)
Management of companies & enterprises	(D)	(D)	(D)	(D)	(D)
Administrative and waste services	15,536	16,063	16,015	15,528	15,356
Educational services	(D)	(D)	(D)	(D)	(D)
Health care and social assistance	(D)	(D)	(D)	(D)	(D)
Arts, entertainment, and recreation	11,632	11,812	13,024	12,039	11,419
Accommodation and food services	12,079	12,249	12,172	12,070	12,106
Other services, ex. public administration	18,015	18,315	18,157	17,448	17,230
Government and government enterprises	38,670	39,897	40,619	41,049	41,607
Total employment	30,500	30,663	33,174	32,328	32,129

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals

Table A.17
REAL EARNINGS BY INDUSTRY IN NEBRASKA
BEA DATA: YEARS 2001 THROUGH 2006

NAICS Industry Categories	2001	2002	2003	2004	2005	2006
Farm employment	1,367,214	738,494	2,136,823	2,027,991	1,601,874	1,049,883
Forestry, fishing, related and other	169,986	165,381	180,201	174,585	172,055	183,184
Mining	137,367	127,839	148,502	174,610	192,451	207,851
Utilities	551,727	724,431	867,080	977,652	952,133	973,988
Construction	2,655,841	2,661,893	2,781,864	2,885,561	2,879,666	2,893,581
Manufacturing	5,334,364	5,428,335	5,339,464	5,280,724	5,300,526	5,389,835
Wholesale trade	2,360,845	2,295,039	2,330,414	2,437,032	2,451,679	2,478,297
Retail trade	3,054,617	3,028,391	3,032,392	3,025,332	2,991,825	2,973,450
Transportation and warehousing	3,248,229	3,118,171	3,070,000	3,254,835	3,328,721	3,367,591
Information	1,350,451	1,301,533	1,301,423	1,252,695	1,235,827	1,168,388
Finance and insurance	2,908,341	3,040,971	3,143,719	3,247,492	3,402,808	3,435,304
Real estate and rental and leasing	576,061	548,371	570,876	567,549	573,348	550,581
Professional and technical services	2,552,834	2,525,994	2,571,798	2,710,449	2,800,768	2,993,139
Management of companies & enterprises	916,072	1,016,673	975,895	1,050,231	1,168,180	1,309,470
Administrative and waste services	1,471,318	1,486,040	1,404,629	1,401,794	1,421,493	1,531,672
Educational services	483,227	495,329	498,803	515,461	513,694	538,373
Health care and social assistance	4,039,525	4,230,657	4,412,735	4,578,333	4,625,805	4,716,313
Arts, entertainment, and recreation	264,581	244,575	255,675	254,788	254,324	258,861
Accommodation and food services	954,341	946,797	971,989	1,003,392	998,744	1,007,340
Other services, ex. public administration	1,213,425	1,268,619	1,340,102	1,354,810	1,367,208	1,375,810
Government and government enterprises	7,274,206	7,700,593	8,012,754	8,231,817	8,314,960	8,422,722
Total Earnings	42,884,573	43,094,127	45,347,139	46,407,130	46,548,090	46,825,633

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals

Table A.18
EMPLOYMENT BY INDUSTRY IN NEBRASKA
 BEA DATA: YEARS 2001 THROUGH 2006

NAICS Industry Categories	2001	2002	2003	2004	2005	2006
Farm employment	62,362	61,639	60,177	58,849	60,007	58,519
Forestry, fishing, related and other	8,609	8,522	7,955	8,509	8,606	8,360
Mining	2,346	2,147	2,453	2,294	2,371	2,283
Utilities	1,599	1,802	2,029	2,022	1,829	1,769
Construction	65,442	65,071	67,277	70,074	71,278	73,933
Manufacturing	113,892	109,357	105,444	103,823	104,471	104,879
Wholesale trade	45,625	44,713	43,810	43,834	43,938	44,372
Retail trade	139,535	136,267	136,295	136,903	139,048	139,104
Transportation and warehousing	52,085	53,847	55,298	57,723	60,968	62,368
Information	25,384	23,673	22,827	22,497	22,636	21,983
Finance and insurance	65,427	65,694	66,533	67,409	68,703	70,784
Real estate and rental and leasing	26,038	26,419	26,310	28,341	30,257	32,611
Professional and technical services	51,565	51,270	51,949	54,922	56,194	59,725
Management of companies & enterprises	13,350	14,485	13,126	13,949	14,996	15,788
Administrative and waste services	62,465	59,566	57,906	58,506	59,199	60,438
Educational services	19,242	20,054	20,228	20,115	20,435	21,267
Health care and social assistance	112,387	114,835	117,038	119,416	121,392	123,265
Arts, entertainment, and recreation	18,084	18,573	18,806	19,605	20,093	20,588
Accommodation and food services	70,928	70,128	71,067	72,238	73,652	74,594
Other services, ex. public administration	61,850	64,074	65,233	67,302	69,715	71,747
Government and government enterprises	164,160	167,784	169,720	170,730	170,828	171,975
Total employment	1,182,375	1,179,920	1,181,481	1,199,061	1,220,616	1,240,352

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals

TABLE A.19
REAL AVERAGE EARNINGS PER JOB BY INDUSTRY IN NEBRASKA
BEA DATA: YEARS 2001 THROUGH 2006

NAICS Industry Categories	2001	2002	2003	2004	2005	2006
Farm employment	21,924	11,981	35,509	34,461	26,695	17,941
Forestry, fishing, related and other	19,745	19,406	22,653	20,518	19,992	21,912
Mining	58,554	59,543	60,539	76,116	81,169	91,043
Utilities	345,045	402,015	427,344	483,507	520,576	550,587
Construction	40,583	40,908	41,349	41,179	40,400	39,138
Manufacturing	46,837	49,639	50,638	50,863	50,737	51,391
Wholesale trade	51,745	51,328	53,194	55,597	55,799	55,853
Retail trade	21,891	22,224	22,249	22,098	21,516	21,376
Transportation and warehousing	62,364	57,908	55,517	56,387	54,598	53,995
Information	53,201	54,980	57,012	55,683	54,596	53,150
Finance and insurance	44,452	46,290	47,251	48,176	49,529	48,532
Real estate and rental and leasing	22,124	20,757	21,698	20,026	18,949	16,883
Professional and technical services	49,507	49,268	49,506	49,351	49,841	50,115
Management of companies & enterprises	68,620	70,188	74,348	75,291	77,899	82,941
Administrative and waste services	23,554	24,948	24,257	23,960	24,012	25,343
Educational services	25,113	24,700	24,659	25,626	25,138	25,315
Health care and social assistance	35,943	36,841	37,703	38,339	38,106	38,262
Arts, entertainment, and recreation	14,631	13,168	13,595	12,996	12,657	12,573
Accommodation and food services	13,455	13,501	13,677	13,890	13,560	13,504
Other services, ex. public administration	19,619	19,799	20,543	20,130	19,611	19,176
Government and government enterprises	44,312	45,896	47,212	48,215	48,674	48,976
Total employment	36,270	36,523	38,382	38,703	38,135	37,752

(D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(L) Less than 10 jobs, but the estimates for this item are included in the totals

TABLE A.20
BUFFALO COUNTY TOTAL EMPLOYMENT AND REAL PERSONAL INCOME
BEA DATA 1969 THROUGH 2006: 2006 DOLLARS

Year	1,000s of 2006 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residence Adjustment	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	314,707	18,999	7,676	58,803	36,839	399,027	13,164	13,173	23,889
1970	327,263	19,601	6,723	63,271	40,871	418,526	13,391	13,534	24,182
1971	327,997	20,910	5,197	65,704	42,908	420,897	13,309	13,619	24,083
1972	351,498	22,907	4,394	72,419	45,899	451,302	14,058	14,136	24,866
1973	403,089	28,691	3,799	78,639	50,903	507,739	15,976	15,031	26,817
1974	416,375	31,121	2,501	83,022	53,800	524,577	16,479	15,653	26,600
1975	427,564	30,806	1,405	87,985	59,578	545,726	16,656	15,702	27,229
1976	443,619	34,736	(L)	91,561	61,740	562,179	16,843	16,726	26,523
1977	423,196	37,343	-1,513	101,587	62,387	548,314	16,152	17,713	23,893
1978	492,839	41,377	-3,421	105,093	64,855	617,988	18,171	18,616	26,474
1979	488,912	44,956	-4,444	106,700	67,292	613,504	17,837	19,331	25,291
1980	447,764	45,246	-5,535	119,283	71,960	588,225	16,809	19,318	23,178
1981	500,066	48,382	-6,763	135,517	76,850	657,288	18,410	19,750	25,319
1982	465,238	48,514	-6,291	160,946	79,690	651,070	17,941	19,495	23,865
1983	482,083	49,343	-6,418	155,421	85,176	666,920	18,095	19,712	24,457
1984	527,042	52,493	-6,053	162,389	85,407	716,292	19,283	20,125	26,189
1985	514,194	52,230	-3,719	159,097	90,880	708,222	19,097	19,919	25,814
1986	520,707	53,871	-4,295	158,487	90,677	711,705	19,443	20,079	25,933
1987	557,294	56,736	-4,739	154,461	91,814	742,095	20,255	20,834	26,750
1988	594,197	62,364	-6,540	150,214	93,387	768,893	20,824	22,043	26,956
1989	605,636	65,164	-7,376	165,989	98,916	798,001	21,509	22,542	26,867
1990	620,811	66,433	-7,049	155,280	99,466	802,075	21,330	22,974	27,022
1991	630,739	67,875	-8,565	162,811	102,622	819,732	21,461	23,348	27,015
1992	686,881	74,185	-15,441	168,921	108,262	874,437	22,552	24,599	27,923
1993	701,185	77,708	-18,826	169,949	113,171	887,771	22,466	25,584	27,407
1994	748,595	83,913	-24,058	176,660	112,429	929,714	23,339	26,936	27,791
1995	753,250	83,662	-25,687	191,998	119,899	955,797	23,670	27,102	27,793
1996	788,102	85,217	-29,912	196,130	127,034	996,137	24,247	27,900	28,247
1997	812,637	90,017	-35,331	202,991	128,286	1,018,565	24,656	28,316	28,699
1998	869,456	96,299	-44,010	230,162	138,400	1,097,708	26,314	29,064	29,915
1999	877,851	97,593	-48,408	228,217	147,716	1,107,782	26,436	29,977	29,285
2000	900,813	99,654	-55,063	240,970	151,883	1,138,949	26,913	31,029	29,031
2001	952,664	105,136	-63,453	233,584	164,040	1,181,699	27,917	31,585	30,162
2002	985,505	108,858	-69,325	232,618	172,865	1,212,805	28,345	32,321	30,491
2003	1,056,370	111,951	-75,283	233,634	180,002	1,282,772	29,814	32,498	32,506
2004	1,048,667	114,080	-73,363	242,858	181,335	1,285,417	29,635	32,872	31,901
2005	1,081,546	119,898	-76,828	226,671	185,779	1,297,270	29,727	33,721	32,073

TABLE A.21
KEARNEY COUNTY TOTAL EMPLOYMENT AND REAL PERSONAL INCOME
BEA DATA 1969 THROUGH 2006: 2006 DOLLARS

Year	1,000s of 2006 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residence Adjustment	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	90,957	3,620	2,144	19,864	8,568	117,913	17,773	3,362	27,054
1970	96,123	3,692	2,709	21,464	9,153	125,758	18,780	3,417	28,132
1971	101,863	3,863	2,875	21,970	9,656	132,501	19,712	3,512	29,006
1972	106,265	4,142	2,925	25,218	10,113	140,378	20,666	3,742	28,398
1973	139,815	5,095	3,192	28,167	11,789	177,868	25,920	3,917	35,696
1974	110,058	5,593	2,978	29,107	12,313	148,863	21,820	3,839	28,668
1975	115,966	5,561	2,905	30,904	13,156	157,369	22,883	3,645	31,815
1976	105,214	5,916	3,715	30,859	13,209	147,080	21,689	3,703	28,414
1977	77,394	6,127	3,932	33,406	13,835	122,440	18,222	3,801	20,362
1978	118,215	6,420	4,558	34,911	14,651	165,915	24,584	3,799	31,118
1979	97,177	6,724	4,672	34,899	14,930	144,954	21,221	3,899	24,924
1980	49,443	6,430	5,067	41,935	16,244	106,259	15,079	3,844	12,862
1981	94,821	6,773	5,724	48,759	17,219	159,750	22,791	3,816	24,848
1982	75,449	6,855	5,397	53,673	17,610	145,273	20,447	3,907	19,312
1983	90,265	6,974	5,602	51,516	18,488	158,898	22,574	4,076	22,145
1984	97,311	7,090	6,954	50,727	18,737	166,640	24,215	3,854	25,250
1985	95,360	7,295	6,546	47,865	19,164	161,640	23,933	3,807	25,048
1986	96,018	7,019	8,242	47,437	20,110	164,789	24,828	3,614	26,569
1987	104,887	7,112	9,511	43,862	20,958	172,105	26,014	3,633	28,871
1988	112,050	7,324	11,080	45,874	21,925	183,605	27,436	3,457	32,412
1989	107,447	7,523	12,046	46,864	24,062	182,896	27,466	3,446	31,181
1990	113,971	7,396	13,187	42,399	23,846	186,007	28,090	3,401	33,511
1991	114,084	7,403	13,576	44,227	24,678	189,161	28,942	3,328	34,280
1992	113,194	7,409	16,233	41,954	25,145	189,116	28,758	3,271	34,605
1993	96,546	7,873	17,418	41,038	25,956	173,085	26,337	3,238	29,817
1994	116,003	8,353	19,327	42,749	26,930	196,655	29,923	3,501	33,134
1995	104,814	8,167	20,363	41,793	27,581	186,384	28,240	3,462	30,275
1996	141,191	8,471	21,183	44,244	28,430	226,577	33,884	3,651	38,672
1997	126,843	8,900	22,590	46,643	30,644	217,820	32,265	3,618	35,059
1998	122,692	9,115	25,234	48,468	32,071	219,350	31,845	3,631	33,790
1999	111,281	9,081	26,763	44,959	35,787	209,709	30,405	3,585	31,040
2000	106,728	8,964	28,994	47,127	36,154	210,039	30,507	3,564	29,946
2001	100,924	8,703	33,805	44,705	37,518	208,248	30,361	3,564	28,318
2002	96,625	8,434	37,273	41,360	38,488	205,311	30,127	3,474	27,814
2003	114,799	8,727	38,573	40,767	38,909	224,322	32,767	3,510	32,707
2004	111,716	8,902	37,397	39,749	37,866	217,825	31,822	3,608	30,964
2005	105,356	9,158	38,013	40,289	38,282	212,782	31,491	3,615	29,144

TABLE A.22
PHELPS COUNTY TOTAL EMPLOYMENT AND REAL PERSONAL INCOME
BEA DATA 1969 THROUGH 2006: 2006 DOLLARS

Year	1,000s of 2006 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residence Adjustment	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	119,808	6,129	-3,152	30,933	14,327	155,787	16,217	4,705	25,463
1970	124,471	6,549	-4,005	33,864	15,300	163,081	17,078	4,869	25,562
1971	135,259	6,967	-3,988	34,965	16,345	175,615	18,414	4,948	27,336
1972	137,681	7,485	-3,683	39,511	16,817	182,842	19,159	5,073	27,138
1973	159,067	9,256	-3,733	43,484	18,263	207,825	21,477	5,218	30,484
1974	151,381	10,369	-4,163	45,784	18,963	201,596	20,967	5,456	27,744
1975	166,369	10,530	-4,288	47,778	20,956	220,285	22,257	5,579	29,821
1976	153,109	11,368	-3,967	46,890	21,254	205,918	20,886	5,747	26,642
1977	141,120	11,746	-3,894	49,976	21,625	197,080	19,631	5,863	24,070
1978	186,247	12,427	-3,567	51,287	22,232	243,772	24,726	5,932	31,398
1979	151,442	13,125	-2,825	51,957	23,138	210,587	21,355	5,990	25,283
1980	104,486	12,952	-2,636	59,831	24,552	173,281	17,661	5,976	17,484
1981	164,784	13,796	-4,328	68,522	25,437	240,619	24,154	6,053	27,224
1982	136,910	14,391	-5,482	75,447	26,723	219,208	21,657	6,058	22,599
1983	137,819	14,378	-6,141	76,785	27,809	221,893	22,035	6,195	22,247
1984	204,331	15,021	-6,983	77,661	28,300	288,288	28,751	6,155	33,198
1985	181,775	15,248	-7,932	73,475	29,039	261,110	25,827	6,051	30,041
1986	176,650	15,480	-8,965	70,755	29,413	252,372	25,362	5,938	29,750
1987	193,160	16,058	-10,097	66,246	28,994	262,245	26,637	6,130	31,510
1988	211,560	16,707	-10,419	63,179	28,776	276,389	28,276	6,158	34,355
1989	199,750	17,173	-11,236	68,289	31,176	270,807	27,772	6,274	31,838
1990	218,273	17,507	-12,264	62,987	32,723	284,211	29,297	6,403	34,089
1991	229,813	17,860	-11,997	64,738	34,296	298,990	30,503	6,464	35,552
1992	211,588	18,259	-11,531	62,400	36,093	280,292	28,662	6,535	32,377
1993	210,207	18,759	-11,174	61,236	37,371	278,882	28,382	6,624	31,734
1994	225,206	19,800	-11,557	61,287	38,898	294,033	29,818	6,828	32,983
1995	224,890	19,585	-11,222	62,288	40,698	297,070	29,976	6,788	33,130
1996	242,339	19,892	-10,947	64,550	42,598	318,647	32,054	6,932	34,959
1997	233,182	20,275	-10,068	67,523	44,213	314,575	31,771	6,773	34,429
1998	238,014	20,634	-9,056	69,559	47,518	325,401	33,059	6,596	36,085
1999	240,215	20,728	-8,567	64,758	48,821	324,498	33,265	6,588	36,462
2000	215,446	20,628	-8,230	68,787	49,673	305,049	31,319	6,697	32,170
2001	224,229	20,807	-9,236	67,854	52,277	314,317	32,308	6,746	33,239
2002	218,683	20,812	-8,438	62,020	54,423	305,876	31,550	6,628	32,994
2003	242,184	21,065	-7,644	63,803	54,252	331,530	34,559	6,596	36,717
2004	229,705	20,712	-6,602	58,334	54,797	315,521	32,994	6,519	35,237
2005	225,789	21,214	-6,141	57,976	54,125	310,536	32,827	6,634	34,036

TABLE A.23
REGIONAL TOTAL EMPLOYMENT AND REAL PERSONAL INCOME
 BEA DATA 1969 THROUGH 2005: 2006 DOLLARS

Year	1,000s of 2006 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residence Adjustment	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	525,472	28,748	6,669	109,599	59,735	672,727	15,718	21,240	24,740
1970	547,857	29,842	5,427	118,599	65,324	707,365	16,416	21,820	25,108
1971	565,119	31,739	4,084	122,639	68,910	729,012	17,145	22,079	25,595
1972	595,444	34,534	3,636	137,148	72,828	774,522	17,961	22,951	25,944
1973	701,971	43,041	3,257	150,290	80,955	893,433	21,124	24,166	29,048
1974	677,814	47,083	1,316	157,913	85,076	875,036	19,755	24,948	27,169
1975	709,899	46,897	21	166,667	93,690	923,380	20,599	24,926	28,480
1976	701,942	52,020	-252	169,309	96,203	915,177	19,806	26,176	26,816
1977	641,710	55,216	-1,475	184,969	97,846	867,834	18,002	27,377	23,440
1978	797,301	60,223	-2,430	191,291	101,738	1,027,676	22,494	28,347	28,126
1979	737,531	64,805	-2,597	193,556	105,359	969,044	20,138	29,220	25,241
1980	601,693	64,628	-3,104	221,049	112,756	867,766	16,516	29,138	20,650
1981	759,670	68,952	-5,367	252,798	119,507	1,057,656	21,785	29,619	25,648
1982	677,598	69,761	-6,376	290,066	124,023	1,015,550	20,015	29,460	23,001
1983	710,167	70,694	-6,956	283,723	131,472	1,047,712	20,901	29,983	23,686
1984	828,684	74,604	-6,082	290,777	132,444	1,171,220	24,083	30,134	27,500
1985	791,329	74,773	-5,105	280,438	139,083	1,130,972	22,952	29,777	26,575
1986	793,375	76,370	-5,018	276,679	140,199	1,128,866	23,211	29,631	26,775
1987	855,341	79,905	-5,325	264,569	141,766	1,176,445	24,302	30,597	27,955
1988	917,808	86,396	-5,880	259,267	144,088	1,228,888	25,512	31,658	28,991
1989	912,833	89,860	-6,566	281,142	154,155	1,251,703	25,582	32,262	28,294
1990	953,055	91,336	-6,126	260,666	156,035	1,272,293	26,239	32,778	29,076
1991	974,636	93,137	-6,986	271,776	161,596	1,307,884	26,969	33,140	29,410
1992	1,011,663	99,853	-10,738	273,274	169,499	1,343,845	26,658	34,405	29,405
1993	1,007,938	104,339	-12,582	272,223	176,498	1,339,738	25,729	35,446	28,436
1994	1,089,804	112,066	-16,288	280,696	178,257	1,420,403	27,693	37,265	29,245
1995	1,082,953	111,414	-16,546	296,079	188,178	1,439,250	27,295	37,352	28,993
1996	1,171,632	113,580	-19,676	304,923	198,062	1,541,360	30,062	38,483	30,445
1997	1,172,662	119,192	-22,809	317,157	203,143	1,550,960	29,564	38,707	30,296
1998	1,230,162	126,049	-27,832	348,189	217,988	1,642,459	30,406	39,291	31,309
1999	1,229,347	127,402	-30,213	337,934	232,323	1,641,989	30,035	40,150	30,619
2000	1,222,987	129,246	-34,299	356,884	237,710	1,654,037	29,580	41,290	29,619
2001	1,277,817	134,645	-38,884	346,142	253,835	1,704,265	30,195	41,895	30,500
2002	1,300,813	138,104	-40,490	335,998	265,776	1,723,992	30,007	42,423	30,663
2003	1,413,352	141,742	-44,354	338,204	273,163	1,838,623	32,380	42,604	33,174
2004	1,390,088	143,694	-42,569	340,940	273,997	1,818,763	31,484	42,999	32,328
2005	1,412,691	150,270	-44,956	324,936	278,187	1,820,588	31,348	43,970	32,129

TABLE A.24
POPULATION BELOW POVERTY LEVEL
BUFFALO COUNTY
CENSUS 2000 SF3 DATA SET

Place	Age 0 to 11	Age 12 to 17	Age 18 to 64	65 and Older	Total	Poverty Rate
Amherst Village	10	0	8	2	20	7.2%
Elm Creek Village	10	2	40	5	57	6.4%
Gibbon City	29	11	78	17	135	7.7%
Kearney City	527	172	2,371	233	3,303	12.0%
Miller Village	0	0	6	0	6	3.8%
Pleasanton Village	6	2	2	7	17	4.7%
Ravenna City	24	5	32	35	96	7.2%
Riverdale Village	8	2	9	0	19	8.9%
Shelton Village	42	14	56	23	135	11.8%
Other	132	109	310	56	607	7.0%
Buffalo County Total	788	317	2,912	378	4,395	10.4%

TABLE A.25
HUD MEDIAN FAMILY INCOME
2001 – 2008: FAMILY OF FOUR

Year	Buffalo County	Kearney County	Phelps County	Nebraska	USA
2001	52,400	51,500	52,900	53,400	52,500
2002	52,400	52,300	54,100	55,100	54,440
2003	53,400	50,700	50,700	55,400	56,500
2004	55,700	51,700	51,400	56,300	57,500
2005	55,700	53,400	53,450	57,400	58,000
2006	57,200	55,100	55,300	59,400	59,600
2007	56,100	53,900	54,100	58,200	59,000
2008	57,500	55,400	55,550	59,800	61,500

TABLE A.26
NUMBER OF HOUSEHOLDS BY HOUSEHOLD INCOME RANGE AND TENURE
BUFFALO COUNTY: CENSUS 2000 SF3 DATA

Income	Amherst Village	Elm Creek Village	Gibbon City	Kearney City	Miller Village	Pleasanton Village	Ravenna City	Riverdale Village	Shelton Village	Other	Total
Owner Occupied											
Less than \$5,000	2	8	7	110	2	0	8	0	7	54	198
\$5,000 to \$9,999	0	16	13	201	0	6	30	2	8	61	337
\$10,000 to \$14,999	10	18	19	215	11	6	29	2	21	96	427
\$15,000 to \$19,999	11	16	48	264	4	8	34	2	17	165	569
\$20,000 to \$24,999	6	16	27	369	0	8	41	2	24	104	597
\$25,000 to \$34,999	6	57	60	782	10	28	60	17	51	288	1,359
\$35,000 to \$49,999	34	59	109	1,218	14	36	98	22	85	460	2,135
\$50,000 to \$74,999	23	59	114	1,474	7	28	73	25	70	751	2,624
\$75,000 to \$99,999	0	10	36	745	0	8	20	4	24	238	1,085
\$100,000 to \$149,999	5	10	9	343	2	0	8	4	8	160	549
\$150,000 or More	0	4	1	158	0	0	3	0	7	71	244
Renter Occupied											
Less than \$5,000	0	4	10	188	1	0	6	0	10	28	247
\$5,000 to \$9,999	0	6	24	589	0	5	16	0	7	28	675
\$10,000 to \$14,999	0	8	28	553	0	0	21	0	10	68	688
\$15,000 to \$19,999	2	13	31	630	2	5	6	6	16	38	749
\$20,000 to \$24,999	0	14	12	557	0	2	14	2	11	57	669
\$25,000 to \$34,999	4	24	45	898	3	3	22	0	18	102	1,119
\$35,000 to \$49,999	6	21	25	656	1	5	29	0	18	188	949
\$50,000 to \$74,999	0	3	17	392	0	0	12	2	5	115	546
\$75,000 to \$99,999	0	0	0	82	1	0	0	0	4	12	99
\$100,000 to \$149,999	3	0	4	47	0	2	0	0	0	4	60
\$150,000 or More	0	0	3	0	0	0	0	0	0	2	5

TABLE A.27
NUMBER OF FAMILIES BY INCOME RANGE
BUFFALO COUNTY: CENSUS 2000 SF3 DATA

Place	Less than \$10,000	\$10,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$59,999	\$60,000 to \$74,999	\$75,000 to \$99,999	\$100,000 and above	Total
Amherst Village	0	9	6	25	26	12	4	0	7	89
Elm Creek Village	11	23	33	45	45	27	30	7	8	229
Gibbon City	11	55	59	81	82	67	61	35	16	467
Kearney City	302	504	779	778	922	799	748	790	551	6,173
Miller Village	0	9	6	7	11	5	3	0	2	43
Pleasanton Village	2	1	16	27	20	10	19	6	0	101
Ravenna City	4	39	75	61	69	41	37	20	7	353
Riverdale Village	0	4	9	11	20	20	7	4	5	80
Shelton Village	7	34	39	52	64	37	31	25	15	304
Other	70	197	290	341	333	347	435	220	230	2,463
Buffalo County Total	407	875	1,312	1,428	1,592	1,365	1,375	1,107	841	10,302

TABLE A.28
NUMBER OF HOUSEHOLDS BY SOURCE OF PERSONAL INCOME
BUFFALO COUNTY: CENSUS 2000 – SF3 DATA

Place	Wage or Salary Income	Self-Employment Income	Interest, Dividends, or Net Rental Income	Social Security Income	Supplemental Security Income (SSI)	Public Assistance Income	Retirement Income	Other Types of Income
Amherst Village	90	26	42	43	4	0	15	21
Elm Creek Village	288	90	151	115	10	6	43	54
Gibbon City	518	79	227	184	19	12	63	109
Kearney City	8,717	1,509	3,977	2,222	186	266	1,035	1,328
Miller Village	46	7	25	15	2	5	9	4
Pleasanton Village	116	29	49	41	5	1	14	17
Ravenna City	359	87	234	190	31	26	74	99
Riverdale Village	78	18	42	20	2	0	9	13
Shelton Village	321	67	169	136	6	6	54	67
Other	2,498	1,013	1,459	729	55	62	236	407
Buffalo County Total	13,031	2,925	6,375	3,695	320	384	1,552	2,119

TABLE A.29
EMPLOYMENT BY MAIN CATEGORY
BUFFALO COUNTY: CENSUS 2000 SF3 DATA

Employment	Amherst Village	Elm Creek Village	Gibbon City	Kearney City	Miller Village	Pleasanton Village	Ravenna City	Riverdale Village	Shelton Village	Other	Buffalo County Total
Agriculture, forestry, fishing and hunting	11	25	26	232	6	8	25	0	32	630	995
Mining	0	0	0	9	0	2	0	0	2	17	30
Construction	17	34	38	903	7	25	29	20	25	300	1398
Manufacturing	20	97	306	1,967	11	26	113	25	140	714	3,419
Wholesale trade	4	14	36	556	7	7	15	9	21	120	789
Retail trade	18	34	97	2,583	17	29	48	21	71	575	3,493
Transportation and warehousing, and utilities	6	47	35	348	6	24	41	0	13	169	689
Information	10	15	12	422	0	2	10	2	12	65	550
Finance and insurance	3	18	18	580	0	5	24	3	17	129	797
Real estate and rental and leasing	4	8	4	202	0	2	2	0	8	43	273
Professional, scientific, and technical services	1	10	8	372	0	3	15	5	9	90	513
Management of companies and enterprises	0	0	0	6	0	0	0	0	0	0	6
Administrative and support and waste management services	0	7	13	341	3	3	4	0	12	75	458
Educational services	13	38	73	1,673	7	9	61	6	44	472	2,396
Health care and social assistance	22	57	126	2,333	0	22	94	26	54	632	3,366
Arts, entertainment, and recreation	0	2	4	238	0	0	9	0	2	57	312
Accommodation and food services	3	30	19	1,715	0	9	44	6	19	178	2,023
Other services, except public administration	14	8	48	722	1	22	37	8	19	268	1,147
Public administration	2	15	28	560	6	4	10	8	12	105	750
Total	148	459	891	15,762	71	202	581	139	512	4,639	23,404

TABLE A.30
CIVILIAN NON-INSTITUTIONALIZED POPULATION
AGE 5 YEARS AND OLDER
BUFFALO COUNTY
CENSUS 2000 DATA SF3

Place	Age 5 to 15	Age 16 to 20	Age 21 to 64	65 to 74	75 and Older	Total
Amherst Village	46	24	149	35	27	281
Elm Creek Village	153	61	478	60	55	807
Gibbon City	327	125	908	112	105	1,577
Kearney City	3,404	3,782	15,074	1,290	1,338	24,888
Miller Village	15	14	82	9	12	132
Pleasanton Village	69	22	208	29	18	346
Ravenna City	240	66	626	91	165	1,188
Riverdale Village	42	14	152	6	20	234
Shelton Village	231	64	572	85	85	1,037
Other	1,767	618	4,864	595	336	8,180
Buffalo County Total	6,294	4,790	23,113	2,312	2,161	38,670

TABLE A.31
TOTAL DISABILITIES BY TYPE
BUFFALO COUNTY
CENSUS 2000 SF3 DATA SET

Place	Sensory Disability	Physical Disability	Mental Disability	Self-Care Disability	Go-Outside-Home Disability	Employment Disability	Total
Amherst Village	9	15	9	4	12	18	67
Elm Creek Village	23	55	41	13	51	39	222
Gibbon City	55	132	68	31	91	93	470
Kearney City	803	1,403	909	385	1,288	1,489	6,277
Miller Village	7	22	9	8	15	11	72
Pleasanton Village	5	32	8	10	18	16	89
Ravenna City	51	127	67	36	60	51	392
Riverdale Village	8	16	10	4	12	15	65
Shelton Village	43	106	54	38	78	77	396
Other	182	431	196	105	257	393	1,564
Buffalo County Total	1,186	2,339	1,371	634	1,882	2,202	9,614

TABLE A.32
TOTAL DISABILITIES
FOR THE CIVILIAN NON-INSTITUTIONALIZED POPULATION BY AGE
BUFFALO COUNTY
CENSUS 2000 SF3 DATA SET

Age	Amherst Village	Elm Creek Village	Gibbon City	Kearney City	Miller Village	Pleasanton Village	Ravenna City	Riverdale Village	Shelton Village	Other	Total
Total	67	222	470	6,277	72	89	392	65	398	1,562	9,614
Sensory Disability											
Age 5 - 15	0	0	0	44	0	0	2	4	0	9	59
Age 16 - 20	0	1	1	84	0	0	0	0	4	0	90
Age 21 - 64	6	5	19	248	5	0	9	0	18	88	398
Age 65 - 74	3	9	6	96	0	4	11	2	5	29	165
Age 75 and Older	0	8	29	331	2	1	29	2	16	56	474
Total	9	23	55	803	7	5	51	8	43	182	1,186
Physical Disability											
Age 5 - 15	0	0	6	23	0	0	7	0	5	14	55
Age 16 - 20	0	0	5	15	0	0	2	0	0	0	22
Age 21 - 64	11	31	66	733	9	13	36	11	39	238	1,187
Age 65 - 74	1	17	17	198	5	12	13	0	25	93	381
Age 75 and Older	3	7	38	434	8	7	69	5	37	86	694
Total	15	55	132	1,403	22	32	127	16	106	431	2,339
Mental Disability											
Age 5 - 15	3	11	20	153	0	4	31	4	9	68	303
Age 16 - 20	0	6	1	141	3	0	9	0	0	20	180
Age 21 - 64	3	17	33	462	2	2	11	4	22	71	627
Age 65 - 74	0	4	6	37	2	0	1	0	2	10	62
Age 75 and Older	3	3	8	116	2	2	15	2	23	25	199
Total	9	41	68	909	9	8	67	10	56	194	1,371
Self-Care Disability											
Age 5 - 15	0	0	0	0	0	2	3	0	3	17	25
Age 16 - 20	0	0	0	9	0	0	0	0	0	0	9
Age 21 - 64	4	4	21	192	2	1	9	2	11	40	286
Age 65 - 74	0	2	0	65	4	2	6	0	0	20	99
Age 75 and Older	0	7	10	119	2	5	18	2	24	28	215
Total	4	13	31	385	8	10	36	4	38	105	634
Go-Outside Disability											
Age 16 - 20	0	6	3	56	2	0	0	0	0	27	94
Age 21 - 64	2	20	65	690	8	7	15	4	44	140	995
Age 65 - 74	7	8	5	162	3	6	10	0	5	39	245
Age 75 and Older	3	17	18	380	2	5	35	8	29	51	548
Total	12	51	91	1,288	15	18	60	12	78	257	1,882
Employment Disability											
Age 16 - 20	0	3	3	180	2	0	9	0	4	27	228
Age 21 - 64	18	36	90	1,309	9	16	42	15	73	366	1,974
Total	18	39	93	1,489	11	16	51	15	77	393	2,202

TABLE A.33
NUMBER OF HOUSING UNITS BY NUMBER OF ROOMS
BUFFALO COUNTY

CENSUS 2000 SF3 DATA SET

Place	1 Room	2 Rooms	3 Rooms	4 Rooms	5 Rooms	6 Rooms	7 Rooms	8 Rooms	9 or More Rooms	Total
Amherst Village	0	0	0	29	26	21	13	13	15	117
Elm Creek Village	0	6	45	64	88	80	42	32	32	389
Gibbon City	3	36	65	106	136	84	63	69	107	669
Kearney City	134	423	1,002	2,466	1,947	1,195	1,165	1,159	1,521	11,012
Miller Village	0	1	1	9	22	19	10	2	4	68
Pleasanton Village	0	0	5	15	45	35	22	15	19	156
Ravenna City	0	16	33	106	148	72	73	72	64	584
Riverdale Village	0	0	4	7	10	24	18	15	12	90
Shelton Village	2	0	21	57	106	90	69	57	56	458
Other	6	54	101	327	592	593	507	401	706	3,287
Buffalo County Total	145	536	1,277	3,186	3,120	2,213	1,982	1,835	2,536	16,830

TABLE A.34
NUMBER OF HOUSING UNITS BY NUMBER OF BEDROOMS
BUFFALO COUNTY

CENSUS 2000 SF3 DATA SET

Place	No Bedroom	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5 or More Bedrooms	Total
Amherst Village	0	2	43	55	15	2	117
Elm Creek Village	0	44	130	145	55	15	389
Gibbon City	9	90	193	204	125	48	669
Kearney City	159	1,343	3,694	3,618	1,700	498	11,012
Miller Village	0	2	34	27	1	4	68
Pleasanton Village	0	9	63	47	31	6	156
Ravenna City	0	49	239	172	84	40	584
Riverdale Village	0	2	24	40	18	6	90
Shelton Village	5	23	134	198	75	23	458
Other	6	123	714	1,377	756	311	3,287
Buffalo County Total	179	1,687	5,268	5,883	2,860	953	16,830

TABLE A.35
NUMBER OF DWELLING UNITS BY YEAR BUILT
BUFFALO COUNTY

CENSUS 2000 SF3 DATA SET

Place	1939 or earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1994	1995 to 1998	1999 to March 2000	Total
Amherst Village	54	2	6	0	31	13	2	7	2	117
Elm Creek Village	128	34	39	35	70	42	11	25	5	389
Gibbon City	199	36	40	76	190	55	37	34	2	669
Kearney City	1,853	646	1,173	1,343	2,299	1,477	823	1,186	212	11,012
Miller Village	34	6	0	9	8	11	0	0	0	68
Pleasanton Village	77	8	12	18	28	5	5	2	1	156
Ravenna City	300	72	68	45	53	19	5	14	8	584
Riverdale Village	35	7	10	4	14	11	2	7	0	90
Shelton Village	187	0	53	40	67	36	17	19	8	427
Other	901	185	139	219	743	405	228	371	127	3,318
Buffalo County Total	3,768	996	1,540	1,789	3,503	2,074	1,130	1,665	365	16,830

APPENDIX B – HOUSING DATA

Table B.1
Building Permits and Valuation
 Buffalo County 1980 – 2006 – Census Bureau

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation Single-Family Units(\$1,000s)
	Single-Family Units	Duplex Units	Tri and Four Plex Units	Multi-Family Units	Total Units	
1980	121	20	8	92	241	113.71
1981	86	18	8	10	122	106.66
1982	57	10	8	94	169	115.71
1983	73	10	27	45	155	116.80
1984	74	10	12	98	194	138.73
1985	38	6	12	24	80	113.50
1986	37	2	4	.	43	115.69
1987	33	6	.	41	80	116.13
1988	61	6	4	26	97	129.45
1989	57	4	.	.	61	120.16
1990	84	6	.	8	98	123.46
1991	108	16	4	76	204	119.85
1992	133	16	7	181	337	132.44
1993	170	.	68	100	338	127.16
1994	154	20	18	100	292	125.52
1995	112	34	3	164	313	132.84
1996	120	26	13	127	286	148.13
1997	102	40	6	24	172	151.66
1998	115	20	3	144	282	159.40
1999	118	16	10	127	271	174.20
2000	160	10	3	41	214	194.21
2001	167	.	.	11	178	157.86
2002	211	.	.	.	211	159.13
2003	272	.	11	80	363	154.80
2004	395	.	.	24	419	106.20
2005	201	2	4	88	295	149.26
2006	170	4	.	16	190	158.59

Table B.2
Building Permits and Valuation
 City of Kearney 1980 – 2006: Census Bureau

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation Single-Family Units(\$1,000s)
	Single-Family Units	Duplex Units	Tri and Four Plex Units	Multi-Family Units	Total Units	
1980	116	20	8	92	236	115.67
1981	84	18	8	10	120	107.20
1982	50	10	8	94	162	119.09
1983	71	10	27	45	153	118.32
1984	67	10	12	98	187	143.63
1985	32	6	12	24	74	119.50
1986	33	2	4	.	39	121.66
1987	30	6	.	41	77	119.92
1988	55	6	4	26	91	135.11
1989	49	4	.	.	53	125.98
1990	78	6	.	8	92	125.46
1991	105	16	4	76	201	121.18
1992	128	16	7	181	332	134.70
1993	164	.	68	100	332	128.85
1994	139	20	14	92	265	130.29
1995	93	34	3	164	294	141.64
1996	93	26	13	127	259	160.83
1997	91	40	6	24	161	159.32
1998	104	18	3	144	269	167.71
1999	102	16	10	127	255	184.50
2000	141	10	3	41	195	205.45
2001	156	.	.	.	156	161.89
2002	199	.	.	.	199	161.99
2003	257	.	11	80	348	155.29
2004	383	.	.	24	407	105.92
2005	185	2	.	88	275	151.36
2006	157	4	.	16	177	161.76

Table B.3
Per Unit Value of Construction Provided by Communities
 Nominal Dollars: 2000-2007

Place	2000	2001	2002	2003	2004	2005	2006	2007
Amherst Village								
Elm Creek Village	137,000	112,667	81,000	124,000	75,000	106,000		115,000
Gibbon City	52,500	91,667	83,167	68,666	96,200	98,857	144,833	131,875
Kearney City SF	172,429	156,978	148,395	160,628	151,597	141,858	156,841	
Kearney City ,MF								
Miller Village								
Pleasanton Village				175,000	250,000	145,000		
Ravenna City								
Riverdale Village								
Shelton Village	154,000	70,667	64,887	131,710	113,000	120,667	150,000	140,000
County Permit & Zoning				142,068	154,710	161,741	168,364	151,088
Average	169,164	152,276	140,783	152,547	151,119	145,615	159,281	143,196

Table B.4
Single-family and Multi-family Permits Provided by Communities
2000-2007

Place	2000	2001	2002	2003	2004	2005	2006	2007
Amherst Village								
Elm Creek Village	5	3	3	1	1	2	0	1
Gibbon City	2	3	8	5	5	7	6	8
Kearney City, SF	130	116	124	173	168	155	143	-na-
Kearney City, MF	63	44	63	160	143	212	42	-na-
Miller Village								
Pleasanton Village (in/out)				2	1	1		1
Ravenna City	1	1	1	2	2	1	4	4
Riverdale Village								
Shelton Village	2	3	4	5	2	3	2	2
County Permit & Zoning				85	69	66	50	34
Total	203	170	203	433	391	447	247	-na-
Census Bureau SF Permits	160	167	211	272	395	201	170	NA

Table B.5
Residential Demolitions and Conversions Provided by Communities
2000-2007

Place	2000	2001	2002	2003	2004	2005	2006	2007
Amherst Village								
Elm Creek Village						1	2	
Gibbon City								
Kearney City	8	11	8	22	13	24	17	
Miller Village								
Pleasanton Village						2		
Ravenna City		7	1		1			1
Riverdale Village								
Shelton Village		2			1		1	1
County Permit & Zoning								
Total Housing Losses	8	20	9	22	15	27	20	2

Table C.1
Observations by Place
 2008 Buffalo County Housing Needs Survey

Place	Observations
Amherst	4
Elm Creek	6
Gibbon	7
Kearney	84
Miller	2
Pleasanton	3
Ravenna	9
Riverdale	2
Shelton	5
Total County	23
Total	145

Table C.2
Observations by Place by Number of Responses
 2008 Buffalo County Housing Needs Survey

Place	Single	Two or More	Total
Amherst	3	1	4
Elm Creek	4	2	6
Gibbon	6	1	7
Kearney	81	3	84
Miller	1	1	2
Pleasanton	2	1	3
Ravenna	6	3	9
Riverdale	1	1	2
Shelton	4	1	5
Total County	22	1	23
Total	130	15	145

Table C.3
Call Result by Place
 2008 Buffalo County Housing Needs Survey

Result	Observations
Complete	145
No Answer	5
Bad Number	2
Refused	18
Other	3
Total	173

Table C.4
Rental Housing is Plentiful
 2008 Buffalo County Housing Needs Survey

Place	Strongly Disagree	Moderately Disagree	Neutral	Moderately Agree	Strongly Agree	Average
Amherst	0	3	0	1	0	2.5
Elm Creek	1	2	0	3	0	2.8
Gibbon	2	2	2	1	0	2.3
Kearney	2	11	7	38	26	3.9
Miller	2	0	0	0	0	1.0
Pleasanton	2	1	0	0	0	1.3
Ravenna	4	2	1	2	0	2.1
Riverdale	0	0	1	1	0	3.5
Shelton	3	0	1	1	0	2.0
Total County	3	9	2	4	4	2.9
Total	19	30	14	51	30	3.3

Table C.5
Rental Housing is Affordable
 2008 Buffalo County Housing Needs Survey

Place	Strongly Disagree	Moderately Disagree	Neutral	Moderately Agree	Strongly Agree	Don't Know	Average
Amherst	0	0	1	3	0	0	3.8
Elm Creek	0	0	1	3	2	0	4.2
Gibbon	3	0	2	2	0	0	2.4
Kearney	6	23	11	34	10	0	3.2
Miller	1	1	0	0	0	0	1.5
Pleasanton	0	0	2	1	0	0	3.3
Ravenna	0	1	0	5	3	0	4.1
Riverdale	0	0	1	1	0	0	3.5
Shelton	0	0	2	3	0	0	3.6
Total County	5	4	4	8	0	1	2.7
Total	15	29	24	60	15	1	3.2

Table C.6a
Rental Housing is Accessible for Disabled Persons
 2008 Buffalo County Housing Needs Survey

Place	Strongly Disagree	Moderately Disagree	Neutral	Moderately Agree	Strongly Agree	Don't Know	Average
Amherst	1	0	3	0	0	0	2.5
Elm Creek	3	1	2	0	0	0	1.8
Gibbon	0	1	4	2	0	0	3.1
Kearney	6	25	34	15	1	3	2.8
Miller	1	0	0	0	1	0	3.0
Pleasanton	1	2	0	0	0	0	1.7
Ravenna	4	2	3	0	0	0	1.9
Riverdale	0	1	1	0	0	0	2.5
Shelton	0	2	3	0	0	0	2.6
Total County	6	6	8	1	0	1	2.2
Total	22	40	58	18	2	4	2.6

Table C.6b
Rental Housing is in Good Physical Shape
 2008 Buffalo County Housing Needs Survey

Place	Strongly Disagree	Moderately Disagree	Neutral	Moderately Agree	Strongly Agree	Average
Amherst	0	3	0	1	0	2.5
Elm Creek	1	3	1	0	1	2.5
Gibbon	2	2	3	0	0	2.1
Kearney	5	19	19	37	4	3.2
Miller	2	0	0	0	0	1.0
Pleasanton	0	2	0	1	0	2.7
Ravenna	5	3	1	0	0	1.6
Riverdale	0	0	1	1	0	3.5
Shelton	1	3	1	0	0	2.0
Total County	3	13	3	3	0	2.3
Total	19	48	29	43	5	2.8

Table C.7
For-Sale Owner-Occupied Housing is Affordable
 2008 Buffalo County Housing Needs Survey

Place	Strongly Disagree	Moderately Disagree	Neutral	Moderately Agree	Strongly Agree	Don't Know	Average
Amherst	0	1	2	1	0	0	3.0
Elm Creek	0	2	1	1	2	0	3.5
Gibbon	0	2	0	3	2	0	3.7
Kearney	3	25	16	28	12	0	3.3
Miller	1	0	1	0	0	0	2.0
Pleasanton	0	0	0	3	0	0	4.0
Ravenna	0	3	1	5	0	0	3.2
Riverdale	0	1	0	1	0	0	3.0
Shelton	0	0	2	3	0	0	3.6
Total County	3	4	3	10	1	1	3.1
Total	7	38	26	55	17	1	3.3

Table C.8
Housing For Sale is in Good Physical Shape
 2008 Buffalo County Housing Needs Survey

Place	Strongly Disagree	Moderately Disagree	Neutral	Moderately Agree	Strongly Agree	Average
Amherst	0	2	2	0	0	2.5
Elm Creek	0	0	3	2	1	3.7
Gibbon	1	1	1	4	0	3.1
Kearney	1	5	17	47	14	3.8
Miller	2	0	0	0	0	1.0
Pleasanton	1	0	2	0	0	2.3
Ravenna	1	5	2	1	0	2.3
Riverdale	0	0	0	2	0	4.0
Shelton	0	3	1	1	0	2.6
Total County	1	4	3	12	2	3.5
Total	7	20	31	69	17	3.5

Table C.9
Housing for Sale is Accessible for the Disabled
 2008 Buffalo County Housing Needs Survey

Place	Strongly Disagree	Moderately Disagree	Neutral	Moderately Agree	Strongly Agree	Don't Know	Average
Amherst	0	1	3	0	0	0	2.8
Elm Creek	0	2	4	0	0	0	2.7
Gibbon	1	2	4	0	0	0	2.4
Kearney	4	21	38	16	2	3	2.9
Miller	2	0	0	0	0	0	1.0
Pleasanton	1	2	0	0	0	0	1.7
Ravenna	4	2	3	0	0	0	1.9
Riverdale	1	1	0	0	0	0	1.5
Shelton	1	1	2	1	0	0	2.6
Total County	3	8	10	1	0	0	2.4
Total	17	40	64	18	2	3	2.6

Table C.10
Need for Homeowner Repair/Maintenance Assistance
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	0	0	1	2	1	0	4.0
Elm Creek	0	0	3	0	3	0	4.0
Gibbon	0	2	3	2	0	0	3.0
Kearney	5	29	25	14	7	4	2.9
Miller	0	0	0	1	1	0	4.5
Pleasanton	0	0	1	2	0	0	3.7
Ravenna	0	1	1	3	4	0	4.1
Riverdale	0	0	1	1	0	0	3.5
Shelton	0	1	3	1	0	0	3.0
Total County	1	4	11	3	3	1	3.1
Total	6	37	49	29	19	5	3.1

Table C.11
Need for Emergency Rental Assistance
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	0	2	0	0	2	0	3.5
Elm Creek	0	0	3	0	2	1	3.8
Gibbon	1	2	1	2	0	1	2.7
Kearney	4	19	27	16	11	7	3.1
Miller	0	0	2	0	0	0	3.0
Pleasanton	0	1	2	0	0	0	2.7
Ravenna	0	2	3	0	2	2	3.3
Riverdale	0	1	1	0	0	0	2.5
Shelton	0	1	1	2	0	1	3.3
Total County	3	3	8	6	3	0	3.1
Total	8	31	48	26	20	12	3.1

Table C.12
Need for Long Term Rental Assistance
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	0	0	4	0	0	0	3.0
Elm Creek	0	0	2	3	0	1	3.6
Gibbon	1	1	3	1	1	0	3.0
Kearney	10	23	23	16	6	6	2.8
Miller	0	0	2	0	0	0	3.0
Pleasanton	0	0	2	1	0	0	3.3
Ravenna	0	2	1	3	1	2	3.4
Riverdale	0	0	2	0	0	0	3.0
Shelton	0	1	1	2	0	1	3.3
Total County	0	7	5	9	1	1	3.2
Total	11	34	45	35	9	11	3.0

Table C.13
Need for Development of Affordable Rental Units
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	1	0	2	0	1	0	3.0
Elm Creek	1	1	1	1	2	0	3.3
Gibbon	0	1	1	3	2	0	3.9
Kearney	12	12	25	25	9	1	3.1
Miller	0	0	1	1	0	0	3.5
Pleasanton	0	0	1	1	1	0	4.0
Ravenna	0	0	1	3	5	0	4.4
Riverdale	0	1	0	0	0	1	2.0
Shelton	0	0	3	1	1	0	3.6
Total County	2	3	4	6	5	3	3.5
Total	16	18	39	41	26	5	3.3

Table C.14
Need for Rehabilitation of Rental Units
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	0	1	1	2	0	0	3.3
Elm Creek	0	1	1	2	1	1	3.6
Gibbon	0	0	4	2	1	0	3.6
Kearney	5	15	26	24	8	6	3.2
Miller	0	0	0	1	1	0	4.5
Pleasanton	0	1	1	1	0	0	3.0
Ravenna	0	1	2	4	1	1	3.6
Riverdale	0	0	1	0	0	1	3.0
Shelton	1	0	4	0	0	0	2.6
Total County	0	1	6	9	4	3	3.8
Total	6	20	46	45	16	12	3.3

Table C.15
Need for Construction of Affordable New Single-Family Units
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	0	1	1	0	2	0	3.8
Elm Creek	0	0	1	2	3	0	4.3
Gibbon	0	1	2	2	2	0	3.7
Kearney	12	18	17	25	10	2	3.0
Miller	0	0	0	0	2	0	5.0
Pleasanton	0	0	1	1	1	0	4.0
Ravenna	0	1	1	5	2	0	3.9
Riverdale	0	1	0	0	1	0	3.5
Shelton	0	0	1	3	1	0	4.0
Total County	1	4	3	13	2	0	3.5
Total	13	26	27	51	26	2	3.4

Table C.16
Need for Rehabilitation of Single-Family Units
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	0	0	1	2	1	0	4.0
Elm Creek	0	1	1	3	1	0	3.7
Gibbon	0	0	5	1	1	0	3.4
Kearney	4	20	28	23	4	5	3.0
Miller	0	0	1	0	1	0	4.0
Pleasanton	0	1	1	1	0	0	3.0
Ravenna	0	1	2	1	5	0	4.1
Riverdale	0	1	1	0	0	0	2.5
Shelton	0	1	2	1	1	0	3.4
Total County	1	2	9	9	1	1	3.3
Total	5	27	51	41	15	6	3.2

Table C.17
Need for Affordable Care for the Elderly
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	0	0	1	1	2	0	4.3
Elm Creek	0	1	1	3	1	0	3.7
Gibbon	1	2	3	1	0	0	2.6
Kearney	6	12	24	23	15	4	3.4
Miller	0	0	0	2	0	0	4.0
Pleasanton	0	0	0	2	1	0	4.3
Ravenna	2	0	6	0	1	0	2.8
Riverdale	0	1	0	0	1	0	3.5
Shelton	0	0	2	1	1	1	3.8
Total County	1	3	6	6	6	1	3.6
Total	10	19	43	39	28	6	3.4

Table C.18
Need for Assistance for Developers of Affordable Housing
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	1	1	1	0	1	0	2.8
Elm Creek	1	0	1	2	2	0	3.7
Gibbon	1	0	5	1	0	0	2.9
Kearney	12	15	33	14	6	4	2.8
Miller	0	0	0	1	1	0	4.5
Pleasanton	1	0	0	1	1	0	3.3
Ravenna	0	1	1	3	3	1	4.0
Riverdale	1	0	0	0	1	0	3.0
Shelton	1	0	2	1	1	0	3.2
Total County	2	1	10	7	2	1	3.3
Total	20	18	53	30	18	6	3.1

Table C.19
Need for Down Payment Assistance
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	0	1	2	1	0	0	3.0
Elm Creek	0	1	2	3	0	0	3.3
Gibbon	0	2	2	3	0	0	3.1
Kearney	10	19	25	17	5	8	2.8
Miller	0	0	1	1	0	0	3.5
Pleasanton	0	1	1	1	0	0	3.0
Ravenna	0	1	3	2	2	1	3.6
Riverdale	1	0	0	0	1	0	3.0
Shelton	0	1	1	2	0	1	3.3
Total County	1	5	7	7	3	0	3.3
Total	12	31	44	37	11	10	3.0

Table C.20
Need for Low Interest Financing for Home Repair or Remodel
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	0	0	0	3	1	0	4.3
Elm Creek	1	0	0	1	4	0	4.2
Gibbon	0	1	2	4	0	0	3.4
Kearney	4	13	30	26	6	5	3.2
Miller	0	0	0	1	1	0	4.5
Pleasanton	0	0	1	1	1	0	4.0
Ravenna	0	1	2	3	3	0	3.9
Riverdale	0	0	2	0	0	0	3.0
Shelton	1	0	0	3	0	1	3.3
Total County	1	5	5	9	3	0	3.3
Total	7	20	42	51	19	6	3.4

Table C.21
Need for Low Interest Financing for Home Purchase
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	0	0	2	1	1	0	3.8
Elm Creek	0	1	1	0	4	0	4.2
Gibbon	0	0	3	3	1	0	3.7
Kearney	6	17	26	24	8	3	3.1
Miller	0	0	1	0	1	0	4.0
Pleasanton	0	0	1	1	1	0	4.0
Ravenna	0	1	3	1	4	0	3.9
Riverdale	1	0	1	0	0	0	2.0
Shelton	0	1	2	1	0	1	3.0
Total County	2	4	5	8	3	1	3.3
Total	9	24	45	39	23	5	3.3

Table C.22
Need for Home Buyer Education Classes
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	0	1	3	0	0	0	2.8
Elm Creek	1	1	1	0	3	0	3.5
Gibbon	0	1	0	2	4	0	4.3
Kearney	6	19	18	14	23	4	3.4
Miller	0	0	2	0	0	0	3.0
Pleasanton	0	0	2	0	1	0	3.7
Ravenna	0	2	3	1	3	0	3.6
Riverdale	0	1	1	0	0	0	2.5
Shelton	0	1	0	1	3	0	4.2
Total County	2	5	2	7	7	0	3.5
Total	9	31	32	25	44	4	3.5

Table C.23
Need for Easier Ways to Condemn & Demolish Unsuitable Housing
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	0	0	1	3	0	0	3.8
Elm Creek	0	0	1	4	1	0	4.0
Gibbon	0	0	3	1	3	0	4.0
Kearney	11	23	12	16	16	6	3.0
Miller	0	0	1	0	1	0	4.0
Pleasanton	0	0	1	1	1	0	4.0
Ravenna	1	0	2	4	2	0	3.7
Riverdale	0	0	1	1	0	0	3.5
Shelton	1	0	1	1	2	0	3.6
Total County	2	2	8	3	6	2	3.4
Total	15	25	31	34	32	8	3.3

Table C.24
Need for Additional Housing for the Elderly
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	0	0	1	3	0	0	3.8
Elm Creek	0	1	1	3	1	0	3.7
Gibbon	1	2	2	1	0	0	2.5
Kearney	9	17	30	17	6	4	2.9
Miller	0	0	0	2	0	0	4.0
Pleasanton	0	0	1	1	1	0	4.0
Ravenna	0	2	5	2	0	0	3.0
Riverdale	0	1	0	0	1	0	3.5
Shelton	0	1	2	0	1	1	3.3
Total County	0	3	9	6	4	1	3.5
Total	10	27	51	35	14	6	3.1

Table C.25
Need for Additional Housing for the Mentally or Physically Disabled
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	1	0	0	3	0	0	3.3
Elm Creek	0	0	3	3	0	0	3.5
Gibbon	0	2	2	0	1	1	3.0
Kearney	0	5	31	30	9	8	3.6
Miller	1	1	0	0	0	0	1.5
Pleasanton	1	0	1	1	0	0	2.7
Ravenna	0	1	4	1	1	2	3.3
Riverdale	1	0	0	0	1	0	3.0
Shelton	0	1	3	0	0	1	2.8
Total County	0	2	5	11	5	0	3.8
Total	4	12	49	49	17	12	3.5

Table C.26
Need for Additional Housing for Victims of Domestic Violence
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	1	0	2	0	1	0	3.0
Elm Creek	0	0	4	2	0	0	3.3
Gibbon	0	1	3	0	1	1	3.2
Kearney	3	12	29	23	8	8	3.3
Miller	2	0	0	0	0	0	1.0
Pleasanton	2	0	1	0	0	0	1.7
Ravenna	0	1	4	3	0	1	3.3
Riverdale	1	0	0	0	1	0	3.0
Shelton	0	1	2	1	0	1	3.0
Total County	0	1	5	13	3	1	3.8
Total	9	16	50	42	14	12	3.3

Table C.27
Need for Additional Housing for the Homeless
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	1	1	2	0	0	0	2.3
Elm Creek	0	2	1	2	0	1	3.0
Gibbon	2	0	1	1	1	1	2.8
Kearney	5	23	16	14	18	7	3.2
Miller	2	0	0	0	0	0	1.0
Pleasanton	2	0	0	1	0	0	2.0
Ravenna	0	3	2	1	0	3	2.7
Riverdale	1	0	0	0	1	0	3.0
Shelton	2	0	1	1	0	1	2.3
Total County	2	2	8	6	4	1	3.4
Total	17	31	31	26	24	14	3.1

Table C.28
Need for Additional Housing for AIDS or HIV Infected Persons
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	1	1	2	0	0	0	2.3
Elm Creek	3	0	2	0	0	1	1.8
Gibbon	3	0	1	0	1	1	2.2
Kearney	7	16	19	11	6	24	2.9
Miller	2	0	0	0	0	0	1.0
Pleasanton	2	0	1	0	0	0	1.7
Ravenna	2	2	0	1	0	4	2.0
Riverdale	1	0	0	0	1	0	3.0
Shelton	3	0	1	0	0	1	1.5
Total County	2	6	9	4	1	1	2.8
Total	26	25	35	16	9	32	2.6

Table C.29
Need for Additional Housing for Those with Alcohol or Drug-Related Problems
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Don't Know	Average
Amherst	0	0	3	1	0	0	3.3
Elm Creek	2	0	2	1	1	0	2.8
Gibbon	1	2	0	0	2	1	3.0
Kearney	6	19	30	16	5	7	2.9
Miller	2	0	0	0	0	0	1.0
Pleasanton	1	0	1	1	0	0	2.7
Ravenna	0	3	1	1	0	4	2.6
Riverdale	1	0	0	0	1	0	3.0
Shelton	1	0	3	0	0	1	2.5
Total County	0	3	11	7	1	1	3.3
Total	14	27	51	27	10	14	2.9

Table C.30
Another Group in Need of Additional Housing
 2008 Buffalo County Housing Needs Survey

Place	Yes	No	Don't Know
Amherst	0	3	0
Elm Creek	3	3	0
Gibbon	2	4	0
Kearney	24	56	3
Miller	0	2	0
Pleasanton	1	2	0
Ravenna	5	4	0
Riverdale	0	2	0
Shelton	0	5	0
Total County	11	12	0
Total	46	93	3

Table C.31
Other Groups in Need of Additional Housing
 2008 Buffalo County Housing Needs Survey

Place	Low Income	Single Parents	Youth	Immigrants	Young Families	Other Disabled	First-Time Homebuyers	Students	Homeless Youth	Other	Total
Elm Creek	0	1	0	0	0	1	0	0	0	1	3
Gibbon	2	0	0	0	0	0	0	0	0	0	2
Kearney	6	4	0	3	1	2	1	5	0	2	24
Pleasanton	0	0	0	0	0	0	0	0	0	1	1
Ravenna	0	2	0	0	0	0	0	0	0	3	5
Total County	1	0	2	3	1	0	0	1	1	2	11
Total	9	7	2	6	2	3	1	6	1	9	46

Table C.32
Additional Other Groups in Need of Additional Housing
 2008 Buffalo County Housing Needs Survey

Place	High School & College grads	Middle Income Wage Earners	Middle Income Workforce	New Employees in Community	Short on Daycare Facilities	Single Families	Single-family Units	Wage Earner Making 20k to 30k with Two Children	Total
Elm Creek	1	0	0	0	0	0	0	0	1
Kearney	0	1	0	0	0	0	0	1	2
Pleasanton	0	0	0	0	0	0	1	0	1
Ravenna	0	1	0	1	0	1	0	0	3
Total County	0	0	1	0	1	0	0	0	2
Total	1	2	1	1	1	1	1	1	9

Table C.33
Need for Additional Housing for Other Groups
 2008 Buffalo County Housing Needs Survey

Place	No Need	Little Need	Moderate Need	High Need	Extreme Need	Average
Elm Creek	0	0	0	2	1	4.3
Gibbon	0	0	0	1	1	4.5
Kearney	0	2	4	6	8	4.0
Pleasanton	0	0	0	0	1	5.0
Ravenna	0	0	1	3	1	4.0
Total County	0	1	2	6	2	3.8
Total	0	3	7	18	14	4.0

Table C.34
Monthly Rent for a Two Bedroom Apartment
 2008 Buffalo County Housing Needs Survey

Place	350 to 449 Dollars	450 to 549 Dollars	550 to 649 Dollars	650 to 749 Dollars	750 to 849 Dollars	Average Rent
Elm Creek	2	0	0	0	0	400
Gibbon	1	1	0	1	0	500
Kearney	4	18	17	6	4	554
Pleasanton	0	1	0	0	0	500
Ravenna	3	1	0	0	0	394
Shelton	1	1	0	0	0	425
Total County	1	3	0	2	0	542
Total	12	25	17	9	4	532

Table C.35
Number of Days to Lease a Vacant Apartment
 2008 Buffalo County Housing Needs Survey

Place	0 to 6 Days	7 to 14 Days	15 to 28 Days	29 to 45 Days	46 to 60 Days	Average Days
Elm Creek	2	1	0	0	0	4
Gibbon	1	0	0	1	0	18
Kearney	6	9	6	14	2	22
Ravenna	0	0	0	1	0	30
Total County	1	1	0	5	0	23
Total	10	11	6	21	2	21

Table C.36
Rental Vacancy Rate
 2008 Buffalo County Housing Needs Survey

Place	0 to 5 Percent	6 to 10 Percent	11 to 20 Percent	21 to 30 Percent	31 to 50 Percent	51 Percent and above	Rental Vacancy Rate
Elm Creek	1	1	0	0	0	0	5.0%
Gibbon	2	0	1	1	0	0	13.8%
Kearney	8	4	8	2	0	1	14.9%
Miller	1	0	0	0	0	0	0.0%
Ravenna	3	1	0	0	0	0	3.8%
Riverdale	1	0	0	0	0	0	5.0%
Total County	1	2	0	0	0	0	7.7%
Total	17	8	9	3	0	1	11.8%

Table C.37
Sales Price of a Three Bedroom House
 2008 Buffalo County Housing Needs Survey

Place	0 to 60,000	60,001 to 80,000	80,001 to 100,000	100,000 to 125,000	125,001 to 150,000	150,001 to 175,000	175,001 to 200,000	200,001 to 250,000	250,000 or more	Average
Amherst	0	0	0	2	0	0	0	0	0	117,500
Elm Creek	1	0	4	1	0	0	0	0	0	90,000
Gibbon	0	0	1	3	1	0	0	0	0	116,200
Kearney	0	1	0	10	16	14	7	0	0	150,292
Miller	1	0	0	0	0	0	0	0	0	45,000
Pleasanton	0	1	1	1	0	0	0	0	0	91,000
Ravenna	1	1	3	1	1	0	0	0	0	98,286
Riverdale	1	0	0	0	0	0	0	0	0	45,000
Shelton	0	3	1	0	0	0	0	0	0	76,750
Total County	0	1	0	5	7	1	1	1	1	152,471
Total	4	7	10	23	25	15	8	1	1	133,191

Table C.38
Number of Days to Sell a House
 2008 Buffalo County Housing Needs Survey

Place	0 to 30 Days	31 to 60 Days	61 to 90 Days	91 to 120 Days	121 to 149 Days	150 or more	Average Days
Amherst	0	0	0	0	0	1	180
Elm Creek	1	0	1	0	0	2	120
Gibbon	0	1	0	0	0	2	135
Kearney	0	8	12	12	0	7	107
Pleasanton	0	0	1	0	0	0	90
Ravenna	0	1	1	0	0	2	116
Riverdale	0	1	0	0	0	0	45
Shelton	1	1	1	0	0	0	46
Total County	1	1	3	4	0	5	145
Total	3	13	19	16	0	19	114

Table C.39
Current For Sale Vacancy Rate
 2008 Buffalo County Housing Needs Survey

Place	0 to 5 Percent	6 to 10 Percent	11 to 15 Percent	16 to 20 Percent	21 to 25 Percent	Average Days
Elm Creek	2	0	0	0	0	5.0%
Gibbon	1	2	0	1	0	10.8%
Kearney	0	1	1	4	1	18.6%
Miller	1	0	0	0	0	0.0%
Pleasanton	1	0	0	0	0	1.0%
Ravenna	1	0	0	0	0	5.0%
Total County	1	1	0	0	0	18.3%
Total	7	4	1	5	1	12.8%

Table C.40
Major Factors Adversely Affecting the Ability to Buy a Home
 2008 Buffalo County Housing Needs Survey

Factor	Amherst	Elm Creek	Gibbon	Kearney	Miller	Pleasanton	Ravenna	Riverdale	Shelton	Total County	Total
Credit	0	1	1	36	0	0	3	0	2	7	50
Income	0	2	1	38	1	1	3	1	2	14	63
Debt	0	0	0	8	0	0	1	0	0	3	12
Lack of Knowledge	0	0	0	7	0	0	0	0	0	5	12
Lack of Down Payment	0	0	1	31	0	1	1	0	1	8	43
Lack of Affordable Housing	0	1	2	45	0	1	4	0	1	11	65
Lack of Land	0	0	1	1	0	0	1	0	0	0	3
Taxes, Infrastructure or Regulatory Costs	0	0	1	4	0	0	1	0	0	1	7
Location of Housing	1	0	0	6	0	0	0	0	0	1	8
High Interest Rate	0	0	0	4	0	0	0	0	0	0	4
Insufficient Housing Inventory	2	4	3	7	1	1	3	1	2	1	25
Condition of Housing	1	0	0	5	0	0	1	0	1	2	10
The Economy	0	0	0	4	0	0	0	0	0	1	5
Unable to Sell Currently Owned Home	0	1	0	1	0	0	0	0	0	0	2
Other	1	2	3	18	0	0	2	0	0	5	31
No Answer	7	7	8	37	4	5	7	4	6	10	95
Total	12	18	21	252	6	9	27	6	15	69	435

Table C.41
Building Regulations Adversely Affect the Availability of
Housing
 2008 Buffalo County Housing Needs Survey

Place	Yes	No	Don't Know	Percent Who Perceive Adverse Effects
Amherst	0	3	0	0.0%
Elm Creek	0	3	1	0.0%
Gibbon	2	4	0	33.3%
Kearney	16	55	13	22.5%
Miller	0	1	0	0.0%
Pleasanton	2	0	0	100.0%
Ravenna	2	4	1	33.3%
Riverdale	0	1	0	0.0%
Shelton	2	3	0	40.0%
Total County	5	15	2	25.0%
Total	29	89	17	24.6%

If Yes, Which Building Regulations Adversely Affect the Availability of Housing?

Building reg related to handicapped reduces availability due to additional cost
 Compared to other communities our stringent requirements discourage builders
 Density req'd & type of infrastructure req'd to build multiple family housing
 Height of building and other flood zone regulations increase price of housing
 Lot size regs; the min size is not adequate to what builder wants to put on it
 No specifics
 No specifics except paving requirements
 No specifics; but restrictive compared to other communities
 Older neighborhoods, regulations are too stringent w/new ordinances, lot size allowances
 Our lot prices cost a lot because of infrastructure expenses
 Paving is high priced
 Regs that deal w/the standards of constructing sewer & water are excessive
 Regulations applied strictly or not uniformly
 Regulations either applied too strictly or not uniformly
 Safety codes; i.e., parking on street; people don't want to buy where they can't park on the street
 Some zoning regs could have adverse effect as well as infrastructure requirement
 Special taxes related to water, sewer, streets discourage developers
 The policies for constructing infrastructure in city of Kearney; no specifics
 The way they apply the universal building code; they do it with no sense
 There are different regulations for mobile homes and homes built from scratch
 Yes in Kearney; no specifics; No in rest of area

Table C.42
Zoning Regulations Adversely Affect the Availability of
Housing
 2008 Buffalo County Housing Needs Survey

Place	Yes	No	Don't Know	Percent Who Perceive Adverse Effects
Amherst	1	1	0	50.0%
Elm Creek	1	3	0	25.0%
Gibbon	1	5	0	16.7%
Kearney	13	63	8	17.1%
Miller	0	1	0	0.0%
Pleasanton	0	1	1	0.0%
Ravenna	2	5	0	28.6%
Riverdale	0	1	0	0.0%
Shelton	1	4	0	20.0%
Total County	6	13	3	31.6%
Total	25	97	12	20.5%

If, Yes, Which Zoning Regulations Adversely Affect the Availability of Housing?

- Commercial zoning regulations reduce land available for residential use
- Getting permission for multi-dwelling use in residential areas is difficult
- Kearney zoning regulations reach too far into rural areas; adds to cost; affects availability
- Lot minimum size and setbacks
- Minimum size of 3 acres for rural housing; must buy more land to accomplish goal
- Neighborhoods close to university are Single-family dwellings so it's hard to build apartments close to university
- No specifics
- No specifics; people wanting to build prevented or delayed due to zoning
- Regulations as to lot size, sanitary sewer systems & the availability of utility svcs
- Regulations that require larger lots pick up more in inexpensive areas, limits affordable housing
- Rural zoning transfers for development and agriculture
- Some areas not zoned for multiple family living but are in good locations
- Sometimes, zoning class makes it more difficult to build in rural areas
- The city dictates zoning but it's not necessarily what the developer wants
- There is no availability for manufactured housing units
- Zoning regulations pertaining to the type of structure allowed limits what you can do

Table C.43
Building Regulations Adversely Affect the Affordability of
Housing
 2008 Buffalo County Housing Needs Survey

Place	Yes	No	Don't Know	Percent Who Perceive Adverse Effects
Amherst	1	1	0	50.0%
Elm Creek	1	3	0	25.0%
Gibbon	2	3	0	40.0%
Kearney	39	40	5	49.4%
Miller	0	1	0	0.0%
Pleasanton	1	0	1	100.0%
Ravenna	1	4	1	20.0%
Riverdale	0	1	0	0.0%
Shelton	1	3	0	25.0%
Total County	9	11	2	45.0%
Total	55	67	9	45.1%

If Yes, Which Building Regulations adversely affect the Affordability of Housing?

Agricultural residential areas, can't build apartment complexes there
Building regulation in Kearney are more strict than other communities increasing the price
But there is a trade-off with safety; no specifics
Cost of permits & environmental requirements constantly rising
Disability requirements add thousands of \$ to projects; Fire safety regulation
Egress windows (below ground) or fire escape type windows
Energy efficient regulations
Energy regulation; expense of making a house energy efficient too expensive for some
Every new bldg regulation forces up the price of homes; i.e., new electrical code coming
General safety bldg regs have increased and thus increased the cost to build
Height of building and flood zone regulations increase price of housing
High paving costs
I just hear builders complaining about requirements placed on them by the city
In all counties, especially Kearney, plumbing and wiring codes
In rural areas; no specifics
Infrastructure regs of water, sewer stringent, raise cost of infrastrct, homes
Insulating codes and codes pertaining to heating and cooling units
No specifics
No specifics, but when there are regulations it usually means more money
No specifics but if there are a lot of regulations, it costs more to meet them
No specifics; They are always coming up with more and more
Parking regulations; no specifics
Quality of plumbing and distance from lot line requirements affects value
Regulations pertaining to floods; flood insurance high, increases cost of hsnng
Set back rules reduce the density of construction that can be achieved in lot sz
Siding regulations may increase cost, i.e., shingles
Some of the electrical & sewer standards adversely affects costs
Special taxes related to water, sewer, streets discourage developers
The extent of the requirements for regs could make it costly; no specifics
The more regulations we have the more expensive the house is
The req'd materials; permit fees & the inflexibility to make changes
To a degree; no specifics
Type of landscaping city requires; strict regs that cost more, i.e., parking lots
Uniform bldg code is inflexible regardless of home price
We need fewer regulations
We overbld everything; too many & too strict codes; erosion control on jobsites
Yes short term; no long term; long term maintenance is less and less upkeep

Table C.44
Zoning Regulations Adversely Affect the Affordability of
Housing
 2008 Buffalo County Housing Needs Survey

Place	Yes	No	Don't Know	Percent Who Perceive Adverse Effects
Amherst	1	1	0	50.0%
Elm Creek	1	3	0	25.0%
Gibbon	1	4	0	20.0%
Kearney	15	60	9	20.0%
Miller	0	1	0	0.0%
Pleasanton	0	1	1	0.0%
Ravenna	1	3	2	25.0%
Riverdale	0	1	0	0.0%
Shelton	0	4	0	0.0%
Total County	4	15	3	21.1%
Total	23	93	15	19.8%

If Yes, Which Zoning Regulations Adversely Affect the Affordability of Housing

- Acreage limitations for housing development
- Certain buildings materials increases the cost of the house
- Comm'l zoning reduces avail land for res use which increases price of res land
- Flood regulations, though not huge issue, does cost 10% or more to build to spec
- In general; no specifics
- It's my intuition; no specifics
- No specifics
- Regs that say "you can't put that single house next to my mansion" affect it
- Regulations pertaining to rehab of low income housing; no specifics
- Rural zoning affects minimum lot size
- Setbacks and landscaping regs make it more expensive
- Sidewalks & landscaping are 2 regulations
- Some properties in their present form aren't avail for hsg because of zoning reg
- Zoning laws not flexible enough to allow for more broad prices in housing market

Table C.45
There Exists Barriers or Constraints to the Production of
Affordable Housing
 2008 Buffalo County Housing Needs Survey

Place	Yes	No	Don't Know	Percent Who Perceive Barriers
Amherst	1	1	0	50.0%
Elm Creek	3	0	0	100.0%
Gibbon	4	1	0	80.0%
Kearney	39	37	7	51.3%
Miller	1	0	0	100.0%
Pleasanton	0	2	0	0.0%
Ravenna	7	1	0	87.5%
Riverdale	0	1	0	0.0%
Shelton	2	2	0	50.0%
Total County	16	6	1	72.7%
Total	73	51	8	58.9%

If Yes, What Barriers or Constraints Restrict the Production of Affordable Housing?

- A lot of developers purchased land, sell by the foot, drives up price
- A perception by the community that we already have enough and don't want anymore
- Attitude of citizens that there is adequate hsng; reality is not aff or adequate
- Availability of lots, special taxes related to water, sewer, streets
- Bldrs don't want to build affordable hsng because they don't get as much profit
- Builders are motivated by profit to build larger houses mostly
- Builders know they maximize profits on larger homes rather than affordable homes
- Building and zoning requirements
- Building costs are too high
- Citizens' attitude; they vote it down, see no need or argue over location
- City codes require too much infrastructure costs
- City zoning & city zoning set back requirements
- Contractors want to build high end homes because there is more profit in it
- Cost of building materials
- Cost of buildings & labor to build; availability of affordable land to build on
- Cost of housing vs wage structure
- Cost of land; cost to put req'd water, sewer & paving roads to develop bare grnd
- Cost of mat'ls; lack of contractors willing to bld affordable; high priced lots
- Cost to build
- Econ & bldrs profit motivated; may be unable to bld what others deem affordable
- Economics of community; potential out-of-town investors unable to recoup investment
- High cost of land (lots) to build upon
- High infrastructure costs; about \$20,000 for water & sewer & paving per lot
- High prices to build; incomes not growing as fast as home costs
- High prices; isolated urban island, people pay more for city advantages
- In Kearney, the high cost of land; in smaller communities it's more the attitude

In the smaller communities: lack of available lots, infrastructure, water/sewer
Income from wages; people cannot earn enough money to afford a house
Increased price of fuel; people don't want to commute far distances
Infra costs; water, sewer, pavement; its 30 to 40k per lot vs \$2000 20 yrs ago
Infrastructure and land costs too high
Infrastructure costly to develop to fit the market
Interest rates too high
Lack of available lots to build on
Lack of building lots
Lack of collaborative community effort, ppl don't see need for new housing
Lack of demand for homes
Lack of developers and don't know why
Lack of financial ability of home buyer or builder
Lack of financing available to builders in form of government grants
Lack of funding
Lack of good builders
Lack of knowledge, finances on part of builder
Lack of land to build on
Land & mat'l costs rising to the point that it's not profitable to bld aff hsg
Lot of homebuyers need financial assistance because of high price of building home
Most builders go where the money is; there's not enough money for lo inc housing
Most builders want to bld higher priced houses; evidently more profit there
No lot space to build upon
No lots to build houses on
No lots to build on
No money at city level and grant moneys have really dried up
No place to put houses, no new developed area to put houses
No specifics
Our city council not supportive of development; too much government red tape
Overall economy has taken a toll on affordable housing
Price of land; if you want to bld near groc stores/other svcs its very expensive
Profit greed of builders; it's not profitable to build low income houses
Public &/or dvlprs misconception of low income people and what is affordable hsg
Regulations in Gibbon are more strict which is disincentive to dev lots
Rising costs of supplies and labor
Site availability; lack of decent location; lack of government incentives
Smaller communities lack available land, ability to demolish and build new
Sometimes bldrs are profit motivated to the point ppl don't want to pay prices
The builders have a history of working with better quality homes vs low income
The cost of bldg and materials & the ability of the builders to overcome these
The cost of building materials and infrastructure costs (pavement)
The cost of land and development
The economy has caused the housing market to slow down
The economy is not providing enough jobs in Kearney
The high cost of construction
Too many regs put contractors out of business; flood plains regs are ridiculous
Uncertainty about interest rates, lack of incentives for builders to do low cost

TableC. 46
There Exists Barriers or Constraints to the Rehabilitation of
Affordable Housing
 2008 Buffalo County Housing Needs Survey

Place	Yes	No	Don't Know	Percent Who Perceive Barriers
Amherst	0	2	0	0.0%
Elm Creek	2	1	0	66.7%
Gibbon	1	4	0	20.0%
Kearney	35	41	7	46.1%
Miller	1	0	0	100.0%
Pleasanton	1	0	1	100.0%
Ravenna	2	5	0	28.6%
Riverdale	1	0	0	100.0%
Shelton	2	2	0	50.0%
Total County	17	5	1	77.3%
Total	62	60	9	50.8%

If Yes, Which Barriers or Constraints Restrict the Rehabilitation of Affordable Housing?

Age of existing units high percentage wise, high rehabilitation cost
 Asbestos siding & lead based paint; cost to remove it is too high
 Bldg & zoning codes might not allow rehab which increases cost too much
 Bldg & zoning codes not being enforced consistently & fairly to everyone
 Bldg & zoning codes; city codes very costly; handicap access, parking, heating & a/c
 Bldg/zoning regulations; bringing up to code causes demolishing; not cost effect
 Builders don't want to build affordable housing because they don't get as much profit
 Code enforcement uncovers defects, then project is not affordable
 Condition of houses; rehab would require higher rents then the markets would allow
 Cost of materials to rehab; no available contractors, because they are busy on bigger jobs
 Cost of rehabilitation
 Cost to rehab and cost of labor
 Cost to rehab is too high
 Cost to rehab; It takes too many years to recoup current rehab costs
 Cost; Kearney has older homes turned into apartments that are below std because no regulations
 Financing to do it and economic feasibility
 Financing to make improvements whether its the current buyer of previous owner
 Flood zone increases cost of rehab of affordable housing
 For very low income people there are no available funds in the form of grants
 If home is relocated out of Kearney, cost of mtng codes is higher, deterring rehab
 It's getting more costly to fix up old houses
 Labor and material costs, value of home not increased proportionate to cost
 Lack of ability to pay off loans; high interest rates on low income loans
 Lack of available financing
 Lack of capital

Lack of concerted efforts by builders; easier to build new homes
Lack of contractors
Lack of contractors; they'd rather do new houses vs. rehabilitation
Lack of financial ability of homebuyer or homeowner
Lack of funding
Lack of money or income to do it especially if you are elderly
Lack of quality homes to rehabilitate
Lack of savings; can't seem to borrow either because lack of credit or bad credit
Landlords can't afford rehab; some landlords don't care, are apathetic
Landlords' lack of willingness to improve their property
Lead paint, asbestos and zoning issues, lack of \$ for rehab in general
Loans on properties that require a lot of rehab are tougher to get
No money at city level to rehabilitate, people don't have it either, too much red tape federally
No money
No money, lack of commitment on part of owners, not a lot of push from city
Not having the money
Older homes hard to modify, so easier to demolish and start over
Overall inertia to seek fin'l asst because either not enough money or knowledge
People who won't rehab because they can get away with it renting to college kids
Regulations that pertain to lead paint & asbestos
Rehab costs are enormous
Rehab from single-family to rental units because of zoning laws
Rehab requires bringing everything up to code so they don't do any of it
Return on the investment - costs more to rehab than would be paid for home
Rising costs of supplies/labor; people reluctant to spend due to uncertain econ
Same as for Q42
Site availability; lack of decent location; lack of government incentives
State constraints on rehab grants
Taxes on home improvement
The cost of bldg and materials & the ability of builders to overcome these
The cost of materials to rehab home; it's cheaper to build a new one
The landlords lack of recognition of something needing repairing because of cost
There is no pressure to do it because the house will usually sell anyway
They want you to bring up to today's code when you rehab and it's too expensive
Throughout entire country building codes prohibit renovation of some houses
Too many bldg regulations for electric & plumbing push the costs way up

What Methods Might Be Used, or What Policies Could Be Adopted to Overcome These Barriers?

Amherst

Acquire more space from those who own land around the outskirts of Amherst, but they haven't indicated that they want to sell their land

Elm Creek

More of what we are doing; write grants for more federal funding

Try to purchase/annex more land to build subdivision; financial institutions can offer low interest loans or programs to landlords

Use public domain from a city govt to force people to sell land that could be used for development

Gibbon

Ideally federal progs should help but I don't think it will come from fed gov't

Need to educate developers so they know there is grant money and loans out there to develop housing

Some government agency to subsidize either builder or homeowner

Kearney

A grace period on compliance with building & zoning rules in exchange for significant improvement in property; newstand ads should be set by planning and zoning commission
Affordable loans offered by financial institutions or the CRA which stands for Community Redevelopment Authority

At a local level I don't think there is a solution; The Federal gov seems to be only solution but then there are politics to deal with

City must be more tenacious; no ability bcoz we don't have the laws; city and state policies and laws need to be enacted

Clear communication between owners, developers, and the city building and zoning regulators, because these 3 groups are not on the same page at the same time

Don't know

Don't see any way to reduce rehab costs, don't believe in rehab grants

Growth of the commercial sector; more jobs and better wages

I don't know

If builder could receive incentive from city government to build lower income houses

It's part of the natural function of the economy; some infusion of govt assistance such as tax breaks for developers and or purchasers

It's possible that some 'hard to rehab' houses could be treated, but not for the handicapped

Lead paint and asbestos issues only resolved by getting rid of federal regs altogether; zoning issues, develop committee of developer, builder, contractor, mgrs & consumers to have roundtable discussion with city planners

Look at Habitat for Humanity model; it's got to be city funded; like donation of land or tax breaks for developer

Monitoring or oversight by Kearney Housing Association

More education for the buyers and builders; no other specifics

More educational advertising for home buyers on how to find out what's out there; and available; more radio and TV ads

More liberal zoning policies; Price could be dropped on vacant lots in socially desired locations; varied incentive pkgs for contractors as well as renters or buyers; acceleration of Habitat for Humanity idea

More research as to why its more expensive to build a house in Kearney vs rest of county; e.g., Houston TX

More scattered site housing rather than just low income projects; Habitat for Humanity project should be expanded also

Need less stringent codes and building inspectors, maybe something to do with plumbing or insulation

Need to provide builders incentives to do affordable income projects. State or city or federal or county could provide incentives
Offer free classes to educate at different times of day so everyone can take advantage of these classes; The leaders of Kearney need to create jobs
Put someone with common sense in position to write the building and zoning regulations
Q42: they are using clay pipe for storm sewer & they could switch it to a plastic pipe to reduce costs; Q43: code requirements should pertain to the area of the house being rehabilitated rather than the whole house
Q43: nothing because private individuals own a lot of the lots; Q43: economy needs to improve so interest rates go down; educate people on how to budget, local community college or chamber could offer free classes
Seek contractors outside communities that are willing to come in and rehab
Some aid or incentive from the city
Spec houses go unsold & causes some construction companies to go out of business so I think the people that OK the building permits should address this problem
State could offer more programs for smaller communities instead of focusing on larger cities like Lincoln or Omaha that can get funds from U.S. gov't easier
State, City or Fed government should give developers tax incentives
Tax increment financing; the local gov't waiving taxes for a period of up to 15yrs on newly constructed property; it's avail for everything except entry level housing
The city of Kearney does not go after the industries that pay the higher wages; we have a shortage of good employers in this town; attract heavy industry that is paying higher wages
The legislature should get rid of tax on home improvement to stimulate housing rehabilitation
There has to be some partnership btwn the lenders, contractors and government; More collaboration between 3 groups; city owns a lot of empty properties
They need to use 50 sq ft lots for low income houses; then seller could charge less for starter homes; also plumbing & heating requirements have gone overboard
This study based on survey is a good tool for developers; hopefully it will show there is a need for affordable housing
To prove that ex-offenders & mentally ill are living in substandard living places that are so bad that you wouldn't let a dog live there
Try to persuade neighborhood association to not be so restrictive; e.g., they might want old single-family units in a certain neighborhood
Use different materials for roads, cement is too expensive; this would reduce some of infrastructure costs; educate people who want to rehab about what they can do and where they can stop
We need a stronger economy
Zoning regulations have to be rewritten by city council & Buffalo County commissioners

Miller

Clean-up policies, enforce that vacant lots can't be used as junk/dumping ground

Pleasanton

Don't know

Ravenna

Agreement among city leaders and citizens about whether we should have a subdivision, where it should be and who should develop it
Always have 2 grants in progress, one for down payment, one for rehab, this will speed things up in housing market
Individual developer needs to come in and develop the land as opposed to relying on the city to develop land
Need a nonbiased person to come in to explain advantages of affordable housing production
Need to develop lots for middle and upper income housing which will free up housing for lower income families to move into
Q42: Too many ppl don't want Ravenna to grow because they don't want big city problems; e.g., undesirable ppl/crime. Education is usually the tool but hard to get ppl involved; Q43: look at all codes and ask, "Are they really realistic?"

Riverdale

State and Federal programs should help out

Shelton

Don't know

Either local state or federal govt needs to absorb some of the cost of both production and rehab of houses

Tax incentive for person doing the work

Total County

By providing the info from this study & other housing studies to builders & to make it more profitable for builders but don't have suggestion as to how to make it profitable

Don't know

Grants thru a foundation that helps with the costs of rehab; don't know name of foundation but they have it in Hall county; Grand Island

I don't know

I don't know; people need to be convinced to promote growth of infrastructure in smaller communities; in Kearney mkt forces will dictate cost but programs could provide grants to assist in mitigating cost

If interest rates could continue to come down another point or 2 and continue to help people w/adjustable rate mtgs; give more county & state tax incentives for rehab

In Kearney things are going good but in the rest of communities they need to have an economic development plan to include housing studies; how they are going to develop their community lenders could offer assistance by being more realistic w/potential buyers, not telling them they can afford more than they can

Make money available to demolish unacceptable homes

Q42: At the state level they could develop a program to give tax credits Q43: Government needs to step forward with an incentive like a tax credit for rehab

City leadership having the vision to invest in infrastructure rather than putting all costs on developer who passes it on in home price; Q43: State needs to give more incentive to fin'l institutions to make loans; more programs

Some sort of tax credit; no specifics Q43: Develop city codes that have inspection standards for landlords to follow; tax credits for landlords need to be allowed

We need grant or tax incentive to make the cost of building cheaper Q43: The same; we need some grant to clean it up

Some classes on money management

Tax credits for landlords who put money back into their rentals; Need alternative transportation options and more businesses in outlying areas

Tax cuts for those landlords who do rehabilitate

We need to revisit the policies we have & make them more user friendly by relaxing some of the regulations

What Things Have Been Done Over the Last Few Years That Have Been Successful in Terms of Housing Production?

Amherst

There aren't any programs that I know of

They built more infrastructure - water and sewer - over the years

Elm Creek

I don't know

Nothing

Nothing. Ideas have been tossed around but main issue lack of land

Gibbon

2 new subdivisions and grant money for low income families to get homes

A couple of subdivisions done in the last 2 years that's made more lots available. The city's infrastructure in general has improved, i.e., water, sewer

Annexation of land on the edge of town and the support of local govt to assist

Elderly low income area is excellent

Residential lot dev project went bankrupt and lowered lot prices, which encouraged people to build

Kearney

A lot of growth in new people in town because of new job opportunities

A lot of new houses built in SE area of city by Habitat or Humanity which has encouraged other builders to build in that area

A lot of subdivisions developed and there have been a lot of homes and apts for low income people put up by gov't agencies like Habitat for Humanity and positive economy

Adopted a unified land development ordinance in 2002; allows for more types of homes; zero lot line homes (allows more density); garden patio homes, condos and townhouses

Better HUD standards for manufactured and modular homes

Built a couple big retirement homes, attracting older people from smaller towns

Built a few more lower income housing complexes and rehabbed low income units through Rural Development

Built affordable housing in southeast Kearney

Community has developed and kept up with sewer and paving to support new housing

Construction of more multi-family dwellings and more assisted living homes

Decent apartments have been built and there have been some homes built under 200k that are a better value than 5 to 10 yrs ago

Developers are putting more amenities into their developments (lakes, trails, fountains) which is encouraging people to build new homes which in turn opens older homes for sale

Don't know

Efforts by the city to make parks more attractive which has given builders more incentive to build more

Financial institutions in area have been very aggressive in helping contractors finance their projects

General growth of Buffalo County is steady particularly because of things being done to stimulate growth; approved 1200 single-family home lots in Kearney

Grant money for street paving in SE part of town

Growth of industry in Kearney

Habitat for Humanity effort

Habitat for Humanity has built 47 houses in the last 10 years

Habitat for Humanity is building more homes

Homeless prevention packet and process that the serving agencies put together

I don't know

In the SE quadrant of community there is re-zoning going on because of interstate freeway bypass; in near future s/b favorable to housing production

Increasing the amount of avail lots within Kearney

Instituted a Wednesday meeting where all developers meet with decision makers, like city manager, planning commissioner, etc., and present their case. 7 years ago passed UDO which is improvement on quality of development

Investors are building affordable housing units

It starts with the builder that builds the first home; he takes the initiative to get it started then several homes follow; also neighborhoods tend to grow where parks and bike trails are

Kearney construction industry has done excellent job satisfying market

Low interest rates

Low interest rates and strong economy brought demand for housing

More affordable neighborhoods built; builders and developers starting to recognize this need

Nothing

Nothing specific but we have maintained Kearney to be a desirable community; for example: no meat packing plants in Kearney; employing less desirable classes of people

Population growth

Positive things done in assisted living for seniors, no specifics

Private developers have built housing for low to middle class people; but not enough housing

Putting in the infrastructure so development can be done

Quite a lot of development in 200k+ homes

Raw materials are affordable and plentiful supply of expert builders

Rehabilitation of some of the major thoroughfares like 2nd Ave, 39th St. and Antelope Rd.

Rental units have been built in 1, 2 and 3 bedrooms so I think we've met that need

Seen an increase in low income apartments

Significant increase in avail housing for elderly in assisted living; also substantial increase in availability of apartments

Single-family homes have gone up everywhere in west part of town

Strong economy; good university; good hospital

The availability of money for builders to finance projects

The city has been able to obtain community block grant funding that has allowed them to put in infrastructure, (pavement, water, sewer) that has spurred single-family construction

The city has done a great job of promoting the community; e.g., our hospital and university; this in turn has encouraged people to move here and builders to build

The city has had several programs that shared the expense of public improvements of water, sewer and paving with property owners

The development in SE Kearney is amazing; with neighborhood assns and lot development in last 5 years it is very interesting because of new houses, streets and new parks

The development of new subdivisions; the paving of SE Kearney streets

The development of sidewalks and paved streets in SE areas of Kearney

The housing market is good; no vacant houses; turnover is good

The number of contractors has increased; housing development has increased

The overall community is working together; good communications to bring different people to the table to deal with various issues; no specifics

The overall positive growth of Kearney population

The quality of building materials has increased; the quality of siding & windows have been perfected and styles of houses available

The steady growth of college students coming in from other places and the steady growth of medical employees creates more demand for housing overall

There has been some development of nice affordable living for families

There have been a lot of rental units built & some of them have been affordable for low income people

There have been entry level, reasonably priced duplexes and townhomes built and a couple of brand new apartment complexes built

TV commercials & radio commercials marketing Kearney as a great place to live

We have had additional housing units with governmental assistance that we've never had before

We have high quality apartment supply and good inventory

We have more jobs for a strong economy; that brings more people

We have several new subdivisions; grant money put in a few parks that makes people want to build around them in the SE part of town

Miller

Nothing

Pleasanton

New area on west side of town where really nice homes built with view of valley I think as a result of rezoning

Nothing

Ravenna

1st time homebuyers assistance program

City has obtained some grant money for rehab and down payment assistance(CDBG)

Down payment and housing rehab grants. Received 1 million dollars but didn't have them going at the same time

Nothing

The building block subdivision in west part of town and non-subsidized low income building by builders willing to stick their neck out

There's been an increase in down payment assist programs; Some ppl have taken advantage of it & bought older homes & refurbished them and it's helped new home production for smaller homes

We do have a builder building low income homes with down payment assistance

Riverdale

Nothing

Shelton

Don't know

Nothing

Opening up a new subdivision on east side of town

Total County

56th St Place apt complex in NE section of Kearney that house people with low income and Habitat for Humanity is building homes in a lot of communities

A few assisted living projects in Kearney, Ravenna & Gibbon for elderly have been nice and subsidized housing for anyone has gone over well

Don't know

In Elm Creek & Pleasanton the community attitude has been more welcoming of new people; Amherst has been open to some new construction in homes, driven by the school district

In Kearney the infrastructure development and cooperation between City Council and developers

Kearney has had a lot of new constr with 200k homes & some prod in 100 to 150k & some new apt complexes & changed zoning to allow townhouses to be sold individually; in the rest of the community little new home construction

Nothing

Overall business is strong; lots of new plants going in the smaller communities and a strong agricultural base with price of corn going up

Tax credits; supply & demand increased

The 1st time home owner program; made it better in last few yrs; some of the gov programs allow for 100% financing, and lower interest rates helped in the past

The city working with business to attract people to come here to live; they are marketing to professionals in medical journals, magazines, and working with Chamber

The development of the SE part of Kearney w/nice housing & rehab of older homes. In the smaller communities several have added duplexes

The local economy of Kearney & surrounding areas; especially Chamber of Commerce in Kearney have done a good job; e.g., they've made the economy positive

The robust economy has attracted new business & our property taxes are lower; all these have fueled new housing; "can do" attitude of leaders of Kearney

There have been increases of apartments built and available

There was an ordinance put in place as to the number of people that could live in a house; which discouraged turning old houses into apartment complexes.

They are building more affordable homes in southeast Kearney

What Things May Have Resulted in Constraining Housing Production?

Amherst

Availability of lots, lack of infrastructure, overall condition of community (just a bunch of older houses).
Not much reason for anyone to live here because of declining job market. School is the biggest employer

Elm Creek

Availability of lots to build on. The land bordering Elm Creek is tied up in trusts and all trustees have to agree to sell it
Lack of availability of land
The uncertainty of the economy; e.g., the price of cattle and other things are going up
Village board not doing anything to enlarge town no avail lots to build on

Gibbon

Available land
Cost to develop building lot due to city codes and requirements
Just passed a new school bond that's great for schools but hit property taxes hard, which will discourage new people to Gibbon
Lack of money from anywhere
Property tax as result of bond issued for new school could be short term negative

Kearney

A shortage of houses in 700K plus price range and has prevented some people from moving here, so they focused on building in that range as opposed to building lower priced houses
A worker shortage to build affordable housing
Always changing building codes, requiring more insulation and fire alarms
Amenities in Kearney; e.g., availability of social peer groups; motorcycle groups don't flock to Nebraska because of helmet laws; it's too expensive to fly in and out of Kearney
An overproduction of houses in the past 5 years; supply has outpaced demand
Attitudes of developers regarding what affordable housing is and who lives there
Availability of financing to build; wages from income
Changing the Unified Development Ordinance; people are still trying to learn the rules because of lack of experience, and some tenured contractors challenge the UDO with each project
Cost for building materials in general
Cost of property to get started and cost of building materials
Costs of land, materials and labor
Don't know
Economy nationwide is supposed to go into recession and is scaring people here locally, especially first time homebuyers
Every time there is a new requirement it is passed on to the consumer; e.g., storm water runoff requirements governed by the DEQ. The city doesn't help with costs
General economic market slow down; more people worrying about what's happening nationally than locally
Higher building costs
I don't know
In last year not as many houses built; a tighter economy; things seemed to have slowed in last 12 months
In the last 6 months it's been the scare of national media about mortgage industry
Income; a lot of people do not qualify for loans because they don't have the income or even a high school education
Increase in subsidized facilities that allow people to live for free or low \$

Infrastructure cost on the development of new lots
Infrastructure costs for affordable (125k to 130k for 2 bed 2 bath, garage)housing
Interest rates have gone up
Just the slower economy
Lack of areas to locate manufactured homes
Lack of income for the cost to build the housing
Land prices; material prices; inflation
Lower wages compared to eastern NE and the nation
Material costs (lumber, steel, fasteners, diesel)
Newer construction is slowing because of rising prices to build and rising prices in general
No incentive for builders to build smaller, less expensive homes
None
Nothing
Possibly the economy; jobs with health insurance are lacking and wages are too low; can't pay health insurance premiums when offered
Prices of materials have gone up, including price to transport materials here
Public attitude of not wanting to deal with certain populations of people
Rising labor and material costs to build low-income housing
Stock market is going down and always fluctuates, making people noncommittal
The banks cutting back on builders building spec houses
The building codes; the way they are written and enforced
The cost for new development is high; it's been difficult for developers to open new lots because the cost of sewer, water and streets is expensive
The development of government
The downturn in construction due to a sagging real estate market
The fluctuation of the economy and cost of land and cost of infrastructure (water, sewer, pavement)
The high interest rates
The high interest rates have hindered buyers to buy a house
The interest rates going up and mortgage crisis going on nationally
The national mortgage problem has hit Kearney a little bit since interest rates have gone up
The profit factor for low income housing
The reduction of prices in homes; values going down because of too much inventory
The rise in mortgage rates; the concern of the overall future economy
There's been a trend of overbuilding new homes which has resulted in a glut of older homes on market
Too many houses on the market
Uncertainty of the housing market (no other specifics)
Wages; the employers work them part-time and then they don't make enough to afford housing
Zoning requirements; the 40 acre requirement per home for agricultural real estate

Miller

Lack of forward thinking by village people; lack of making sure community celebrations keep going; working to keep a cafe or grocery store open

Pleasanton

Don't know

Ravenna

1st time homebuyer grant has been used up, less desirable other program all that remains to be used

Attitude of residents; think they can build a home any place, location not important, and I think it is
High cost of infrastructure for new subdivisions. Need assistance on sewer, water and paving streets. Costs as much here as in Kearney
Lack of agreement on policy; citizens have not accepted change or growth well
Low demand because not much employment opportunity
No unanimous vote from city council to support it
Proposed subdivision near golf course because people waited, it never happened
The lack of availability of lots in the preferred areas of Ravenna; maybe because of zoning regulations; no specifics

Shelton

Expense of getting water, sewer to new dev areas
Lack of available building sites
Lack of well-paying jobs from 30K to 35K per year in wages
Weak housing market caused housing values to go down

Total County

Communities' attitude of not being able to agree on priorities; cost of infrastructure
Don't know
High cost of building materials because of the high demand from other countries for the product
I don't know
In the smaller communities it's lack of available lots to build upon
Infrastructure; sewer & water
Not having enough mechanics, laborers & contractors; contractor & developer have had to pay infrastructure costs up front
Nothing other than affordable housing is not being built for reasons discussed in Q42
Out-migration from smaller towns into larger communities; kids leaving to see the world
Smaller communities have land lock and inability to demolish older structures because of lack of funds
The cost of land & building materials and the over saturation of mkt for higher valued homes
The costs of everything from land, building materials and labor have gone up
The current higher interest rates
The economy doesn't always have the jobs for those that are unskilled or uneducated; lack of funds to do credit and other background checks
The lack of private investors to come forward with money and I don't know why except I think they've done studies & they don't think we need more housing
The prices of the land have gone up so it's harder for the developers to develop housing and keep the selling price low
There are some houses that have been condemned and those properties are no longer rentable
Tripling building permit costs; the city attitude in Kearney; they are transferring their costs to private developers
Uncertainty about the economy and concern for where interest rates may be going
Upscale housing has been more profitable to the builders than affordable lower income housing

From Your Perspective, What Do You Consider Our Greatest or Most Pressing Housing Need?

Amherst

Need more houses in general

Rehab of current housing

Elm Creek

Affordable rentals for everyone but especially for young people; they need rents in \$250.00/mo range

Availability of new lots

Need for available raw land to build on

Owner occupied residential one family dwelling

Single-family rentals

Gibbon

Affordable low income housing for both documented and undocumented workers

Financing to build what you want; zero financing to build has disappeared, will hurt young people

More residential building lots

Replace tenant housing on highway 30

Single-family units

Kearney

2nd Ave is very congested and we need additional ways to route traffic away from 2nd Ave; there is a greater need for housing for the elderly

3 bedroom homes in the 150K range for average income families

70K to 120K houses

A lot of people in Kearney are recent and illegal immigrants who are living in horrible conditions and they are afraid to seek help and have no advocates

Affordable housing

Affordable housing for hourly wage earners making \$9.00 per hour

Affordable housing for hourly workers, either less than \$800/mo. rent or \$100K price range for homes

Affordable housing for lower income people

Affordable housing for single-parent families both rentals and houses

Affordable housing for workers for less than 40k per year wage earner

Affordable housing for young families - not rentals

Affordable housing under \$30,000 and housing for 1st time homebuyers

Affordable housing; 100k and under

Affordable lots to build on around 22k; right now it's 35k lots only

Affordable low income housing under 100K in price

Affordable new homes for 1st time homebuyers, vs. rehabbing older homes

Affordable quality rental units \$600 to \$800 per month

Affordable rentals between 250 and 400 per month for anyone who needs that

Affordable starter homes under 90k

Apartment buildings for the elderly

Assisted living or carefree condos for seniors

Demand for 80k to 160k houses is great and more than what is being built

Don't know

Don't know; not in rental area, though

For first time homebuyers
For the physically & mentally handicapped, single-family homes and rentals
Group housing for mentally ill that is similar to assisted living concept
Houses between 150k & 250k
Housing for first time rents & first time home buyers
Housing for homeless and mentally ill
Housing for low income families; hourly wage earners
Housing for people with wages between \$20,000 and \$50,000
Housing for single men and women and ex-offenders and mentally ill
I don't know
Lower cost for single-family housing
Lower cost housing for families trying to get a fresh start
More affordable dwellings for disabled people (all types)
More affordable housing for low income
More affordable housing; 120k or less
More apartments for the disabled; what we have is full now
More low-income housing and housing below 150k
More middle income housing; 80k to 120k range
More moderate priced houses 100k range
Multi-family units; duplexes
New entry level single-family houses in 100k range
Newer entry level housing (125k to 130k)
None
Nothing
Nothing; we are covering all aspects of it
Rehab of existing older good quality homes
Rentals for college students need to be better maintained
Senior housing; independent living apts; skilled nursing complexes
Single-family houses that are less than 100k
Single-family rental houses
Single parent dwellings
Starter homes (no other specifics)
Subsidized rental housing
The availability of houses in the 100k to 150k range
The development of 150k or less homes
The elderly that need assistance
The homeless need a stable shelter especially the homeless that are disabled in some way
The need for housing between 100k and 150k
The need to sell the current inventory of houses in the market
The single mother with a few kids needs housing
The starter home for younger people; 110k and less homes
The starter homes between 80k to 100k; first time buyers
There needs to be more affordable low cost housing
To be in a position to refurbish existing neighborhoods of homes built in 1930's thru 1960's
To develop raw land at the pace of population growth
Very limited housing for persons with physical limitations
Very short term rentals for a month or so, i.e., for visiting nurses, construction workers, etc.
We have no pressing needs right now

We need to see job and population growth catch up with housing push
We still need even more affordable housing for employed people; 130k or less range

Miller

More 2 or 3 bdrm homes for younger families

Pleasanton

Don't know
New homes for single families

Ravenna

Apartment complexes, 1 or 2 bedroom
Get the dilapidated homes either demolished or rehabilitated
Housing for middle or upper income people
Moderate to higher income homes, new construction
More apartment complexes
More modern rental properties available; energy efficient or newer in general
Upper scale apts condos and duplexes for young professionals working at our ethanol plant and school teachers and retired individuals

Riverdale

Town needs to grow on the edge of town so that more lots to build on become available

Shelton

Availability of affordable lots
Low income rentals for singles and families
Low to moderate income houses in the 130 to 140K price range
More available houses in all price ranges

Total County

Affordable housing for all low income people
Affordable housing for families
Affordable housing; no specifics
Affordable rental properties in smaller communities; \$350 to \$500 per month
Don't know
For the workforce (no specifics)
Houses for lower income families between 50k & 80k for 2 bedroom, no basement
Housing for 1st time homeowners in the range of 90k to 120k
Housing for people that are employed in moderate to low income wage jobs \$12.00 an hour and lower
I don't know
Low income individuals & families below poverty level; less than 50% median inc for county; \$20,000 or less, individual; \$25,000 or less, family of three
More homes in \$120,000 to \$150,000 range
More houses & apts for the physically handicapped
Need available temporary housing for people that are evicted on short notice with no where to go and then expand program to other communities & increase it in Kearney
Need for more retirement centers and assisted living for upcoming baby boomers retiring
New construction of entry level homes for first time buyers; 120k and under
None
Nothing

Single-family transitional housing, particularly for victims of domestic violence
Starter homes for young couples with 2 kids w/combined household of 40 to 50k;100k to 150k homes needed
The starter home for the young family that has a child or two and just finished college
Workforce housing; the middle working class needs affordable homes 3bdm, 120 to160K in smaller communities

Do You Have Other Concerns or Issues You Would Like to Mention at This Time?

Elm Creek

Have more student population than facility, primarily the elementary schools. If they could build more schools people would move there
I hope we are able to see these communities stick around. There is a lack of services there like grocery stores and gas stations
The elderly need housing like duplexes or apartments where the maintenance and landscaping is taken care of for these folks

Gibbon

Rehabbing affordable housing or closing substandard houses

Pleasanton

When land is subdivided we will need sewer line extensions in NW part of town

Ravenna

Encourage lot development. The infrastructure costs need to be subsidized by the State and the City
More U.S. govt assistance for smaller subdivisions to get assistance on infrastructure costs because city can't handle
We have some large employers in this city but we can't get really good employees because we don't have enough rentals, duplexes, triplexes and in transit housing in Ravenna

Kearney

As an employer it's hard to hire people because of low unemployment and because of high gas prices people don't want to commute from another area so it would help to have more entry level housing to attract young workers
Because of negative attitude from neighborhood around area where they propose to build a place for mentally and physically impaired children I'm afraid it won't be built
I think housing for handicapped and mentally ill
I think the mentally ill and handicapped struggle to get appropriate housing; think they need to build assisted living places for them
Lack of requirements to insure homes are kept up to adequate living conditions; e.g., safe windows, doors and roofs
Need individual independent dwellings for the mentally ill with financial assistance
No
Not enough developers want to build 120k or less houses in most desirable locations because it's more profitable to build more expensive houses
Respondent did not agree with the definition of affordable
Section 42 subsidized housing seems to be replacing existing housing units
Some projects only meant for elderly or disabled, charge exorbitant prices for laundry and these people need a lot because of incontinence
The attitude of the powers in Kearney is to keep low income housing out. They want to keep it a community of affluence. But it is new money
The city instituted term limits for planning commissioner which I think is a mistake because the learning curve is longer than the 4 year term and some people have had to leave that I think the city needed for their expertise
The tax credit projects compete w/ regular market rentals so I think we don't need any more affordable housing
There are a ton of rental properties ranging from new multi unit complexes to single-family homes so I hate to see anymore rentals pop up in Kearney
There are mentally ill people in the smaller communities that need semi-supervision that may move to Kearney if Kearney gets a group home, because smaller communities may not have enough mentally ill people to justify having a group home
There are too many road blocks to tearing down unsuitable housing; it could be because of financial, legal and precedent

reasons. Illegal immigrants don't have any advocates in the community

There is always a balance of things that need to happen in a community so people need to make sure to develop housing w/lower density requirements to reduce land cost

There is not a coordinated effort to bring about more low income housing units, especially for Hispanic families

They should do something about mailboxes in middle of sidewalks and wheelchair ramps that are too steep and short

We are getting short on apts; we need upper scale apts or duplexes as temporary housing until they get their house sold from where they are coming from

We don't need more low income housing because low income people don't want to live there because of lack of amenities; need to rehab current housing to have these amenities

We have got to make housing affordable for young families with kids who are above need for financial assistance but not earning enough to buy market rate houses

Who is better provider of housing gov't or private sector? Because gov't is interfering w/private sectors ability to provide same thing for same cost

Total County

A lot of older rentals that are avail for rent that the owner is trying to sell in Kearney; either need to be torn down or spruced up

Between Kearney & other smaller communities there is not the ability to get land at a decent price to build upon

Gap for low to mod hshlds that need repairs on their houses; rehab of existing housing in gen'l is difficult; Sellers don't want to invest; buyers can't afford; communities need to help ppl at time of purchase so condition doesn't worsen

The overall quality of rental property; it's not kept up; rental property in general is not in good shape

There needs to be a much better job of home buyer education; needs to start in middle school with financial management classes

We'd like to see as much assistance to get started as possible for younger disadvantaged people

APPENDIX D – POPULATION AND HOUSING DEMAND FORECAST

Table D.1
2007 NIFA Population and Household Forecast
 Buffalo County, 2000 through 2030

Year	Population	Households
2000	42,259	15,930
2005	43,572	16,648
2010	44,911	17,393
2015	46,420	18,222
2020	47,929	19,070
2025	49,458	19,946
2030	51,167	20,916

Table D.2
2007 NIFA Household Forecast by Tenure and Income
 Buffalo County, 2000 through 2030

Year	0-30% MFI	31-50% MFI	51-80% MFI	81-95% MFI	96% + MFI	Total
Homeowners						
2000	580	800	1,716	903	6,129	10,128
2005	613	846	1,815	955	6,483	10,714
2010	648	895	1,919	1,010	6,855	11,327
2015	687	948	2,034	1,070	7,264	12,004
2020	727	1,004	2,153	1,133	7,689	12,705
2025	769	1,061	2,277	1,198	8,131	13,437
2030	815	1,125	2,413	1,270	8,618	14,242
Renters						
2000	1,078	1,143	1,474	613	1,494	5,802
2005	1,102	1,169	1,508	627	1,529	5,934
2010	1,127	1,195	1,541	641	1,562	6,066
2015	1,155	1,224	1,580	657	1,602	6,218
2020	1,182	1,253	1,617	672	1,639	6,365
2025	1,209	1,282	1,654	687	1,677	6,509
2030	1,240	1,314	1,696	705	1,719	6,674
Total						
2000	1,657	1,943	3,191	1,516	7,623	15,930
2005	1,715	2,015	3,324	1,582	8,012	16,648
2010	1,775	2,089	3,461	1,651	8,417	17,393
2015	1,842	2,173	3,614	1,727	8,866	18,222
2020	1,909	2,257	3,770	1,805	9,328	19,070
2025	1,978	2,343	3,931	1,886	9,808	19,946
2030	2,055	2,439	4,109	1,975	10,337	20,916

