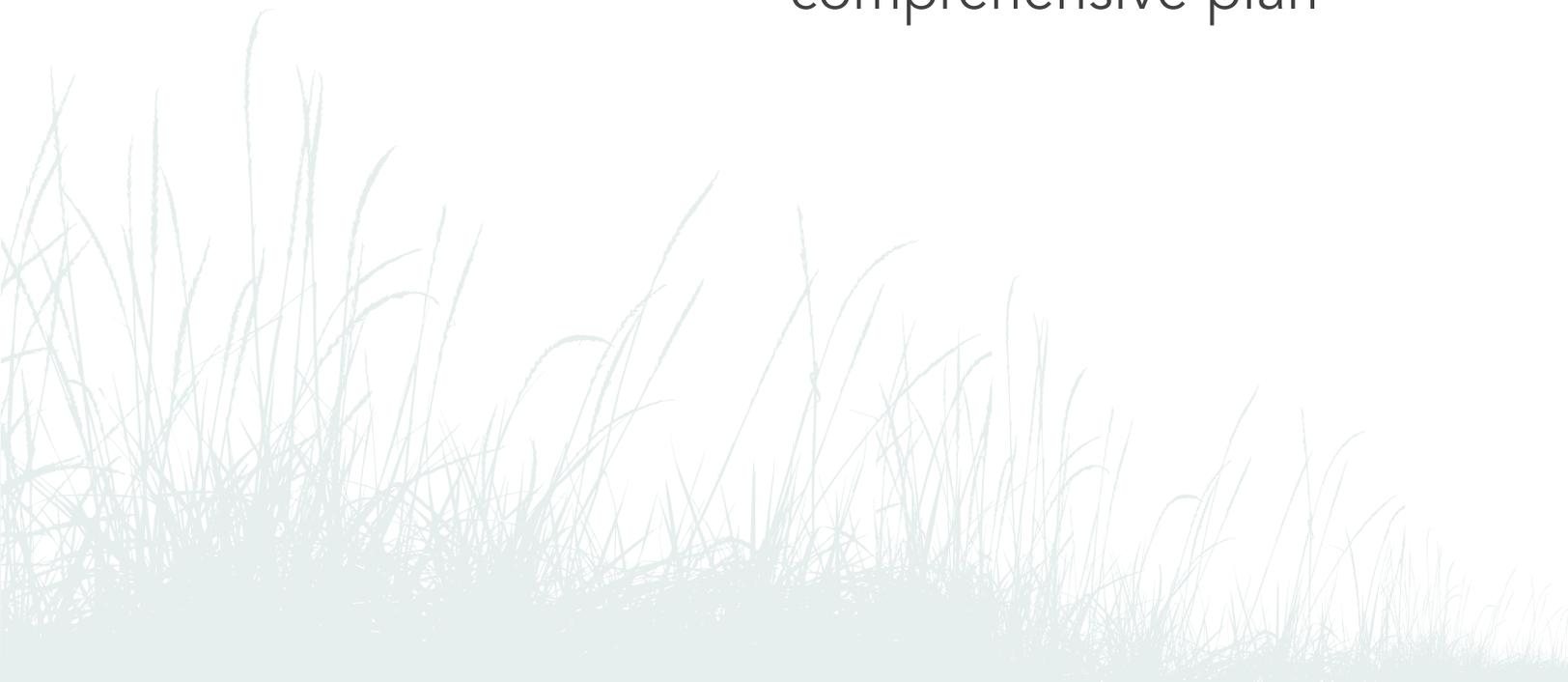




# CUMING COUNTY

comprehensive plan



# ACKNOWLEDGEMENTS

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- Clarence Tichota - Chairman
- Steve Meister - Vice Chairman
- Steve Sill
- Judy Mutzenberger
- John Ross
- Glen Wiechman
- Leslie Ott

## **County Planning Commission**

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# INTRODUCTION

This comprehensive plan serves as a guide to the future growth and development inspired by the people, environment, and economy of Cuming County.

The introductory section presents a brief history of Cuming County, an outline of the document, and some background on the importance of comprehensive planning.



## **INTRODUCTION**

The natural resources and population of people in Cuming County enable it to shine as one of Nebraska’s great agricultural communities. Rolling agricultural landscapes, tightly knit communities, and a wealth of civic energy power the consistent strength of the local economies. This wealth of opportunity, however, is not without its challenges. This comprehensive plan assesses these opportunities and challenges and, using the vision and local knowledge of the residents of Cuming County, offers a guide along the path to a bright future.

### ***Cuming County***

Cuming County, Nebraska is located in northeast Nebraska and includes 576 square miles of rolling landscapes, rich in natural and agricultural resources. Its four incorporated communities include West Point, the largest city and county seat, Wisner, Bancroft, and Beemer. Cuming County has a strong economic base, powered largely by significant farming operations across the rural parts of the county. Of specific note is the strong presence of confined animal feeding operations, or CAFOs, which raise a significant volume of livestock in a confined area. Despite its amenities and stable economy, the county experienced slow depopulation over the second half of the 20th century, potentially owing to advances in farming technology which have enabled fewer people to cultivate more land and tend more head of cattle.

### ***The Comprehensive Plan***

This comprehensive plan is designed to help define the character of the county and recommend policies based on this character and the priorities of its residents. The plan’s policies are designed to preserve vital environmental and agricultural resources, and minimize conflicts between new development and agricultural operations.

The plan is intended to help the county and its policy makers manage economical and environmental change. For example, while the agricultural industry continues to be a dominant force in the county economy, any number of new opportunities centered on tourism, alternative energy production, and agri-business could potentially arise.

### ***Early History of Cuming County***

Northeast Nebraska, where Cuming County is located, was home to several Native American tribes as early as the late 17th century. The Poncas, Otoes, Missouriia, Iowa, and Omahas relied on fishing and hunting across eastern Nebraska for sustenance. Later, in the 19th century, European fur trappers found easy transportation into the region via the Platte and Elkhorn rivers. In 1855, Nebraska’s territorial legislature officially established the boundaries of Cuming County.

In 1857, after twice being placed in “paper” towns, speculative ventures that were unsurveyed and unplatted, a vote was held to put the seat of county government in the newly founded city of West Point. In 1861, the population stood at only 67. Early settlers were drawn by word of the area’s rich soil, ideal for the cultivation of corn and wheat. Later, the efforts of railroad companies and immigrant societies brought to Cuming County a population boom of settlers, particularly Germans and Scandinavians. The settlement and development of Wisner and Bancroft – in 1871 and 1876, respectively – was spurred by the extension of the railroad. By the foundation of Beemer in 1885, Cuming County’s population numbered over 10,000.

Throughout the development of Cuming County, agriculture provided the foundation of the county’s economy. Although it was initially focused on crop farming, the agricultural industry soon evolved to include significant livestock production as well. Initially, beef cattle and hogs were transported by rail to livestock markets in Omaha. As the railroad faded as a significant portion of the county’s transportation system, livestock transportation shifted to trucks.

## **Methodology and Plan Organization**

Issues such as housing, natural resources, the interaction between urban growth and rural/agricultural landscapes, and economic diversification are significant in Cuming County.

The Cuming County Comprehensive Plan is formulated using a combination of standard planning techniques, environmental analysis, and a strong public participation component that identifies the goals and visions of the residents of the county. The plan is divided into the following sections:

### **Chapter 1: Cuming County Today**

This section presents information about Cuming County, its economics, its people, and its pattern of development. This information will help develop the policies that are most appropriate for the county.

### **Chapter 2: Land Use, Environmental Resources, and Energy**

This section reviews land use and development patterns in the county's planning jurisdiction. Additionally addressed will be the county's environmental resources and metrics related to sustainability.

### **Chapter 3: Transportation, Infrastructure, and Public Utilities**

This chapter reviews the county's support systems and presents specific improvements designed to foster continued economic stability and lay the ground work for future growth. These infrastructure systems include transportation networks, public facilities, trails and greenways, and public utility systems.

### **Chapter 4: Plan Principles**

This section summarizes the findings of the community participation process and synthesizes that information with the data from previous chapters to generate the Cuming County Plan Principles. These principles

will express a vision for future county development and provide a framework for informed decision making in pursuit of that vision.

### **Chapter 5: Cuming County's Future Land Use Plan**

This section presents a land use concept along with principles and recommendations guiding land use policy within the county's planning jurisdiction. The land use concept and policies are based on an analysis of existing conditions and uses, projected growth patterns, transportation and infrastructure constraints, environmental resources, and public input.

### **Chapter 6: Housing in Cuming County**

Housing is of particular concern in Cuming County. This chapter will focus on current and projected housing needs in both the cities of Cuming County as well as the rural areas.

### **Chapter 7: Plan Implementation**

The final section provides guidance and techniques for implementing key aspects of the county comprehensive plan. This includes resources for technical assistance and potential funding sources and mechanisms.





chapter **1**

# CUMING COUNTY TODAY

This section presents information on demographic and economic trends in Cuming County and suggests future changes.

It examines population characteristics, economic and employment factors, and development patterns.

## CUMING COUNTY'S POPULATION

Figure 1.1, below, describes Cuming County's historic population and places it in context with that of other comparable northeast Nebraska counties since 1960.

Like most rural Nebraska counties, Cuming County's population has slowly declined over the past half-century. The most significant period of population loss occurred between 1980 and 1990, likely due to the economic challenges presented by the farm crisis of the 1980s. Growth in Stanton County has likely been tied to its proximity to Norfolk's larger job market and the expansion of the Cargill facility in Schuyler has driven growth in Colfax County.

Given the strong economic base in agricultural production, advances in technology may allow for a continued decline of the county's population, as fewer people are required to tend to larger areas of land and more livestock.

Figure 1.2 illustrates the population dynamics of Cuming County as a whole, along with that of its communities and rural areas.

Despite the shrinking population countywide, Cuming County's communities have experienced stable populations, or modest population growth, while the rural population has declined by over half.

The stability of urban populations in Cuming County in the face of declining countywide population has led to a concentration of population in the urbanized areas. In 1960, 57.5% of the county's residents lived outside of its cities. By 2010, residents living in rural Cuming County had dropped to 37.9% of the total population.

Of the cities within Cuming County, only West Point has experienced population growth over the past 50 years. The county's other towns, Wisner, Beemer, and Bancroft, all experienced stable populations.

### Age Composition

Examining the age composition of Cuming County's population can lend additional understanding to the needs of the residents, while laying the foundation for a projection of future population trends. This examination is based on subdividing the population into groups of similar ages, or "cohorts." Each cohort contains five years worth of popu-

**Figure 1.1:** Historic Population, Cuming County and Comparable Counties

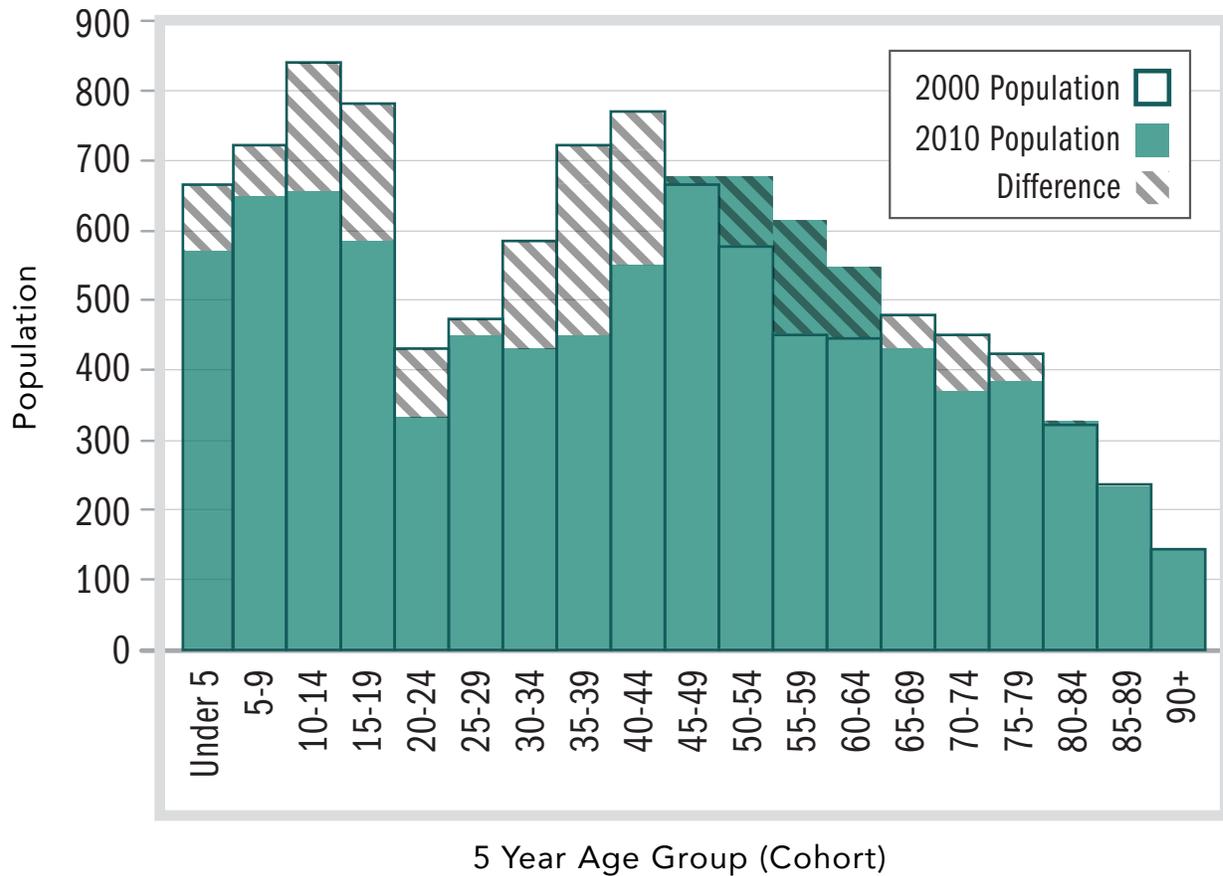
	1960	1970	1980	1990	2000	2010	2000-2010 % change	1960-2010 % change
<b>Cuming County</b>	12,435	12,034	11,664	10,117	10,203	9,193	-9.9%	-26.1%
<b>Burt County</b>	10,192	9247	8,813	7,868	7,791	6,858	-12.0%	-32.7%
<b>Stanton County</b>	5,783	5758	6,549	6,244	6,455	6,129	-5.1%	6.0%
<b>Wayne County</b>	9,959	10,400	9,858	9,364	9,851	9,595	-2.6%	-3.7%
<b>Colfax County</b>	9,595	9,498	9,890	9,139	10,441	10,515	0.7%	9.6%

Source: US Census

**Figure 1.2:** Historic Population, Cuming County its Communities

	1960	1970	1980	1990	2000	2010	2000-2010 % change	1960-2010 % change
<b>Cuming County</b>	12,435	12,034	11,664	10,117	10,203	9,193	-9.9%	-26.1%
<b>West Point</b>	2921	3385	3,609	3,250	3,660	3,364	-8.1%	15.2%
<b>Wisner</b>	1192	1315	1,335	1,253	1,270	1,170	-7.9%	-1.8%
<b>Beemer</b>	667	699	853	672	773	678	-12.3%	1.6%
<b>Bancroft</b>	496	545	552	494	520	495	-4.8%	-0.2%
<b>Rural Cuming County</b>	7,159	6,090	5,315	4,448	3,980	3,486	-12.4%	-51.3%

Source: US Census

**Figure 1.3:** Age Distribution in Cuming County, 2000 & 2010

lation. Figure 1.3 describes the changes in cohort populations between 2000 and 2010.

As is common in many communities, there is a significant loss of population in the post-high school years, as graduates move away to pursue educational and employment opportunities in other cities.

Perhaps most notable in this analysis is the significant loss of population in the prime "child rearing" years, ages 25-39. As this population aged into older cohorts they were not replaced. Not only were these residents not replaced, many residents moving into these cohorts left the county. This segment of the population is the engine of local population growth and their decreased numbers has a significant impact not just on the present population but the projected population. Those that did remain were bearing children at a higher rate than would have been pre-

dicted. Retaining these residents through adulthood, or at least attracting them back to the community after post-high school pursuits, will be important.

### **Population Projections**

As addressed previously, Cuming County has a history of stable to slow growth in its communities and a declining rural population. This general pattern will continue as the area's population ages and is not replaced.

Population growth will be concentrated in the county's towns with additional residents moving to rural areas either to assume farming operations or for a more 'rural' liv-

## Cuming County Comprehensive Plan

ing environment. The relocation of new residents to these rural areas is anticipated to slow the decline of the county's rural population, though this population's decline will continue.

### Natural Population Change and Migration

Population change in a county is explained by two basic factors:

- **Natural Population Change.** This is based on the balance of births and deaths in the county. If births exceed deaths, the population will increase. Therefore, areas with younger populations tend to grow naturally, while those with older populations tend to decline.
- **Migration.** This factor is based on the relocation of residents into and out of the county. It can help offset or exacerbate an area's natural population change, by supplementing the population with new residents or by reducing it, as people move to other places.

To determine how much of each of these factors has occurred in Cuming County, population data from the 2000

Census is used to calculate what the 2010 population would be based purely on natural population change.

To calculate natural population change, a cohort survival method is used. This method "ages" each five year grouping of population by applying the mean birth and death rates for the region, hence computing how many people are anticipated to survive into the next cohort and how many new residents are expected to be born of them.

This assumes that no one moved into or out of the county between 2000 and 2010. The result of that analysis is then compared with the actual result of the 2010 Census, and the difference between the two figures is assumed to be created by migration.

Figure 1.4 summarizes this analysis for the population of Cuming County.

Migration analysis of the population indicates that:

**Figure 1.4: Predicted and Actual Population Change by Cohort**

	2000 Population	2010 Predicted Population	2010 Actual Population	Migration
<b>Under 5</b>	665	482	569	87
<b>5 to 9</b>	716	440	652	212
<b>10 to 14</b>	844	663	657	-6
<b>15-19</b>	790	714	588	-126
<b>20-24</b>	424	839	335	-504
<b>25-29</b>	480	783	464	-319
<b>30-34</b>	596	420	439	19
<b>35-39</b>	717	475	451	-24
<b>40-44</b>	778	588	556	-32
<b>45-49</b>	666	704	679	-25
<b>50-54</b>	574	755	698	-57
<b>55-59</b>	449	634	607	-27
<b>60-64</b>	439	529	543	14
<b>65-69</b>	486	394	432	38
<b>70-74</b>	466	358	384	26
<b>75-79</b>	420	357	389	32
<b>80-84</b>	322	292	326	34
<b>85+</b>	371	415	370	-45
<b>Total</b>	10,203	9,843	9,139	-704

Source: US Census



- In total, Cuming County experienced an out-migration of 704 residents between 2000 and 2010. However, these migrations did not occur uniformly across all age groups
- A significant portion of Cuming County’s young adults moved out of county, likely in pursuit of post-high school educational and employment opportunities.
- There was additional out-migration of residents in prime child-bearing years (25-39). Despite this, there appeared to be a greater than expected population of young children, suggesting a higher than anticipated birth rate among the population.
- A net in-migration of older adults, aged 60-84, suggests that Cuming County is a popular location for retirement. This may also indicate that medical advances and a better than average system of healthcare has improved survival rates among these populations.

**Projection Model**

Over the past decade, Cuming County has experienced a significant population decline caused both by natural population change and migration. However, it also has a significantly larger than expected population of younger, school-aged residents, and anecdotal evidence of residents returning to raise families, take over family-owned businesses, and manage agricultural operations.

After the population decline of the 1980s prompted by the farm crisis, countywide population stabilized though rural population continued to decline. Given that different areas of Cuming County have different population dy-

namics, the model used to project future population takes these trends into account, and creates individual projections for the populations of each of the county’s cities and towns, as well as the rural population. These five separate projections are then aggregated and verified against a countywide projection. Figure 1.5 illustrates this scenario over the next 20 years.

**Household Size**

Figure 1.6 shows the change in household sizes in Cuming County and its communities over the past decade.

Cuming County’s aging population has driven the decline of the household population at a faster rate than that of the state. Many Baby Boomers are moving into the “emp-

**Table 1.6:** Number of People per Household

	2000	2010	Percent Change
<b>Cuming County</b>	2.53	2.38	6.3%
<b>West Point</b>	2.45	2.33	5.2%
<b>Wisner</b>	2.18	2.14	1.9%
<b>Beemer</b>	2.42	2.06	17.5%
<b>Bancroft</b>	2.29	2.18	5.0%
<b>Rural Cuming County</b>	2.82	2.66	6.0%
<b>Nebraska</b>	2.49	2.46	1.2%

Source: US Census, RDG Planning and Design

**Table 1.5:** Population Projections, Cuming County and Communities

	2010	2015	2020	2025	2030
<b>West Point - Slow Growth @ 6% migration</b>	3,364	3,333	3,347	3,402	3,476
<b>Beemer - Stabilizing Population @ 12% migration</b>	678	662	657	663	679
<b>Bancroft - Stabilizing Population @ 2.5% migration</b>	495	495	497	502	508
<b>Wisner - Stabilizing Population @ 6.5% migration</b>	1,170	1,158	1,164	1,181	1,204
<b>Rural Cuming County - Slowing Decline @ 2% migration</b>	3,432	3,409	3,394	3,405	3,430
<b>Total</b>	9,139	9,057	9,059	9,153	9,296
<b>Countywide Projection - Slow Growth @ 4% aggregate migration</b>	9,139	9,056	9,059	9,153	9,298

Source: US Census, RDG Planning and Design

## Cuming County Comprehensive Plan

ty nest” years, while many of their children have not started families of their own. It is important to note that, even with a stable population, a declining number of people per household will create demand for additional housing.

## ECONOMIC FACTORS

This section examines key data about Cuming County’s economy. It addresses issues such as income distribution, employment make up, and travel time to work.

### Income Distribution

Figure 1.7 illustrates the distribution of household incomes for Cuming County, its constituent communities, and the State of Nebraska.

Cuming County had a median income of \$46,847, or about 7.5% less than the statewide median of \$50,695.

Household incomes differ significantly in the various communities of Cuming County, with West Point and Bancroft both having significantly higher medians than Wisner or Beemer.

Interestingly, the countywide median household income



**Figure 1.7:** Income Distribution

	Cuming County	West Point	Wisner	Beemer	Bancroft	Nebraska
<b>Less than \$10,000</b>	6.2%	5.7%	5.4%	8.3%	11.3%	6.1%
<b>\$10,000 to \$14,999</b>	4.0%	2.4%	10.5%	6.0%	1.0%	5.6%
<b>\$15,000 to \$24,999</b>	15.3%	22.5%	13.9%	23.0%	13.7%	11.2%
<b>\$25,000 to \$34,999</b>	10.6%	9.4%	12.0%	18.5%	16.7%	11.5%
<b>\$35,000 to \$49,999</b>	16.4%	15.9%	14.1%	10.2%	17.6%	14.9%
<b>\$50,000 to \$74,999</b>	24.4%	24.1%	18.6%	19.6%	17.2%	20.4%
<b>\$75,000 to \$99,999</b>	11.6%	9.3%	13.0%	10.6%	3.4%	13.2%
<b>\$100,000 to \$149,999</b>	8.0%	7.2%	4.5%	1.9%	15.7%	11.2%
<b>\$150,000 to \$199,999</b>	1.8%	1.3%	5.0%	1.1%	1.0%	3.2%
<b>\$200,000 or more</b>	1.6%	2.1%	3.0%	0.8%	2.5%	2.8%
<b>Median household income (dollars)</b>	\$46,847	\$44,468	\$39,429	\$32,109	\$45,265	\$50,695

Source: US Census



is greater than that in any of the county’s cities. This suggests the economic strength of the county’s significant farming operations and the influence of higher-income households living in large-lot residential developments just outside of communities.

### Employment

Employment can be assessed in two different ways. One is based on a resident’s employment by occupation, while the other is based on a resident’s employment by industry. Employment by occupation describes the kind of

work a person does on the job as opposed to the type of industry in which one works, which relates to the kind of business conducted by a person’s employer. For example, a person might be an accountant (their occupation) for a major manufacturer (the industry).

Figures 1.8 and 1.9 examine employment trends in Cuming County, its communities, and the state of Nebraska.

The agriculture, forestry, fishing, and hunting industries in Cuming County employ the greatest number of people of

**Figure 1.8:** Employment Breakdown by Industry

	Cuming County	West Point	Wisner	Beemer	Bancroft	Nebraska
<b>Agriculture, forestry, fishing and hunting</b>	16.1%	7.1%	18.5%	8.2%	3.7%	4.6%
<b>Mining, quarrying, and oil and gas extraction</b>	0.2%	0.6%	0.0%	0.0%	0.0%	0.1%
<b>Construction</b>	8.3%	6.7%	6.3%	14.6%	12.3%	6.5%
<b>Manufacturing</b>	11.9%	16.1%	5.8%	7.5%	4.9%	10.7%
<b>Wholesale trade</b>	2.9%	2.8%	2.3%	1.1%	7.8%	3.0%
<b>Retail trade</b>	12.7%	19.7%	10.4%	9.7%	7.4%	11.6%
<b>Transportation and warehousing</b>	4.9%	2.8%	7.6%	2.6%	14.8%	4.8%
<b>Utilities</b>	1.7%	2.7%	1.2%	1.9%	0.0%	1.2%
<b>Information</b>	1.2%	1.6%	0.3%	0.7%	1.6%	2.1%
<b>Finance and insurance</b>	3.0%	3.6%	4.3%	5.2%	3.3%	6.4%
<b>Real estate and rental and leasing</b>	0.7%	1.4%	0.0%	3.4%	0.0%	1.2%
<b>Professional, scientific, and management, and administrative</b>	3.8%	3.2%	6.1%	4.5%	4.1%	8.1%
<b>Professional, scientific, and technical services</b>	2.3%	1.9%	3.8%	0.7%	1.6%	4.6%
<b>Management of companies and enterprises</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
<b>Administrative and support and waste management services</b>	1.5%	1.3%	2.3%	3.7%	2.5%	3.5%
<b>Educational services</b>	7.6%	5.5%	12.3%	8.2%	11.1%	9.2%
<b>Healthcare and social assistance</b>	14.4%	17.4%	8.8%	20.5%	15.6%	14.1%
<b>Arts, entertainment, and recreation</b>	0.9%	0.5%	2.2%	0.0%	3.3%	1.6%
<b>Accommodation and food services</b>	4.0%	4.9%	2.3%	5.6%	2.9%	6.1%
<b>Other services, except public administration</b>	3.7%	3.5%	7.5%	5.2%	3.3%	4.5%
<b>Public administration</b>	1.9%	0.0%	4.1%	1.1%	4.1%	4.1%

Source: US Census



**Figure 1.9:** Employment Breakdown by Occupation

	Cuming County	West Point	Wisner	Beemer	Bancroft	Nebraska
<b>Architect/Engineer</b>	1.4%	0.8%	0.0%	0.0%	2.9%	1.2%
<b>Arts/Entertain/Sports</b>	0.9%	1.5%	0.0%	0.6%	0.8%	1.4%
<b>Building Grounds Maint</b>	3.5%	3.0%	3.8%	5.3%	3.3%	3.6%
<b>Business/Financial Ops</b>	2.4%	3.3%	2.4%	1.9%	0.0%	4.4%
<b>Community/Soc Svcs</b>	1.1%	0.6%	0.6%	2.8%	0.4%	1.7%
<b>Computer/Mathematical</b>	0.1%	0.2%	0.2%	0.0%	0.0%	2.3%
<b>Construction/Extraction</b>	5.5%	6.5%	3.9%	5.0%	5.7%	4.9%
<b>Ed/Training/Library</b>	5.9%	5.4%	6.5%	3.9%	9.8%	6.0%
<b>Farm/Fish/Forestry</b>	5.9%	2.3%	10.1%	10.5%	5.3%	1.4%
<b>Food Prep/Serving</b>	3.9%	5.0%	2.5%	3.6%	3.3%	5.6%
<b>Health Practitioner/Tech</b>	6.1%	8.3%	4.7%	5.3%	4.1%	5.7%
<b>Healthcare Support</b>	3.5%	4.3%	2.4%	3.0%	3.7%	2.6%
<b>Maintenance Repair</b>	3.6%	2.2%	10.1%	3.6%	1.6%	3.4%
<b>Legal</b>	0.1%	0.0%	0.3%	0.3%	0.0%	0.9%
<b>Life/Phys/Soc Science</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
<b>Management</b>	17.1%	12.4%	20.0%	17.5%	13.9%	10.6%
<b>Office/Admin Support</b>	11.5%	12.0%	10.2%	11.4%	13.5%	14.3%
<b>Production</b>	7.5%	10.2%	6.5%	5.5%	4.1%	7.0%
<b>Protective Svcs</b>	0.6%	0.1%	2.0%	0.3%	1.2%	1.5%
<b>Sales/Related</b>	9.2%	9.9%	6.3%	9.1%	13.1%	10.7%
<b>Personal Care/Svc</b>	2.0%	2.7%	0.6%	1.7%	3.7%	3.5%
<b>Transportation/Moving</b>	8.0%	9.4%	6.9%	8.9%	9.8%	6.5%

Source: US Census

any single industry classification, employing 16.1% of the population. The percentage of people employed in this industry has declined due to advances in technology and could continue. Growing interest in locally grown foods could moderate this trend.

The agricultural industry plays a pivotal role in the economy of Cuming County due to secondary effects of other industries. Of course those employed in agriculture spend their earnings in area stores, but the agricultural operations themselves require supportive industries such as finance, construction, wholesale trade, and transportation.

An additional industry of significance in Cuming County is healthcare, which employs 14.4 % of the workforce. Healthcare has been a growing industry nationwide, particularly as the baby boom population ages.

It should be noted that, in all cases, these figures refer to the percentage of the workforce employed in a given industry or occupation. These figures do not represent a precise indication of the impact any given industry has on the overall economy of Cuming County.

The distribution of occupations, or the types of work people do at their individual job, paints a slightly different, though complimentary picture of employment in Cuming County.

Despite the strength of agriculture as an industry, a significant number of occupations are more common than “farmer,” in the county. While a significant number of these employees may work for a firm or business asso-



ciated with agriculture, they play a different role in the operation of the business. For instance, an administrative supervisor at a feed lot might work in the agricultural industry, but list their occupation not as “farmer” but “office manager.”

## CONCLUSIONS

This analysis of the demographic and economic features of Cuming County leads to the following conclusions:

- The population of Cuming County, as a whole, is aging and will stabilize or continue to decline without the migration of new residents from outside the region.
- The population of the most rural portions of Cuming County, outside of its urban centers, will continue to decline.
- Cuming County is a significant center for agricultural production and current commodity prices support the return of children to the family farm. Continuing to diversify this market will be important to sustaining the industry through economic cycles.
- With an aging population, the demand for employees in the healthcare and social service industry will likely continue to increase. Ensuring that these positions pay a wage which enables a suitable standard of living will be key to attracting and retaining qualified and talented employees.





chapter **2**

## **LAND USE, ENVIRONMENTAL RESOURCES, & ENERGY**

A basic goal of this comprehensive plan for Cuming County is to develop policies that balance environmental values and reasonable development demands. These policies are designed to permit appropriate development in a way that conserves the county's most important natural resources and assets.

This section examines existing land use characteristics in Cuming County, outside of the municipalities, and identifies and maps vital environmental assets. The analysis of these resources will help determine policies that will ultimately guide land use decisions.

## LAND USE, ENVIRONMENTAL RESOURCES, AND ENERGY AND SUSTAINABILITY

### Land Use

Cuming County is, first and foremost, a county whose economic lifeblood springs from the economic premise of agricultural production. To this end, the vast majority of land within the county is put to this purpose, whether realized through the production of crops for animal feed or human consumption, small-scale family farming, or larger scale confined animal feeding operations. For the purposes of this plan, land used for agricultural operations is divided into several types: General Agricultural, Wet Agricultural, and Intensive Agricultural.

- **General Agricultural.** These lands are typically crop land which is not irrigated. Frequently, these areas are used for growing animal feed or other silage.
- **Wet Agricultural.** These lands are typically either pivot irrigated or exist at a low point without external drainage, which naturally creates an especially wet growing environment.
- **Intensive Agricultural.** These lands are generally used for confined animal feeding operations of various sizes. These operations generally have significant external effects both environmentally and aesthetically.

Land uses beyond agricultural production in the areas outside the communities in Cuming County are extremely limited.

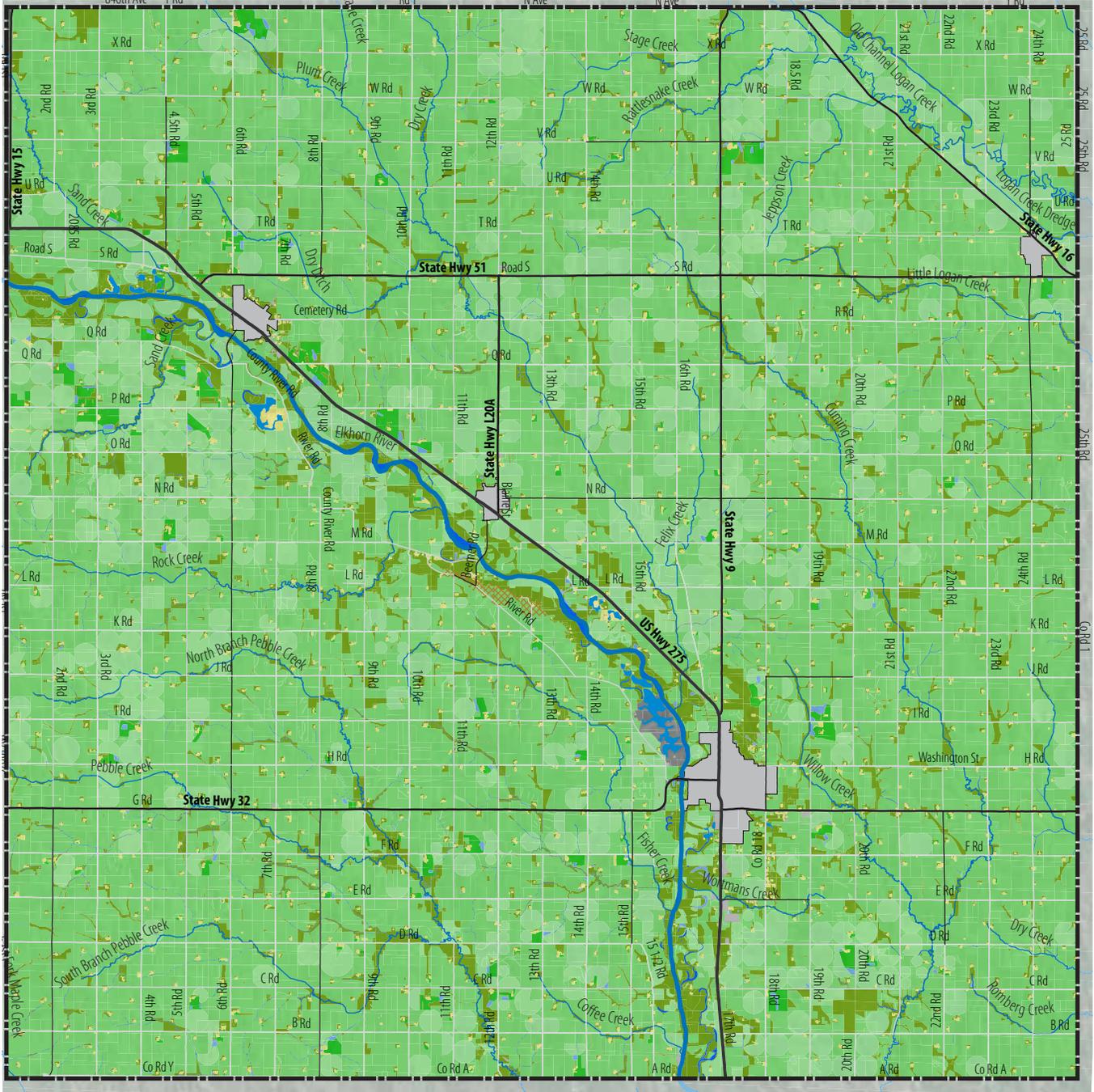
- **Residential.** Naturally, there are some areas used for housing. Areas designated for residential in the rural areas of the county are generally the farmsteads, housing around rural lake developments, and large lot acreage housing developments.
- **Commercial.** There are, most certainly, commercial operations in Cuming County. However, the vast majority of these land uses are located within the boundaries of one of the cities or villages, and are not part of the countywide land use analysis.
- **Industrial.** Although there are some industrial facilities within Cuming County, like the commercial land uses, they are predominantly located within the boundaries of one of the cities or villages.

- **Greenway.** Along streams and other watercourses, and in areas where slopes and soil types make cultivation impractical, areas of land have been overtaken by grassland and stands of trees.
- **Quarry/Material Production.** Areas of the county are in active use as quarries, both in the mining of sand and stone. These sites generate some external effects, most notably in sound, dust, and heavy truck traffic. As the productive capacity of these sites becomes exhausted, some may be adapted into lake residential developments.
- **Roads.** Although roads are not typically considered a land use, they do in fact consume land. In the areas outside of the communities, roads actually account for a greater percentage of land use than residential uses.
- **Water and Floodplains.** Given that it is home to a portion of the Elkhorn River, as well as many of its tributaries, watercourses and water resources are very important to the character and development pattern in Cuming County.

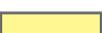
### Environmental Attributes and Resources

Cuming County has a diversity of landscapes. Although primarily consisting of gently rolling hills, the county is also home to some marshy lowlands, and bluffs. These landscapes host numerous environmental resources, many of which come to bear when determining the future pattern of land development and which create or curtail opportunities for economic development. These resources include the county's waterways, its landscape topography and soil types, its subterranean material resources, and its supply of groundwater.

Map 2.1: Current Land Use

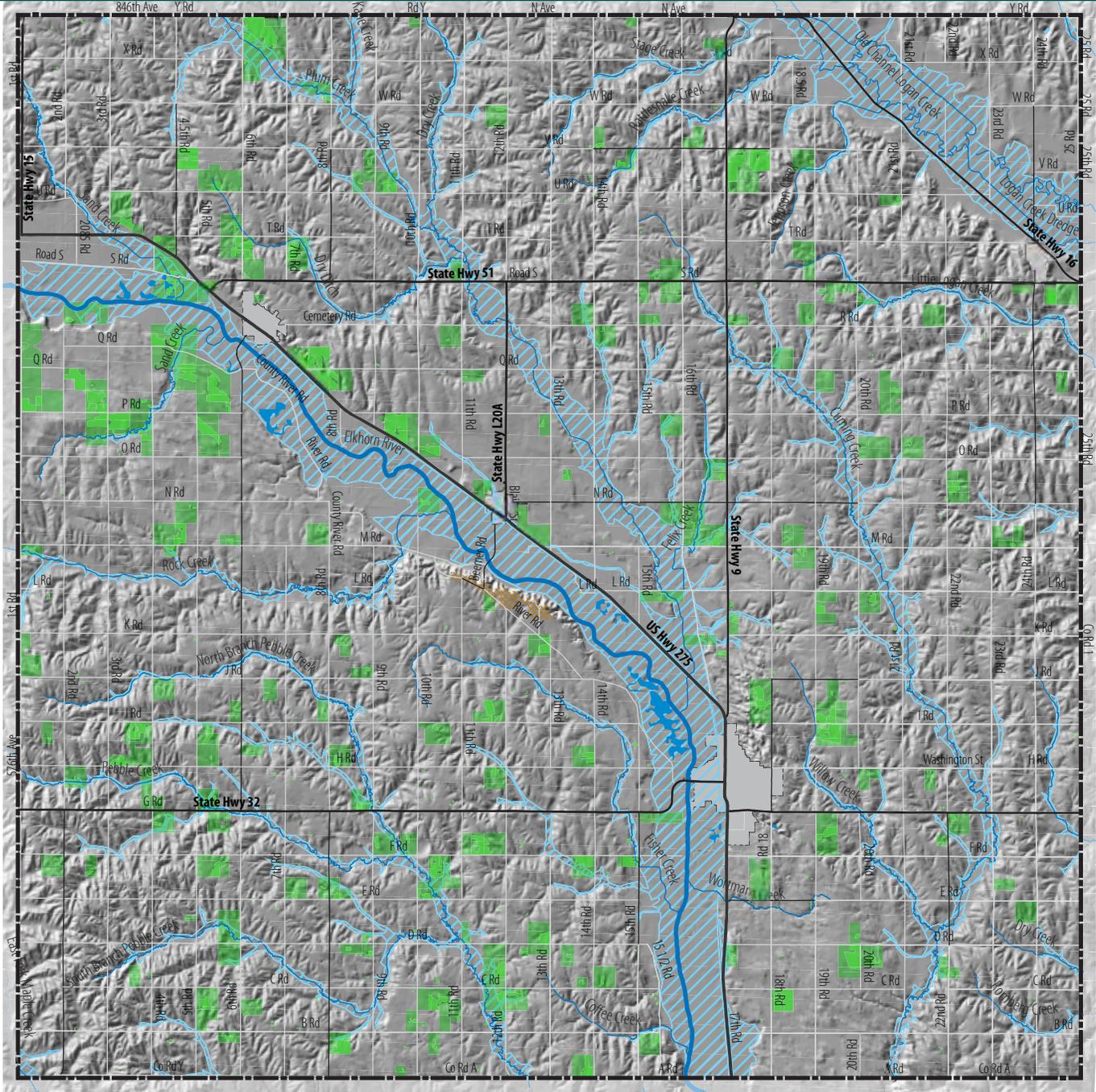


**Current Land Use**

- |   |   |  |
|---|---|--|
|  County Boundary |  Paved Roads           |  Residential |
|  Elkhorn River   |  Gravel Roads          |  Gravelpits  |
|  Creeks          |  Intensive Agriculture |  |
|  Major Lakes     |  General Agriculture   |  |
|  City Boundaries |  Irrigated & Wet Crops |  |
|  Bluffs Zone     |  Greenways             |  |
|  Minor Lakes     |  City                  |  |



Map 2.2: Environmental Composite

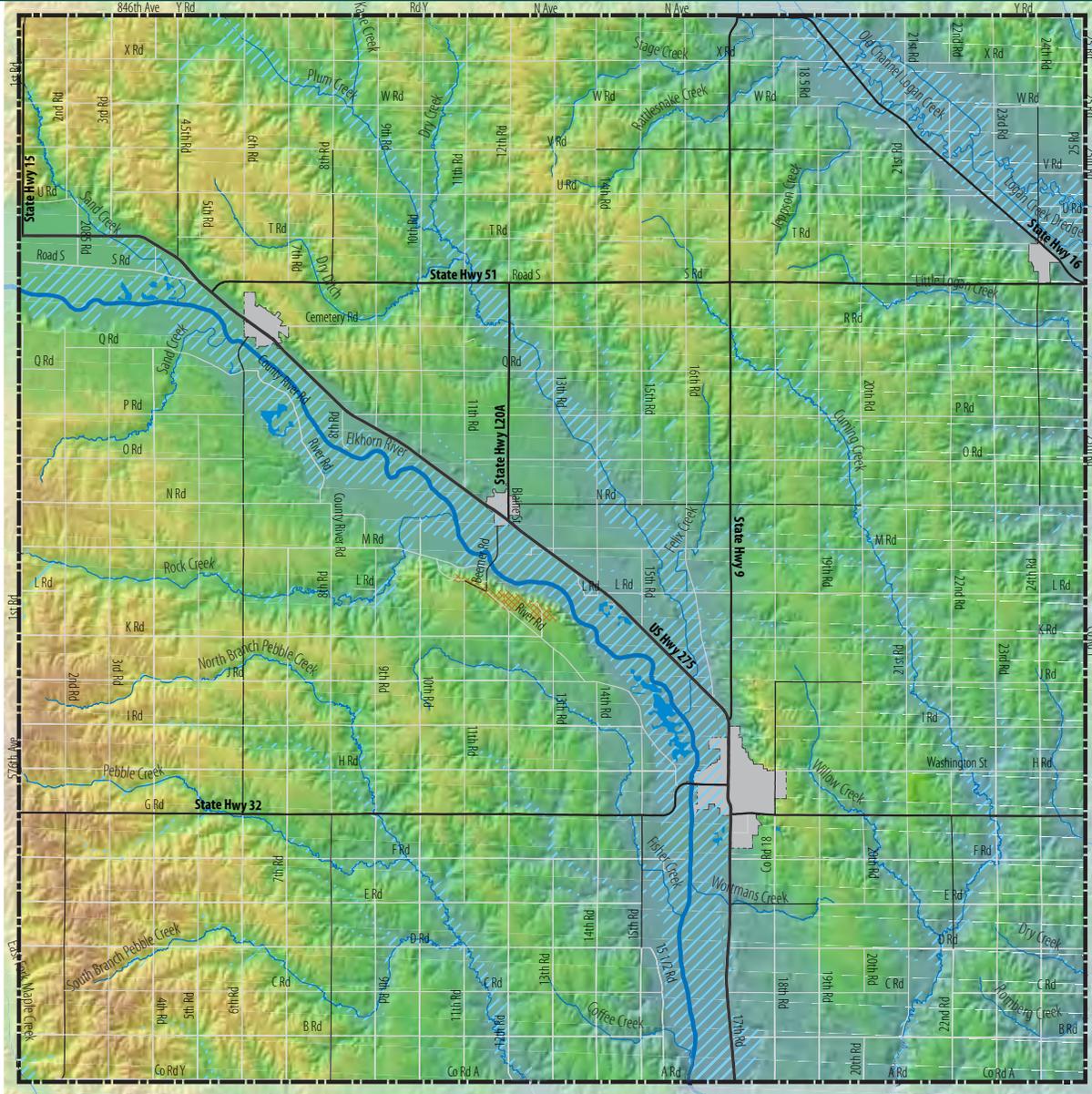


**Environmental Composite**

- |   |                 |   |                       |
|---|-----------------|---|-----------------------|
|  | County Boundary |  | Paved Roads           |
|  | Elkhorn River   |  | Gravel Roads          |
|  | Creeks          |  | Intensive Agriculture |
|  | Major Lakes     |   |                       |
|  | City Boundaries |   |                       |
|  | Bluffs Zone     |   |                       |
|  | Floodplain      |   |                       |

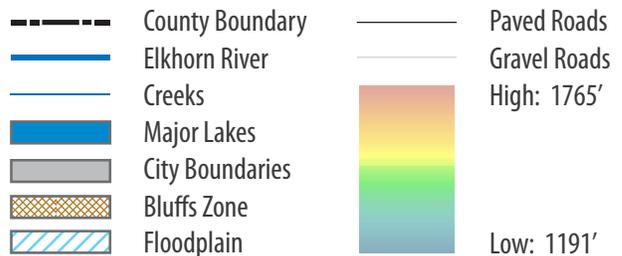


Map 2.3: Topography

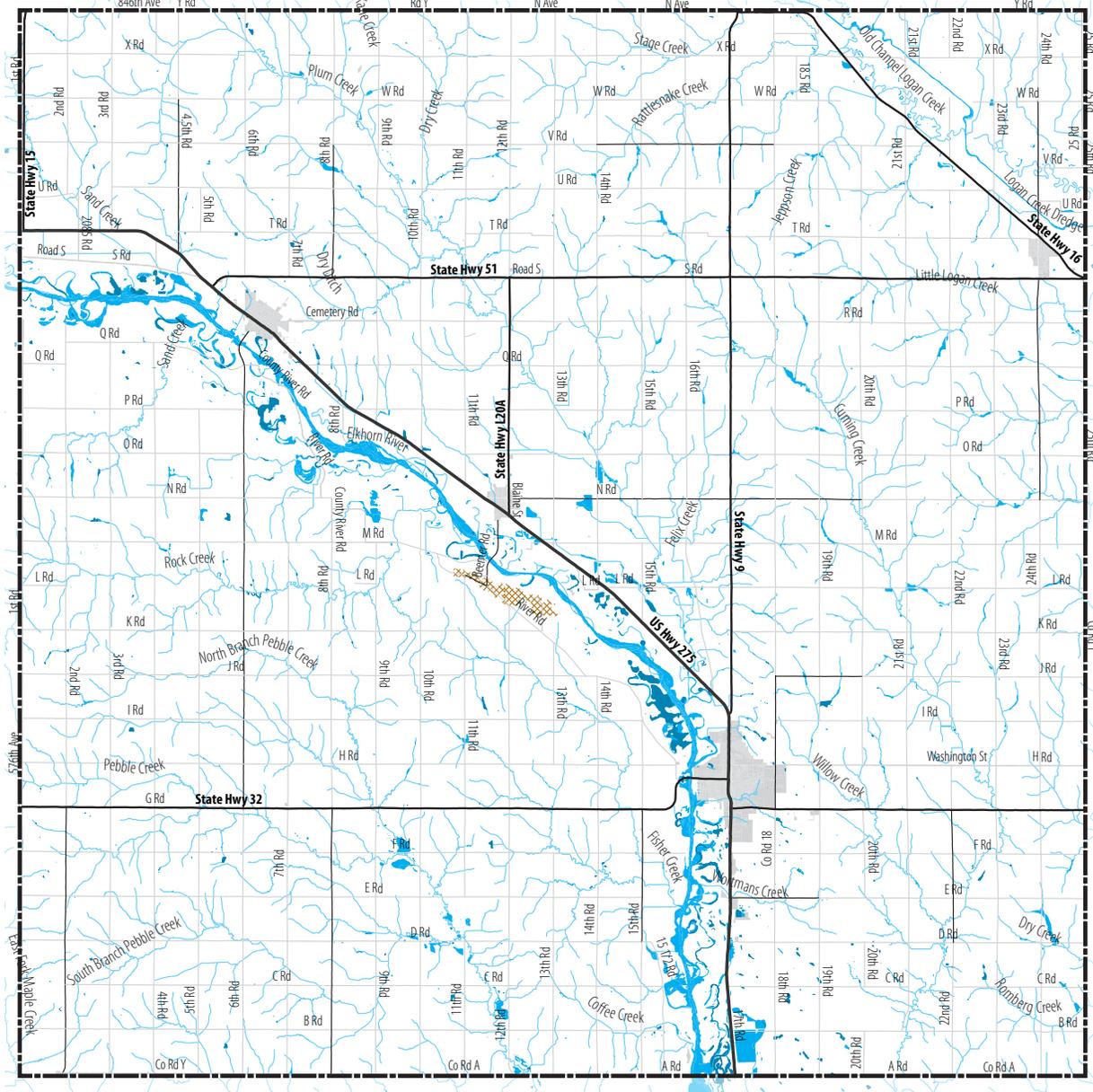


### Topography

The topography of Cuming County is composed of rolling hills, sculpted first by ancient glaciers and, more recently, by the erosion and deposition of moving wind and water. This topography creates challenges to both development and agriculture in some places, as slopes can become steep and give way to drainage ways. In some areas, the landscape creates natural basins which tend to trap and retain rainwater. This lends itself to areas that feature soil which, while fertile, frequently flood and remain damp long after a rain event.



Map 2.4: Rivers and Waterways



**Water**

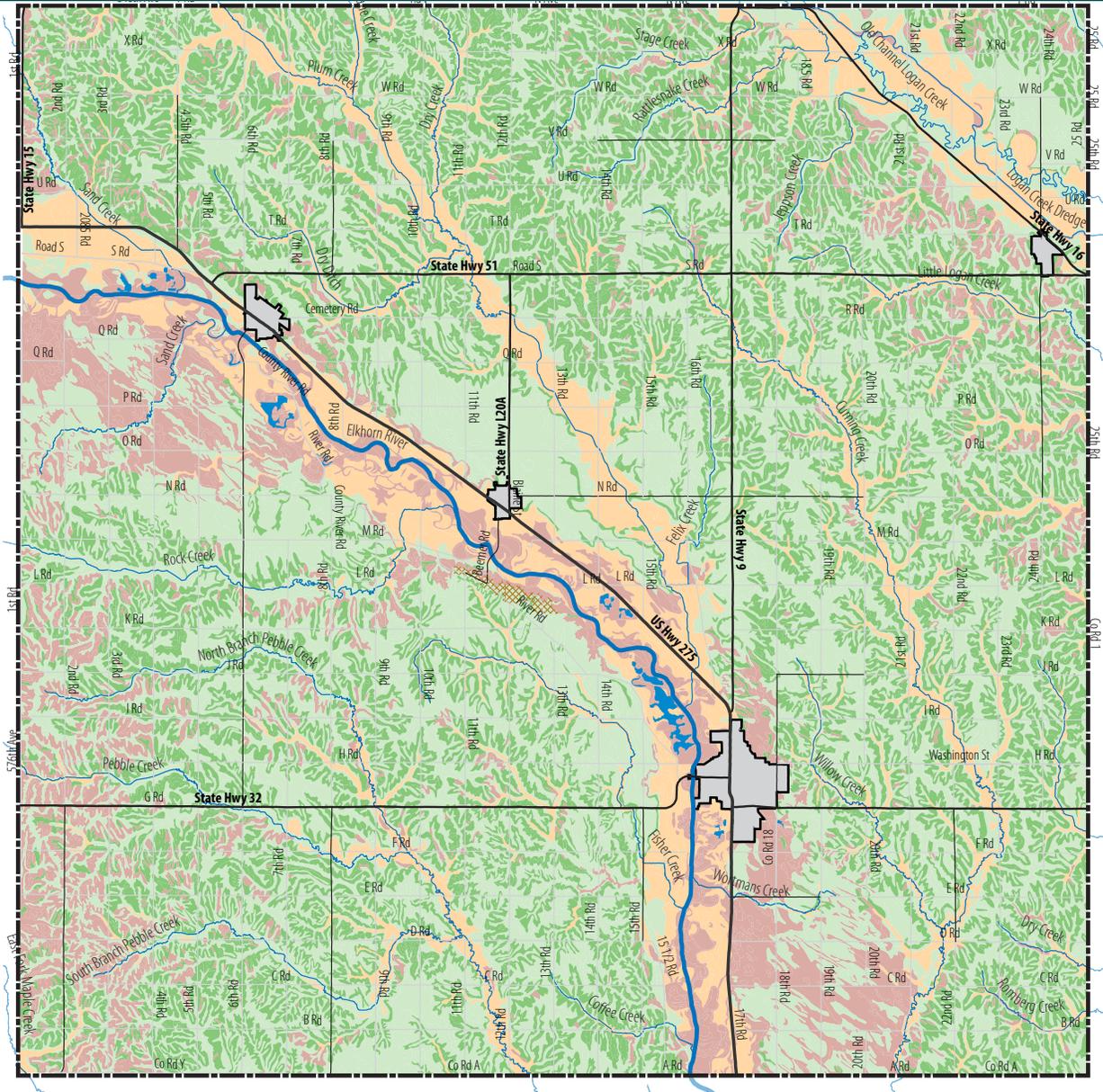
Water is an important natural resource in Cuming County. Fortunately, the county has a strong supply of water both in groundwater and a number of waterways. The Elkhorn River is, by far, the most significant of these waterways and provides the area’s primary landscape feature.

The county is also home to a number of creeks and watercourses that serve as tributaries to the Elkhorn River. Some are persistent bodies of water, others are creek beds and drainage ways that fill during significant rain events, but otherwise remain dry beds, buffered by vegetation.

-  County Boundary
-  River
-  Rivers & Streams
-  NHD Waterbody
-  City Boundaries
-  Bluffs Zone
-  Paved Roads
-  Gravel Roads



Map 2.5: Soil Resources



### Landscape and Soil

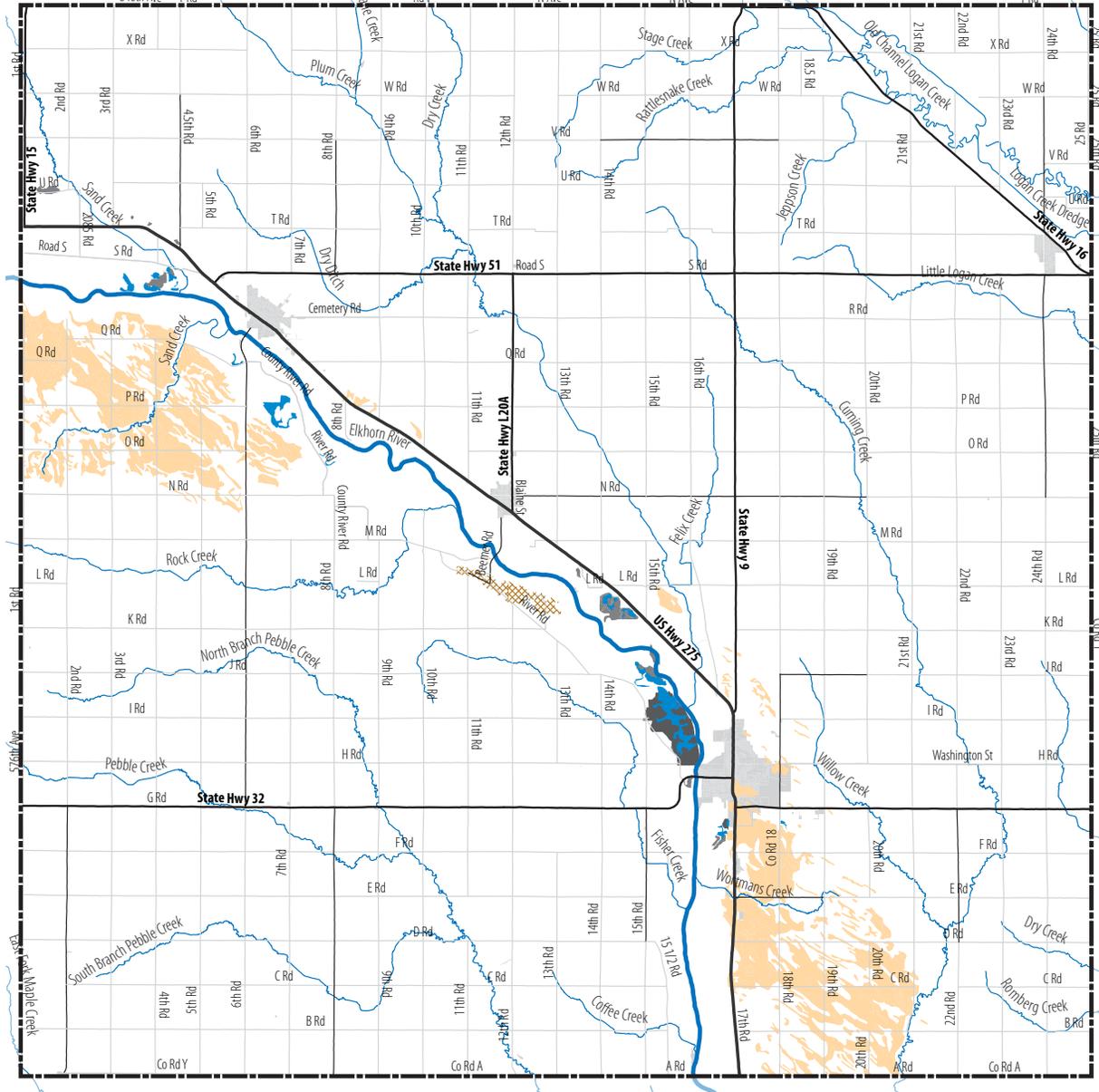
Given its wealth of fertile and arable land, it is not surprising that agriculture has been a dominant industry in Cuming County.

A few areas of the county are notable for having less than ideal soil for agriculture, these areas are immediately south of the Elkhorn River, near the county's western border, and immediately east of the Elkhorn River, near the county's southern border. Often, these lands are put to use for more intensive agricultural uses, such as confined animal feeding operations or for material production.

- |  |                 |  |                                  |
|--|-----------------|--|----------------------------------|
|  | County Boundary |  | Farmland of Statewide Importance |
|  | Elkhorn River   |  | Prime Farmland                   |
|  | Creeks          |  | Prime Farmland if Drained        |
|  | Major Lakes     |  | Not Prime Farmland               |
|  | City Boundaries |  |                                  |
|  | Bluffs Zone     |  |                                  |
|  | Paved Roads     |  |                                  |
|  | Gravel Roads    |  |                                  |



Map 2.6: Sand & Gravel Resources



**Subterranean Stone and Sand**

Cuming County is also home to sand and gravel mining operations. These operations provide necessary material for construction projects around the region while helping to create diversity in the local economy.

Additionally, once mining is terminated on these sites, many of these areas have potential for residential development as lake-oriented neighborhoods. Although there are some of these mining sites currently in operation, it is not anticipated that the industry will expand significantly in the future.

- |  |                 |  |              |
|--|-----------------|--|--------------|
|  | County Boundary |  | Paved Roads  |
|  | Elkhorn River   |  | Gravel Roads |
|  | Creeks          |  | Gravel Pit   |
|  | Major Lakes     |  | Gravel Soils |
|  | City Boundaries |  | Sandy Soils  |
|  | Bluffs Zone     |  |              |





### ***Energy Use and Conservation***

This section evaluates Cuming County's metrics relating to energy consumption relative to communities state-wide. Additionally, programs and policies which help to improve energy and resource conservation are addressed.

Nebraska is fortunate to have low-cost access to a wide range of both conventional and renewable energy resources. In part, this is a result of Nebraska's system of public utility districts. Since these districts operate in the public interest rather than under the motivation of profit, they are frequently willing to reinvest in their infrastructure and energy innovation. This also enables the management of a utility to be more responsive to the needs and desires of their customers, since they will, more often than not, be members of the same community.

For the purposes of this section we will consider Cuming County's energy usage in the context of its three primary sectors of land use: the residential, commercial, and industrial sectors. For the residential, commercial, and industrial sectors, a net total or net energy consumption (less electrical system energy losses) is provided to indicate the energy actually consumed by these sectors. In addition, energy consumed in the generation, transmission, and distribution of electricity (electrical system energy losses) is allocated to each sector based on the electricity consumed by the sector. Thus, total energy consumption represents the energy consumed by the sector as well as that used to provide electricity to the sector.

## Cuming County Comprehensive Plan

### Energy Use by Sector

Given that different parts of Cuming County are served by different utility providers and systems, detailed energy consumption statistics for the area are not available. Statistics provided are statewide data from the Nebraska Energy Office.

#### *Residential:*

The residential sector consists of private households. Energy is consumed primarily for space heating, water heating, air conditioning, refrigeration, cooking, clothes drying, and lighting. Fuel used for motor vehicles by household members is included in the transportation sector.

In 2011, 47.0% of the residential sector's energy needs were met by natural gas, 39.7% of the energy consumed in the residential sector was electricity, 9.6% were petroleum products, and 3.8% was renewable energy. According to the 2011 American Community Survey, 64% of Nebraska's households used natural gas for home heating, 25% used electricity, 8% used propane, 1.3% used wood, 0.62% used heating oil, 0.005% used coal, and 0.01% used solar energy.

#### *Commercial:*

The commercial sector consists of business establishments. Included are hotels, motels, restaurants, wholesale businesses, retail stores, laundries, and other service enterprises; health, social, and educational institutions; and federal, state, and local governments. Streetlights, pumps, bridges, and public services are also included. Examples of common uses of energy in the commercial sector include space heating, water heating, refrigeration,

air conditioning, and cooking. In 2011, almost all (96%) of the commercial sector's energy needs were met by natural gas and electricity. Petroleum products made up 3.2% of the energy consumed in the commercial sector, and 1.1% was renewable energy.

From 2010 to 2011, commercial sector net energy use decreased 2.3% to 66.6 trillion British thermal units (Btu). Total energy use in the sector decreased 3.8% to 135.8 trillion Btu. Petroleum use decreased 6.1% although it comprises only 3.2% of the energy used by the commercial sector. Renewable energy use decreased 40% and electricity use decreased 4.1% from 2010 while natural gas use increased 1.1%.

#### *Industrial:*

The industrial sector consists of manufacturing, construction, mining, agriculture, and forestry organizations. Energy used by this sector to transport products to market or inputs to the organizations is included in the transportation sector.

In 2011, almost all of the industrial sector energy needs were met by renewable energy (38.9%), natural gas (30.0%), electricity (12.4%), and petroleum products (12.2%). Six point five (6.5)% of the energy consumed in the industrial sector was coal. The majority of the petroleum products consumed by the industrial sector were diesel fuel (67.4%), asphalt and road oil (14.9%), motor gasoline (9.0%), and propane (7.5%); the rest of the products each comprised less than one percent.





### Use of Renewable Energy Resources

Renewable energy resources are naturally replenishable, but flow-limited. They are virtually inexhaustible in duration but limited in the amount of energy that is available per unit of time. Some (such as geothermal and biomass) may be limited in that stocks are depleted by use, but on a time scale of decades, or perhaps centuries, can be replenished. Examples of renewable energy resources include: biomass, hydro, geothermal, solar, wind, and wood.

In 2011, Nebraska consumed 915.54 trillion British thermal units (Btu) of primary energy which included 149.18 trillion Btu of energy from renewable energy resources. Renewable resources met 16.29% of Nebraska's energy consumption. Nebraska consumed energy from these renewable resources in 2011:

- Biofuels (12.5% of total)
- Biomass (0.86% of total)
- Geothermal Energy (0.13% of total)
- Hydroelectric Power (1.71% of total)
- Wind Energy (1.12% of total)

Given that different parts of Cuming County are served by different utility providers and systems, detailed sustainable energy consumption statistics for the area are not available. However, the Cuming County Public Power District (PPD) is home to an innovative project that holds promise for expansion across Cuming County.

### Alternative Energy Generation

Cuming County should stand ready to embrace a full range of modes of alternative energy production, as they become feasible either through improving technologies or supportive programs from other levels of government.

**Biomass Generation.** Olean Energy Facility, owned and operated by Danny Kluthe of Dodge, Nebraska, is the state's first methane recovery project that uses animal waste as a renewable energy source to generate electricity. Grants from the Nebraska Environmental Trust and the USDA Rural Development complemented Kluthe's personal investment in the project. The Natural Resources Conservation Service also shared a cost in the facility's construction.

Animal waste from Kluthe's 8,000-head hog operation is pumped daily into a large concrete cylinder-shaped digester. The digester creates methane which is captured and piped into a building where it is used to power an engine. The engine powers an 80-kilowatt generator that distributes electricity into Cuming County PPD's power lines. Nebraska Public Power District (NPPD) assisted in the project's electrical interconnection to Cuming County PPD's distribution system.

The generator produces over 500,000 kilowatt-hours of electricity annually. This provides enough electricity to power over 30 homes for one year based on the state of Nebraska's average consumption.

**Solar Generation.** The technologies used to generate electricity from the light and warmth of the sun are improving over time and may soon become a feasible means to supply a significant portion of an agricultural operation's electrical needs on-site. Increasingly, there are lending programs available to support this kind of agri-business improvement. The repayment of these loans is aided by the energy cost savings generated by the on-site solar installation. Although Cuming County does have large expanses of land, the mode of agricultural production is not conducive to large-scale solar generation facilities in the foreseeable future.

**Wind Generation.** A mode of energy production that can function at either the small site-specific scale, or at larger scales, for grid consumption, is wind energy. Although there are not, at present, significant incentives for site-specific generation from wind energy, as the production costs and efficiency of these smaller units improve, they may become a more commonly pursued option in the county. At the larger scale, Cuming County is a good candidate for large-scale wind generation, especially outside the valley created by the Elkhorn River.

**Geothermal Generation.** There are two distinct approaches to geothermal energy. In the most common, the relatively stable temperature of the ground and bedrock near the earth's surface is harnessed to improve the efficiency of building and manufacturing processes, essentially for heating and cooling. In order to generate meaningful amounts of electricity, a geothermal system must tap into the thermal energy which emanates from the core of the Earth. While Cuming County is not a strong candidate for significant electrical production through geothermal resources, they could serve well for lighter, small-scale process improvements.

## Energy Conservation Measures

### *Nebraska Energy Code*

Under Sections 81-1608 through 81-1616, the State of Nebraska has adopted the International Energy Conservation Code as the Nebraska Energy Code. Any city may adopt and enforce the Nebraska Energy Code or an equivalent energy code. If, as is the case in Cuming County, a jurisdiction does not adopt an energy code of equal or greater conservation, the Nebraska Energy Office will enforce the Nebraska Energy Code in the jurisdiction.

The Code applies to all new buildings, or renovations of or additions to existing buildings. Only those renovations that will cost more than 50% of the replacement cost of the building must comply with the Code.

Additional information on the Nebraska Energy Code can be found at [http://www.neo.ne.gov/home\\_const/iecc/iecc\\_codes.htm](http://www.neo.ne.gov/home_const/iecc/iecc_codes.htm)

### *Energy Efficiency in the Public Sector*

The government of Cuming County has taken a number of steps to reduce its energy consumption while providing residents with the same, or improved, levels of service.

In 2010, Cuming County adopted a policy addressing approaches to improving the efficiency of operations at the county courthouse. It holds recommendations as to how employees of all levels can contribute to the efficient operation of the county government.

Following an energy audit of the county courthouse, the interior light fixtures were refitted with high-efficiency fluorescent and LED lights, which provide the same amount of working light with drastically reduced energy consumption. These fixtures also last longer than conventional incandescent bulbs.

In addition to improving the efficiency of the lighting, the building's heating and air conditioning were upgraded resulting in improved energy efficiency, especially in the summer and winter months.



*Residential Energy Conservation*

Cuming County Public Power District, which serves the majority of the county, offers a number of programs to improve residential energy efficiency. These programs include:

- Incentives and low-interest loans for high-efficiency residential heat pumps
- Discounts on cooling system tune-ups
- Rebates on enhanced attic insulation

*Commercial/Industrial Energy Conservation*

Likewise, the power district offers significant incentive programs to improve the efficiency of commercial or industrial electricity consumers as well. These programs include:

- Lighting improvements
- Irrigation efficiency
- Variable frequency drives
- Industrial process consulting
- HVAC system optimization

A summary of the plan policies that will further reduce overall energy consumption by the county and its residents is summarized in Chapter 7.





chapter **3**

# TRANSPORTATION, INFRASTRUCTURE, & PUBLIC UTILITIES

Cuming County's road system and supporting facilities are the most visible service provided by the county. The road system is also one of the largest budgetary items for the county. This section addresses county service systems necessary to support the concepts and policy recommendations of the land use plan.

## TRANSPORTATION, INFRASTRUCTURE, AND PUBLIC FACILITIES

### Transportation

A county's transportation network is analogous to the system of veins and arteries that circulate blood through the body. Much as in the body's circulation system, the transportation system is composed of channels of various capacities, which enable the essential elements - in this case, people, raw materials, goods, and services - to be transported and put to use sustaining the county's population and economy.

#### Road Network

Cuming County has an extensive and extremely legible network of roads. For the most part, the road network is laid out on the original surveyor's grid, with roads spaced at mile intervals. Roads on the grid are then named with letters for east-west routes, and numbers for roads that run north-south. Exceptions to this system are made for natural impediments and barriers like floodplains and topographical challenges.

For the purposes of system design and planning, US highways and roads are grouped by federal classification.

- **Principal Arterials.** These roads serve as long-distance connections between significant cities in the nation, region, or state. US Highway 275 is the sole example of this type of road in Cuming County. It connects West Point, Wisner, and Beemer to other regional destinations including Norfolk and Fremont.
- **Minor Arterials.** These roads typically connect smaller cities within a region, state, or county. State Highways 9, 15, 16, 32, and 51 are the examples of this type of roadway in Cuming County. They create direct routes between cities not connected by US Highway 275.
- **Major Collectors.** Major collector roads typically feed traffic into cities and connect with arterial roads. These roads, though not designated as state highways, provide important connections between rural areas and nearby communities.
- **Minor Collectors.** Minor collector roads frequently aggregate traffic from less densely populated areas and route it toward centers of activity and circulation.

- **County and Township Roads.** County and township roads provide local access to individual properties and sites in the county. They typically experience the lowest volume of traffic.

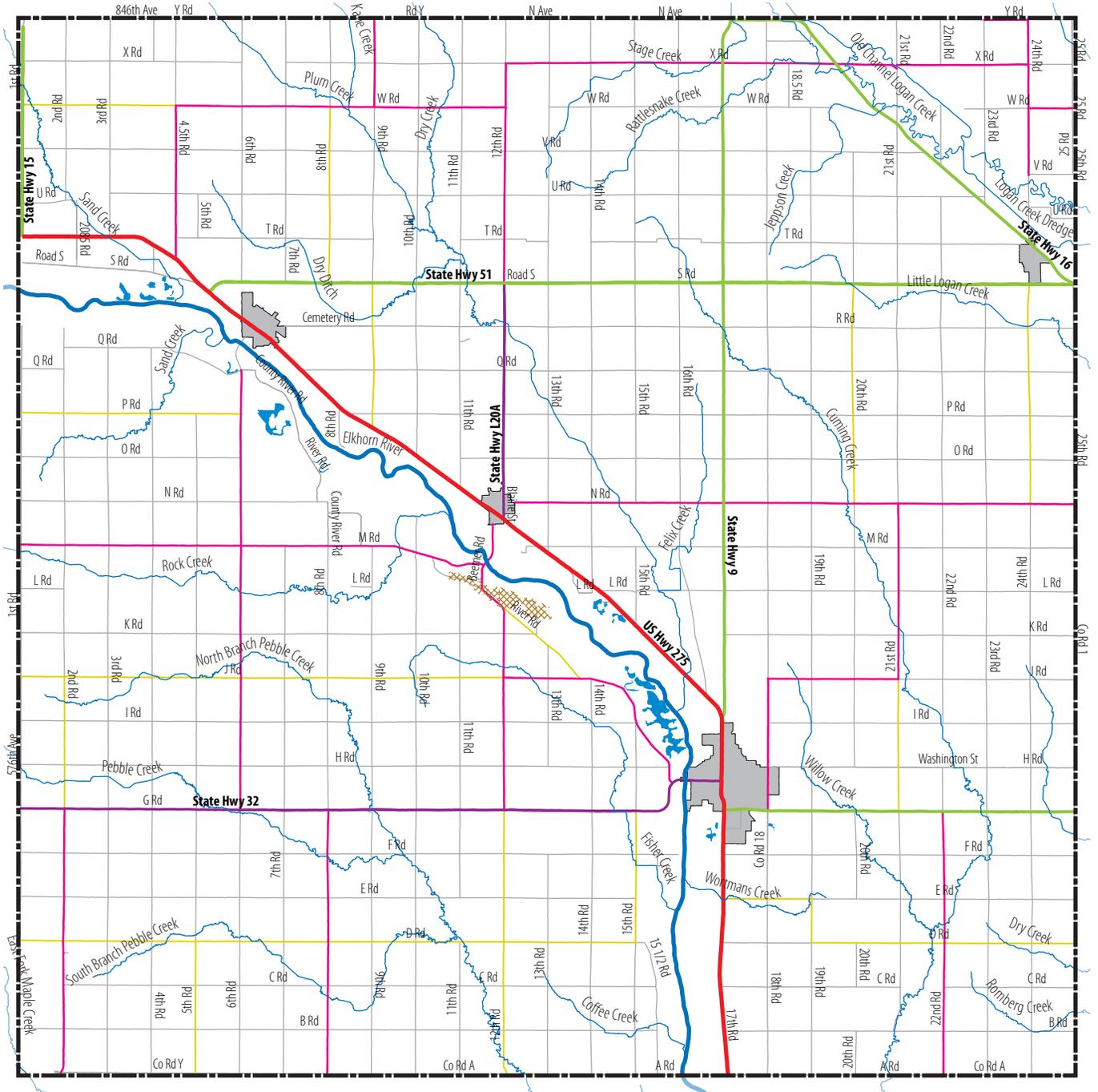
The road system of Cuming County is generally in good condition and serves the volumes of traffic well. Although Cuming County's road network is robust, it will require ongoing maintenance and improvement to continue providing the public the current level of service.

Of special note is the potential for upgrades to US Highway 275. The improvement of US 275 through Cuming County to a 4-lane, limited access highway is listed as a future project in NDOR planning documents. However, this project is not funded in the current 10-year capital improvement plan. Furthermore, ongoing changes in state infrastructure funding and priorities, local needs, and the floodplain construction requirements of the Army Corps of Engineers suggest that this project will require significant design negotiation between a wide range of stakeholders at the local, state, and federal levels should it ever move forward.

#### Rail Transportation

There is not an active rail line that currently serves Cuming County. The nearest rail facilities to the county are a line which terminates in Norfolk, owned by the Nebraska Central Railroad Company, and one which passes through Burt County, owned by Burlington Northern Santa Fe Railway.

Map 3.1: Current Transportation System



**Transportation [Federal Classification]**

- |   |                 |   |                                 |
|---|-----------------|---|---------------------------------|
|  | County Boundary |  | Other Rural Principal Arterials |
|  | Elkhorn River   |  | Rural Minor Arterials           |
|  | Creeks          |  | Rural Major Collectors [state]  |
|  | Major Lakes     |  | Rural Major Collectors [county] |
|  | City Boundaries |  | Rural Minor Collectors          |
|  | Bluffs Zone     |  | County & Township Roads         |



## Cuming County Comprehensive Plan

### Bike and Pedestrian Network

There are sufficient shoulders on many county highways and roads such that they can be safely used for bicycling. Beyond the shoulders of roads, there are limited, if any, bike and pedestrian facilities outside of the county’s cities and villages. While many of the county roads experience extremely low traffic volumes, the fact that most remain unpaved make biking conditions challenging.

### Travel Time to Work

Table 3.01 addresses the average travel time to work for Cuming County, its communities, and Nebraska as a whole.

This is an interesting metric to consider, in that travel time can be used as a rough proxy for the distance between home and work for an employee. As energy prices continue to increase, transportation expenses play an increasingly significant role in a household’s cost of living. Travel time to and from work can have an impact on overall quality of life. Time spent in transit is time that is not available for either economically productive activity or recreation and relaxation. A difference of five minutes in travel time each way (to and from work) equates to 50 minutes each week, or 41.6 hours a year.

### Mode of Transportation to Work

There is a relationship between the distance covered (and hence time used) for employees to travel to work and modes of transportation they’re most likely to select for those trips. The breakdown of different modes of transportation used in Cuming County and their relative prominence is provided in Table 3.02.



**Figure 3.01:** Travel Time to Work, Cuming County and Comparable Counties

	Minutes
<b>Cuming County</b>	19.4
<b>West Point</b>	19.3
<b>Wisner</b>	17.0
<b>Beemer</b>	20.0
<b>Bancroft</b>	21.5
<b>Nebraska</b>	20.2
<b>Cuming County</b>	19.4

Source: US Census

**Figure 3.02:** Mode of Transportation to Work, Cuming County and Comparable Counties

	Cuming County	West Point	Wisner	Beemer	Bancroft	Nebraska
<b>Drove Alone</b>	72.3%	69.7%	74.5%	77.4%	73.8%	80.9%
<b>Car Pooled</b>	12.6%	15.0%	15.0%	10.0%	11.4%	9.9%
<b>Public Transportation</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
<b>Walked</b>	8.3%	10.1%	5.5%	5.1%	4.6%	2.9%
<b>Bicycle</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
<b>Other Means</b>	0.3%	0.3%	0.0%	0.3%	0.4%	0.8%
<b>Worked at Home</b>	6.5%	4.9%	4.9%	7.1%	9.7%	4.4%

Source: US Census



## **Public Facilities and Infrastructure**

### **County Courthouse**

Location: 200 S. Lincoln Street, West Point

Essentially all of the administrative and judicial functions of the Cuming County government are housed in the Cuming County Courthouse in West Point. This four-story structure was built in the 1950s and has approximately 29,500 square feet of interior space. Although the building is well over a half-century old, it continues to serve the county's needs well. Ongoing improvements to electrical, mechanical, and data systems have helped keep the building on par with contemporary expectations and demands.

### **Public Schools and Education**

Cuming County is served by three public school systems: West Point-Beemer, Bancroft-Rosalie, and Wisner-Pilger. Each of these schools serves grades Kindergarten through 12th. West Point-Beemer also supports a K-8 grade school in Beemer. Additionally, there are three private schools serving students in the county.

Northeast Community College operates a satellite education center in West Point. At this location, students can earn Associate of Arts degrees in a number of areas, receive job training, and take adult education classes.

### **County Parks/Fairgrounds**

While some of its cities and villages have local public parks, the county itself does not operate any parks. The County Fairgrounds are owned and maintained by the Ag Society, which funds improvements to and ongoing maintenance of the facility through the proceeds of the annual fair as well as a small tax levy. There is a public recreation area near Bancroft that provides a canoe launch on the Logan Creek.

### **Drinking Water**

Drinking water in the county is supplied by the Cuming County Rural Water District as well as a number of individual wells. Within each of the communities drinking water is provided by a city utility. The expansion of urban services to adjacent areas of these communities should guide future urban development. Cuming County is fortunate to have a wealth of easily accessible water. That said, conservation measures should still be implemented in both residential and agricultural use to protect this important resource.

### **Wastewater Disposal**

The county should continue to monitor the operation of wastewater systems in rural residential developments.

In future rural residential neighborhood developments the county should encourage the use of community wastewater systems, as opposed to individual septic systems. Use of these community systems can be incentivized via expedited permitting or, potentially, the facilitation of grants or low-interest loans.

The county could also encourage the use of environmentally sensitive methods of wastewater treatment and disposal. The conservation concept and maintaining common open space, provides greater opportunities for development of these systems. Techniques such as spray irrigation and land treatment are becoming more applicable and should be considered for projects when feasible. This may represent cooperative efforts among several developments. With these methods, wastewater is aerated in deep lagoons and applied to the land surface at rates consistent with the absorption capacity of the soil.

Developments using individual septic systems should design lots that are not less than three acres, and are able to provide efficient septic fields. Thus, lots that are more nearly square or have a smaller ratio of depth to width are more effective than deep narrow lots that have a high ratio of depth to width.



## **Cuming County Comprehensive Plan**

Wastewater generated by confined animal feeding operations is regulated by the Nebraska Department of Environmental Quality. The county should continue to support and reinforce these regulations, with an eye toward limiting the adverse impacts of intensive agriculture on other land uses.

### **Garbage and Solid Waste Disposal**

The county has an inter-local agreement with West Point, Beemer, and Wisner to provide rural residents access to the local transfer stations. The county pays the tipping fees at the landfill in Jackson, Nebraska, which is located about an hour north of Cuming County, near South Sioux City.

### **County Sheriff**

The county sheriff employs four deputies and one office assistant, and uses a fleet of five patrol vehicles. There is not a long term county jail in Cuming County. Prisoners are transported to Thurston or Madison counties for boarding.

### **Rural Fire Department and EMS**

Fire and EMS protection is provided by rural fire districts, of which there are four: West Point, Beemer, Bancroft, and Wisner. In the interest of optimizing response time, some outlying areas of the county are provided fire protection by the fire districts of adjacent counties.

### **Emergency Dispatch**

The Cuming County Dispatch Center answers calls for and dispatches for Bancroft, Beemer, West Point and Wisner Police Departments, Fire Departments and Rescue Squads. They also dispatch for the Cuming County Sheriff's Office and answer their phone after hours. The dispatch center employs four full-time and two part-time dispatchers.

The Dispatch Center is separate from all of these departments. There is a Head Dispatcher who meets with the 911 Advisory Board once a month to keep them apprised of the operations of the E911 Dispatch Center. This Board consists of representatives from Bancroft, Beemer, West Point, Wisner and a County Supervisor. The County Supervisor sits on the board as a liaison between the E911 Advisory Board and the County Board of Supervisors.

## **County Roads/Public Works Department**

Roads are, by far, the dominant means of transportation within the county. Cuming County is fortunate to have a well-functioning and maintained network of highways and roads.

Cuming County's roads department is overseen by a superintendent. He, along with a full-time administrator, seven full-time employees and one part-time employee, ensure the ongoing improvement and maintenance of the county's road network. Each community in the county is home to a county-operated roads maintenance facility.

The county is also served by 16 townships, each of which is 36 square miles in size. These townships are responsible for road maintenance within their area, with the county being responsible for all bridge replacement and repairs, as well as the roads designated as county roads.



## RECOMMENDATIONS

- Continue pursuing energy efficiency upgrades at the County Courthouse building and all other county facilities.
- Review capital improvement plan to ensure parity between maintenance and improvement needs.
- As county-owned fleet vehicles become due for replacement, seek to purchase fuel efficient or alternative fuel vehicles.
- Work with local agricultural operations to continue to reduce their ecological footprint through smarter use of energy, water, and handling/treatment of waste products.
- Collaborate with local municipalities, property owners, and developers to ensure that newly developed land is served by infrastructure that has the least environmental impact and is economically feasible.
- Work to expand partnerships with other jurisdictions and units of government on projects of mutual interest.
  - An example of this might be reconsidering the lake project previously proposed by the NRD in 2000.
  - The county should take the position of pursuing opportunities that create the most good for the most county residents. This may include additional recreational canoe and kayak launches.
- Continue collaboration between townships and the county to provide for road maintenance.
- Examine the potential to expand paved surfaces in select areas to facilitate new development, specifically in priority areas identified in the land use concept.
  - One example may be the three miles of River Road to connect to the blacktop past Indian Trails Country Club.
  - When considering areas for new paving, roads that carry heavy traffic, have existing businesses, and potential to connect to other existed paved surfaces should be given some priority status.





chapter **4**

# PLAN PRINCIPLES

One of the challenging aspects of a countywide comprehensive plan is the diverse range of interests and perspectives brought to the process by landowners, residents, municipalities, and other stakeholders. To bring together these disparate views, residents were engaged throughout the process.

Using the information gathered at these meetings and guidance from the Plan Committee, fundamental principles that will guide the more detailed parts of the county comprehensive plan have been identified. While consensus-driven, they are specific and capable of being put into operation. The following section provides an overview of the community input process and the plans guiding principles.

## ISSUE IDENTIFICATION

### A Steering Committee

A Comprehensive Plan Steering Committee, representing residents and elected officials from across the county, was the primary contributor to this process. Committee members met regularly to assist in identifying issues, developing vision statements, and guiding the land use concepts. Their effort at the end of the project, to balance all the issues, was invaluable in development of the final land use plan.

### County Report Card

To begin the planning process, a questionnaire was completed by residents countywide. The questionnaire provided insight on important issues and goals that were addressed in more detail during Steering Committee meetings. Survey participants completed a "report card" questionnaire in which they were asked to rank various issues and opportunities on a one to five scale, with five representing excellent and one representing poor. Attributes with average scores of 3.0 or above are perceived strengths and those with scores below 2.5 represent areas of perceived weaknesses.

Survey respondents felt strongly about the county's strengths. These included:

- Medical services (4.10)
- Rural electric distribution (3.92)
- Overall quality of life (3.91)
- Public safety systems (3.85)
- Strength of the rural economy (3.78)
- Management of livestock operations (3.67)
- Services for seniors (3.63)
- Citizen involvement (3.61)
- Soil conservation (3.60)
- Overall quality of Cuming County's environment (3.59)
- County Government (3.57)
- Rural water distribution (3.51)

- Housing for seniors (3.12)
- Business climate (3.07)
- Regional road and transportation networks (3.09)
- Prospects for future growth (3.03)

Survey respondents were less likely to identify weaknesses in the county. Those areas that rated the lowest included:

- Ability to retain young people (2.16)
- Diverse job opportunities (2.53)
- Availability of housing (2.66)
- Job creation and growth (2.68)
- Quality of development in rural areas (2.68)
- Quality of housing (2.73)
- Cost of Housing relative to income (2.75)
- Quality of development along Highway 275 (2.75)

The survey also asked participants to identify the most important issues facing Cuming County in the next ten years. These included (in order):

- Ability to retain young people
- Attracting new industries and businesses
- Low paying jobs
- Aging population
- Providing a variety of housing options
- Taxes and county finances
- Transportation improvements



### Housing Perceptions

From the inception of the planning process the County Board identified housing as an important countywide issue. For this reason additional questions regarding housing were included in the survey. Housing perceptions included:

- An undersupply of rental housing priced below \$500 a month.
- A lack of housing options for:
  - Multi-generational families
  - Single professionals
  - Families with children
  - Elderly singles or couples
- An undersupply of buildable lots. Fifty-four percent felt there was a moderate to severe undersupply.

Finally, residents were asked to identify the most important housing issues facing Cuming County. The most common responses fell within the broad areas of:

- The cost of owner-occupied housing
- The condition of housing and general maintenance
- The quality of housing that is available for both rental and ownership
- The availability of good paying jobs
- The shortage of quality rental properties



### **Stakeholder Meetings**

The resident input process began with stakeholder meetings in April of 2013. These meetings engaged residents from the area and asked them to share their concerns and priorities for the future. From early in the process, residents were highly engaged and generally satisfied with previous planning efforts. Much of the conversations focused on housing related issues and the concern about attracting new or returning residents to the area. As the groups moved forward, common issues and opportunities were identified. These included:

- **Housing & Community Development.** Housing was a topic discussed within every group that met during the day. Overall, participants were concerned with the availability of quality rental and mid-priced housing. It was noted that buyers are often frustrated by the lack of options on the market and that good quality homes and rentals are picked up by word of mouth, never appearing on the market. Most felt that the market could support new construction if affordable lots were available.
- **Land Use.** There are currently no significant conflicts between urban and rural development. Participants were concerned about the carving off of acreages from farmsteads and the long term conflicts this could create.
- **Economic Development & Employment.** Much of the economy in Cuming County will continue to be driven by the agricultural sector but participants noted a need to expand job variety with better pay. It was noted that there is a shortage of skilled workers who are willing to work for the slightly lower wages common to rural areas. Compounding this problem is a lack of housing for these workers. Participants also expressed concern over the need for succession planning among the business community. This was especially concerning for main street businesses and professional service providers.



### Community Workshop

County residents were invited to a community workshop where they were asked to share their ideas for the future of the county. At the workshop participants were divided into groups to discuss goals and strategies. The topic areas that residents worked in were the building blocks for the Plan Principles. These included:

- Housing
  - Work to develop move-up housing
  - Provide infrastructure to enable development on new parcels of land
  - Establish property maintenance/demolition programs
- Land Use
  - Protect agricultural industry while promoting new development and protecting resources
  - Work to prevent acreage developments from having urban characteristics
- County Facilities
  - Work in tandem with cities to provide the most cost effective services to all residents
  - Complete a needs assessment to forecast short and long term capital needs

- Conservation & Environmental Issues
  - Promote countywide recycling program
  - Work to ensure appropriate pollution control measures are in place from CAFOs
- Economic Development
  - Promote the retention of young residents
  - Work to ensure business retention and succession of local ownership
- Transportation
  - Evaluate and re-assess travel patterns
  - Use local assessments for incremental improvements to roads
- Recreation
  - Preserve and enhance recreational Elkhorn River access
  - Create and promote events for local high schoolers and young adults

### Open House

An Open House was held in October 2013, offering the public an overview of the Plan and opportunities to provide feedback on the Plan.



## PRINCIPLES AND GOALS

The Plan Principles are the guiding principles of the Cuming County Plan. Formulating and adopting principles or goals as part of the comprehensive planning process is important for a number of reasons. Some of these include:

- Providing advance notice to private decision-makers, including developers, builders, and property owners, about the basic principles that will guide Cuming County's public decisions. This helps these groups make decisions more efficiently, avoiding conflicts and wasting time and money.
- Providing a framework for consistent decision-making, while providing flexibility for review of individual situations.
- Keeping decisions oriented toward overall county goals.
- Increasing interagency and intergovernmental communication and cooperation, assuring that different units of government act using similar assumptions.
- Providing a firmer basis for evaluating the costs and benefits of public investments and their consistency with overall policy objectives.
- Creating opportunities for public participation in local government, help to implement ideas that grow from citizens of the area.

- Providing a general basis for interpreting and applying the comprehensive plan, maintaining the flexibility to respond to individual situations.
- Giving staff a context for developing recommendations for action by local government.

In developing this section, input from the Steering Committee, residents, and county staff was integrated with the demographic, economic, and land use information detailed in the first three chapters of this document.

Plan Principles should be broad proposals of what county residents hope to accomplish. The committee and residents evaluated preliminary goals and clarified them as needed at a County Workshop.

Chapters 5, 6, and 7 provide more detailed directions toward implementing these policies and, in some ways, illustrate the physical outcome of their application. Decisions by public officials should be grounded in these concepts and directions. That being said, these policies are guidelines rather than laws. Situations may well arise that require a flexible rather than literal application of these principles. Sometimes, a new or changed policy can create substantial benefits to the county and its residents, and still remain consistent with overall community goals.



### Land Use

- Land use policy should direct community development to settings within and adjacent to municipalities while supporting agriculture.



### Conservation & Environmental Issues

- Identify and preserve Cuming County's significant environmental resources and features, in collaboration with state and federal authorities.



### Housing

- Through partnerships with the communities and private sector, the county should encourage a variety of new housing types and support investment in existing housing.



### Economic Development

- Planning efforts should build on and preserve the agricultural economy to develop a diverse job base across the county.



### County Facilities

- The county should strive to provide services in an efficient and cost effective manner.



### Transportation

- The county should support an efficient and comprehensive transportation system that serves existing and future circulation and access needs.



**Recreation**

- The county’s quality of life should be maintained, marketed, and supported by providing diverse recreation options for residents and visitors.



chapter **5**

# CUMING COUNTY'S FUTURE LAND USE PLAN

This chapter of the Cuming County Plan establishes a Land Use Plan based on the opportunities, challenges, and Plan Principles outlined in the previous chapters.

## POLICY INFLUENCES

Determining appropriate land use policies includes an interaction of several factors:

**Plan Principles.** Chapter 4 presented the Plan Principles guiding development of the Cuming County planning jurisdiction. These principles provide the basic statements and assumptions that underlay land use policy for the county. They provide the foundation for development of a county that enables future economic opportunities in the area without compromising the environmental qualities of the county.

**Existing land use patterns and current demands.** Understanding current land use patterns establishes the facts on the ground that the land use plan should accommodate. While rural areas over the past 40 years have declined in population, interest in rural living has remained strong. The difference is that most of these residents are not directly employed in farming operations. While the plan will direct the market to some degree, a realistic plan cannot reverse market trends.

**Environmental Resources & Constraints.** Chapter 3 identified those environmental features that should be preserved but also those resources that can be capitalized on to strengthen and expand the county's economy. The Plan Principles and the community input that generated those principles placed a high priority on rural character, and preservation of environmental and economic resources. In summary, development should be driven towards the communities of Cuming County and existing developments, while areas with historic agriculture should be preserved.

### *Land Use Policy Process*

Planning for the county does not end with the publication of this plan. Instead, the comprehensive plan must establish a process that guides hundreds of small decisions over time that determine the direction of county development. This section of the Cuming County Plan presents a vision of how the county should address development opportunities over time based on the above policy influences. The following discussion presents the basic principles for each district identified by the Future Land Use Plan (Map 5.1). These principles should be used to help guide private and public development decisions and policies within each district.

### *Land Use Districts*

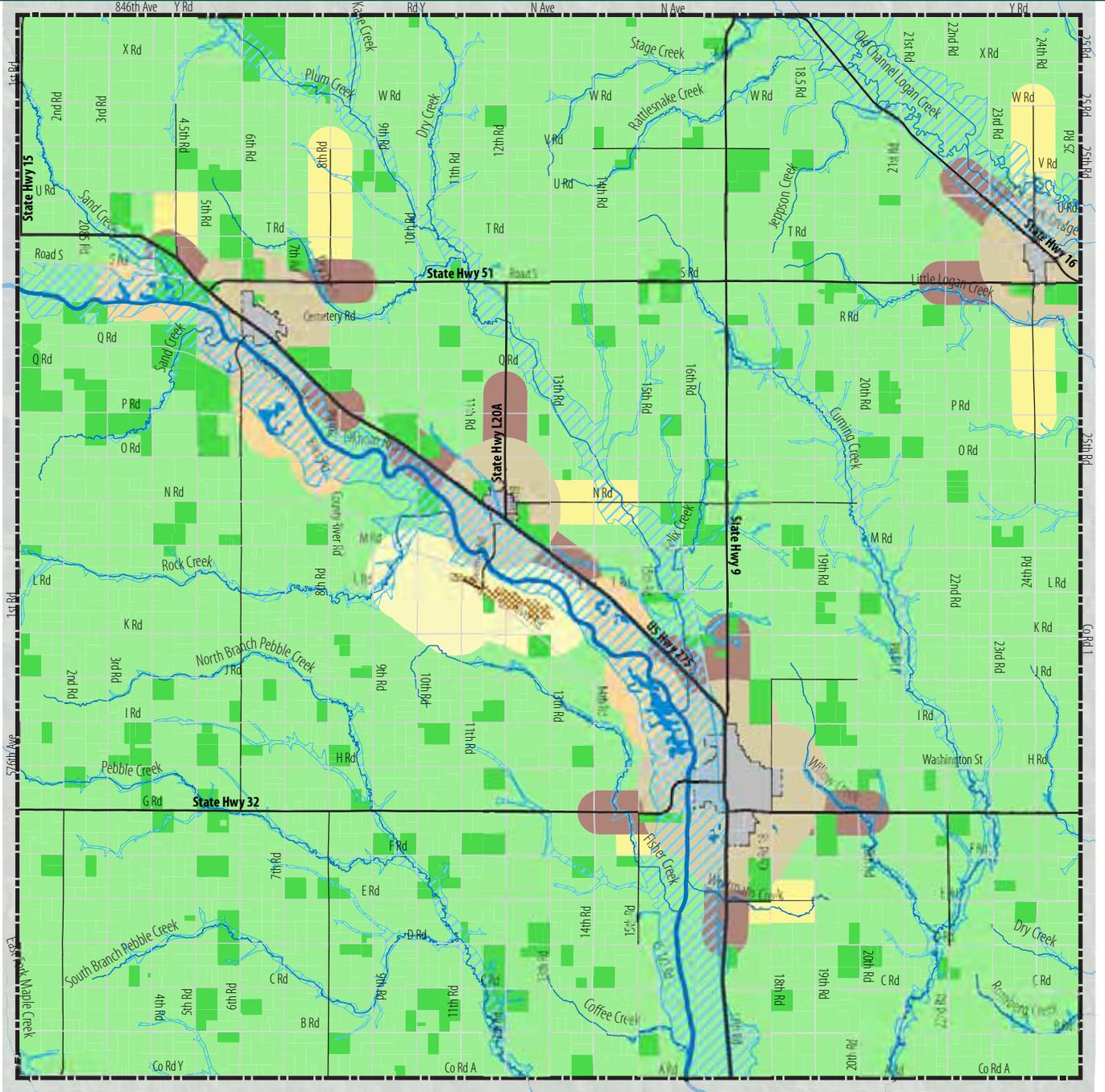
The Cuming County Land Use Plan identifies the following Land Use Districts, with policies based on location, markets, environmental considerations, and infrastructure issues:

- Floodplain/Natural Conservation District
- General Agricultural District
- Intensive Agricultural District
- Urban Reserve District
- Bluff-Oriented Development District
- Lake-Oriented Development District
- Community Gateway District
- Rural Residential Estate

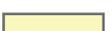
Each of these districts is presented in parallel and includes:

- A Geographical Descriptor, describing the attributes that make this area distinctive.
- Guiding Factors for making policy decisions
- Principles and Patterns that should be applied to each area.

Map 5.1: Future Land Use Plan



**Future Land Use**

- |   |  |  |
|---|--|--|
|  County Boundary |  Paved Roads                      |  Transitional Agriculture [bluffs] |
|  Elkhorn River   |  Gravel Roads                     |  Rural Residential Estate          |
|  Creeks          |  Intensive Agriculture            |  |
|  Major Lakes     |  General Agriculture              |  |
|  City Boundaries |  Urban Reserve                    |  |
|  Bluffs Zone     |  Community Gateway District       |  |
|  Floodplain      |  Transitional Agriculture [lakes] |  |



**Floodplain/Conservation Districts**

The Elkhorn River floodplain features rich agricultural areas and a vital flood storage area. Land use policy should maintain the open, agricultural character of this district.

**Geographic Descriptor**

The natural flow of the Elkhorn River and most of the streams in Cuming County is from northwest to south. The floodplain of these corridors provided easy transportation routes and fertile soil to the early settlers. The Elkhorn River and Logan Creek floodplains are the widest and these broad, flat plains are primarily in row crop production.

**Guiding Factors**

The guiding principles outlined in Chapter 4 of this plan call for development to have limited impact on environmental features and to be directed toward unique urban settings. Large-scale developments, when built in the floodplain elevated on fill, can increase the reach of flood waters. Therefore, the appropriate final land use in the Natural Conservation District should be agriculture or open range. Future identification of native prairie sites or wetlands should also be protected under the conservation district.

**Principles and Patterns**

Floodplain areas can still be developed once they are elevated. However, elevation can affect adjacent property owners and should be done on a limited basis within the county's floodplains. The primary use in these areas will be agriculture and some very low density residential development. Residential development densities should not exceed one unit per 40 acres, with the option of some clusters that preserve large parcels of land in exchange for a localized area of development.

**General Agricultural Districts**

Agriculture was at the heart of early settlement of Cuming County and remains the significant countywide economic force today. Outside of the communities, agriculture is the primary land use.

**Geographic Descriptor**

Historic development patterns, agricultural land values, and distance from developed areas make these areas unlikely candidates for development and thus should be protected for agricultural production. The general agricultural districts should also provide a buffer between existing and future residential developments and the intensive agricultural district.

**Guiding Factors**

These areas are unlikely to be developed in the next 20 years. Agricultural uses will take priority in the district, but intensive agriculture may be allowed as a conditional use. Factors that should be taken into consideration when assessing new intensive agricultural operations include:

- Distance from existing residential developments.
- Stormwater management and any impacts on water quality or erosion.
- Proximity to existing confined animal feeding operations.
- Access to adequate roads and impact upon county roads.

Residential developments in the General Agricultural District should be discouraged so as to mitigate the impact on existing agricultural operations. Lot sizes should be large to deter residential development with small acreages.

**Principles and Patterns**

- Agricultural uses will take priority within the district.
- With the exception of existing farmsteads, minimum lot sizes should be significantly larger, at least 40 acres in size, to discourage larger scale residential development and impacts on agricultural operations.
- Intense agricultural uses, such as confined animal feeding operations should be avoided near existing developments. The approval of these uses should consider the impact of the size of the operation as it relates sur-



rounding developments and stormwater runoff.

### **Intensive Agriculture District**

Cuming County is a leader in livestock production both in the state and nationally. These operations should be respected and supported for the importance they have in the economy of the county.

#### ***Geographic Descriptor***

The Intensive Agricultural District identified in Map 5.1 identifies the majority of the existing intensive agricultural operations in the county. The county has a full range of intense operations but the majority are in cattle and hog feeding operations. These are located throughout the county but visitors are most familiar with the large operations located along Highway 275.

#### ***Guiding Factors***

These areas include agricultural operations that should be protected. On site expansion of operations is permitted but no county regulations can be more lenient than Department of Environmental Quality (DEQ) requirements.

The expansion of operations onto adjacent parcels should be reviewed based on the impact to any adjacent residential uses, stormwater runoff and transportation demands placed on adjoining roads. The impact on future developments should be viewed with the understanding that existing operations were in place ahead of development.

#### ***Principles and Patterns***

- Agriculture will be the primary use within the district.
- Minimum lot sizes should be large, a minimum of 40 acres, to discourage larger scale residential development and impacts on agricultural operations.
- The county should consider implementing development agreements for these areas that outline the priority of agricultural uses and operations.
  - Development agreements clearly establish the developer's responsibility regarding project phasing, provisions for public and private facilities, improvements, and any other mutually agreed to terms and requirements.
- New confined animal feeding operations should be directed to properties adjacent to existing operations



## **Cuming County Comprehensive Plan**

but the impact on road systems and traffic volumes must be evaluated with each project.

### **Urban Reserve Districts**

As the communities of Cuming County strive to grow and expand their economic bases, the Urban Reserve District should accommodate that growth. Generally, development in the county should be directed to these areas where municipal services will provide the most efficient and economically sustainable locations.

#### ***Geographic Descriptor***

These districts are located within a one mile area surrounding each of the communities. Generally these areas are outside the planning and zoning jurisdiction of the county but the county does provide services to these areas including road maintenance.

#### ***Guiding Factors***

These areas should be protected as future growth areas for the communities. Residential, industrial and commercial growth should be directed toward these areas and should be connected to municipal services. General agricultural operations are appropriate but new intensive agricultural operations should be discouraged. Large lot subdivisions on individual wells and septic systems should be discouraged, especially when directly adjacent to communities.

#### ***Principles and Patterns***

The Urban Reserve District will remain primarily in agricultural use with new developments directed to sites adjacent to existing development and/or along the Highway 275 corridor. Development priority should be given to sites with access of existing urban services. Any development should include a street pattern that connects to

existing or future developments, ensuring a continuous grid of streets similar to the patterns in each community.

### **Community Gateway Districts**

Cuming County's state and federal highways are the gateway to the county's communities and often the only impression visitors have of the county. The development and appearance of these corridors is important to the image of the county.

#### ***Geographic Descriptor***

The access that Highway 275 provides to larger markets and the strong agricultural resources of the county could create future economic opportunities. While significant demand along the county's highway corridors, including Highways 275, 51, 32, 16, 9 and 20A, does not currently exist, these are potential locations for future ag-related commercial operations.

#### ***Guiding Factors***

Uses along these corridors should first be directed to the Urban Reserve Districts. If expansion beyond the Urban Reserve areas is necessary then the county should limit the number of access points and provide ample access to developable areas not immediately along the roads. Commercial uses will tend to be located immediately adjacent to the roadways buffering residential development further from the highways.

#### ***Principles and Patterns***

- Commercial and industrial uses should first be directed to the Urban Reserve District. Developments outside the Urban Reserve areas should be limited to the Highway corridors.
- Linear "strip" development should be avoided along the corridors. Instead, development should be clustered and preservation of existing agricultural operations should be encouraged. This approach should preserve the rural character of the corridors and to create developments that are unique from those in the region.
- All of these highways are major gateways into the communities of Cuming County. Because of the importance of these corridors, development should be closely reviewed to address site planning issues, landscaping, building scale, signage, and site amenities.



- Projects should employ stormwater management practices that can capture the water on site.

### **Lake Oriented Residential District**

The Elkhorn River corridor is rich in resources including sand and gravel materials. The removal of these resources leave lakes that can be the centerpiece of very attractive residential development.

#### *Geographical Descriptor*

Sand and gravel deposits are located throughout the floodplain of the Elkhorn River. Generally these operations have been located in the corridor between West Point and Beemer with the newest operation located on the south end of West Point.

#### *Guiding Factors*

The sand and gravel resources along the Elkhorn River are an important economic resource to the county and region. When mining is completed on a site, the site can be transitioned to other uses, including lake-oriented residential developments, recreation lakes, or habitat preservation areas. These areas should be protected and enhanced to create quality living environments for existing and future residents. General agricultural operations are

appropriate in the areas surrounding these lakes but new intensive agricultural operations should be discouraged.

#### *Principles and Patterns*

- Upon completion of mining, extraction sites outside the floodway can be developed as residential communities.
- Water quality and ability of soils to handle waste water systems should be utmost when determining densities. Package systems for wastewater should be encouraged. Lot sizes may be smaller and clustered to minimize the impact on the lakes water quality and to capitalize on environmental features.
- Best management practices should be required for stormwater runoff into the lakes to protect water quality and the investment property owners have made. This may include limiting the use of fertilizers by the local homeowners association.
- Preliminary design of lake developments should be completed as mining operations begin, and should incorporate, open space, wetlands, and habitat development areas.



- Open space and wetlands should be planned to serve as green connections between lake developments and nearby communities.

### **Bluffs Oriented Residential District**

The bluffs and wooded hills that overlook the Elkhorn Valley create one of the county's most beautiful landscapes. Conservation of this scenic area helps maintain the environmental and aesthetic quality of Cuming County.

#### ***Geographical Descriptor***

The wooded hills and bluffs that overlook the Elkhorn River are most prominent on the west side of the river just west of Beemer. The steep slopes, tree cover and prairie make it an attractive area but these environmental assets also require sensitive design to preserve these assets. Steep slopes were used to define this area with a buffer area applied to protect these areas from more intense uses.

#### ***Principles and Patterns***

- General agriculture and low-density residential uses will be the ultimate uses in these areas.
- Conservation development standards should be applied and the county may also give a density bonus for 50% or more of the development remaining in common open space.
- Developments with average lot sizes of less than one unit per three acres should be required to use municipal or package waste water systems.
- A stormwater management plan should be completed with new developments to prevent additional or future erosion of the bluffs.
- Roadways within new developments should generally be designed to follow contours, including road alignments on ridgelines to maximize views and permit natural stormwater management along the drainageways.
- General agricultural operations are appropriate, but new intensive agricultural operations are strongly discouraged.



## **Rural Residential Districts**

Rural acreage development will continue to be a strong market within the county. The county should accommodate this demand adjacent to urban reserve districts while ensuring the environmental qualities and agricultural economy of the county.

### ***Geographic Descriptor***

The Rural Residential Districts are outside the jurisdictions of the communities of Cuming County but adjacent to existing developments or corridors that can support increased traffic loads. These areas tend to be away from existing intensive agricultural uses, however, these uses cannot always be avoided, especially in relation to existing housing.

### ***Guiding Factors***

New rural residential developments should be directly adjacent to existing jurisdictions and subdivisions. These areas should have access to adequate services including water, wastewater, and roads. Future designations should avoid areas disconnected from existing developments or near intensive agricultural operations. The cost-to-benefit of developments as it relates to existing road systems should also be considered. While new developments may not initially demand a paved or oiled road, the added traffic volumes will increase maintenance costs and could ultimately lead to demands for paving.

## ***Principles and Patterns***

- Development densities within the Rural Residential Districts typically will have a density of less than one unit per three acres. Average lot size will be between three to five acres. Smaller lot sizes and higher densities may be used if:
  - Conservation subdivision techniques are applied to preserve open spaces.
  - County road systems are improved to accommodate additional traffic loads.
  - Adequate water and wastewater services are available.
- The overall design pattern in the district should maintain drainageways as open spaces with primary development on the upland areas. To the maximum degree possible, storm drainage should be handled on the surface and conveyed to open areas, decreasing both volume and velocity of flow.
- Roadways within new developments should generally be designed to follow contours, including road alignments on ridgelines to maximize views and permit natural stormwater management along the drainageways.
- New developments should preserve other environmental features through the use of conservation design techniques. Conserved open space may be used for agriculture, recreation, stormwater management, or open land. Generally, these preserves should be open-ended, providing opportunities for connections to preserves in adjacent developments.
- Commercial services should be concentrated within existing communities and in those areas identified as Community Gateway Districts in Map 5.1. Some home based business operations may be allowed, but hours of operation, traffic volumes, and impact on road systems should be closely reviewed.

## **Conclusions**

Cuming County has bountiful resources and a varied economy. This provides both great opportunities and challenges for the county. Land use policies should:

- Protect existing farming operations and encourage businesses that build on the county's economic base.
- Direct development toward the communities of Cuming County. Developments outside of the communities should be mindful of the agriculture economy and environmental resources.
- Developments in the county, especially in the bluffs and lake areas, should be encouraged to use conservation subdivision technics.

## **Conservation Subdivisions**

In conservation subdivisions smaller lot sizes are permitted in return for conservation of major environmental resources and significant open spaces. The open spaces may be owned in common by property owners, donated to a public or nonprofit agency, or maintained in private ownership. Conservation designs, skillfully executed, are more successful at preserving such features as views, waterways, and agricultural lands, than conventional subdivisions, both serving the public interest and creating more marketable projects.

Conservation subdivisions are designed on a specific parcel using a four step process:

1. Identifying potential conservation areas on a site-specific basis. These include those features defined in the environmental analysis outlined in Chapter 2, incorporating:
  - Soils that do not support residential development.
  - Wetlands with appropriate buffers.
  - Floodplains.
  - Steep slopes in excess of 15%.
  - Wildlife habitats.
  - Woodlands.
  - Prairies, with appropriate buffers.
  - Historic sites.
  - Ridgelines and view corridors.
    - » Individual specimen trees or small stands of significant trees.

These defined areas would be preserved as open space in the development design.

2. Locating house sites, maximizing view lots or adjacency to significant site assets.
3. Designing the street and trails system to serve the residential sites. Street alignments should maximize the design quality of the site and should generally be interconnected.
4. Drawing in parcel lines.



chapter **6**

## HOUSING IN CUMING COUNTY

Every community, subdivision, and neighborhood in Cuming County should provide a positive living environment for its citizens. This chapter examines housing conditions and the market demand for future housing. The issues and opportunities identified in this chapter lay the ground work for a future housing directions and strategies for creating a stronger, more vibrant Cuming County.

## HOUSING IN CUMING COUNTY

This section examines U.S. Census and other historical data to evaluate the supply and condition of housing in Cuming County. Of particular interest is information on housing vacancy, ownership percentage, and pricing. This information can help identify existing or potential imbalance in the market and may suggest housing policy direction for a variety of issues. Given that, in the most literal sense, it is where we live, housing is one of the most important land use considerations in the planning for future populations in any area. With this in mind, this chapter of the Cuming County Comprehensive Plan identifies areas of need in the housing market and suggests strategies to alleviate these imbalances.

### Housing Condition Survey

This section examines Cuming County’s housing on the community level and provides the basis for housing projections and policy interventions. A strong region is formed by a network of healthy communities and their boundaries are fluid as people travel and conduct daily business throughout the area. A key priority should be elevating the housing quality in the communities and thereby elevating the quality of life for the entire county.

### Housing Conditions

Figure 6.01 summarizes the results of a survey of housing in Beemer, Bancroft, and Wisner conducted in May of 2013. The assessment is based on a “windshield survey” approach or observation of the residential structures from the street. Structures were rated:

- *Excellent*: no rehab or maintenance needs evident; new, recently restored, or otherwise excellent
- *Good*: sound conditions, little evidence of repair or maintenance needs, deficiencies would be minor and non-structural



- *Fair*: structurally sound, but approximately three or more minor non-structural deficiencies exist
- *Poor*: major rehabilitation is needed for non-structural and possibly one structural deficiency
- *Dilapidated*: deteriorated beyond saving with noted structural deficiencies

The survey found:

6.3% of these communities’ housing stock is in poor or dilapidated condition.

Another 30% is in fair condition with some non-structural deficiencies.

A limited number (4%) of the housing units are in traditional apartment settings, despite a robust demand for quality rental housing.

These communities are heavily dependent on single-family units (both traditional single family structures and mobile home units) to meet the current housing demand.

The assessment was completed at a community level, and “heat maps” were generated for each of the surveyed communities. These maps and a short assessment of issues and opportunities follow.

**Figure 6.01:** Housing Condition Inventory – Cuming County Communities

	Excellent	Good	Fair	Poor	Dilapidated	Totals	Percents
Single-family	41	590	313	58	9	1,011	95.2%
Multi-family		37	6			43	4.0%
Duplex		8				8	0.8%
<b>Totals</b>	41	635	319	58	9	1,062	
<b>Percents</b>	3.9%	59.8%	30.0%	5.5%	0.8%		

## BEEMER

**Figure 6.02 – Housing Inventory Heat Map – Beemer, NE**



### Issues & Opportunities

Beemer’s housing stock is older and maintenance will be essential to ensuring a viable housing stock.

Investments in housing rehab programs and code enforcement will extend the life of much of the city’s housing.

Like many rural communities, the cost of new construction will not match the assessed values of many homes in the community. This will make construction of new housing more challenging.

**Figure 6.03: Housing Condition Inventory – Beemer, NE**

	Excellent	Good	Fair	Poor	Dilapidated	Totals	Percents
<b>Single-family</b>	12	151	78	18	2	261	95.6%
<b>Multi-family</b>	0	12	0	0	0	12	4.4%
<b>Duplex</b>	0	0	0	0	0	0	-
<b>Totals</b>	12	163	78	18	2	273	
<b>Percents</b>	4.4%	59.7%	28.6%	6.6%	0.7%		

## BANCROFT

**Figure 6.04 – Housing Inventory Heat Map – Bancroft, NE**



### Issues & Opportunities

Like Beemer, Bancroft’s housing stock is older and maintenance will be essential to ensuring a viable housing stock.

Identification of new building sites and the maintenance of existing structures will be essential to creating a stable housing market.

The limited number of rental units does make it challenging for new arrivals to find housing. Often rental units are smaller, older homes with significant heating and cooling costs.

Code enforcement and nuisance abatement should be reviewed in light of the impact it can have on new investments.

**Figure 6.05: Housing Condition Inventory – Bancroft, NE**

	Excellent	Good	Fair	Poor	Dilapidated	Totals	Percents
<b>Single-family</b>	9	121	90	11	3	234	95.5%
<b>Multi-family</b>		11				11	
<b>Duplex</b>						0	
<b>Totals</b>	9	132	90	11	3	245	
<b>Percents</b>	3.7%	53.9%	36.7%	4.5%	1.2%		

## WISNER

**Figure 6.06** – Housing Inventory Heat Map –Wisner, NE



### Issues & Opportunities

As the largest of the three communities, Wisner has the most multi-family units but still depends heavily on single-family units to support the rental market.

New subdivisions have opened in Wisner with the capacity for additional single-family units.

Sites for new multi-family or senior housing should be identified.

**Figure 6.07:** Housing Condition Inventory – Wisner, NE

	Excellent	Good	Fair	Poor	Dilapidated	Totals	Percents
<b>Single-family</b>	20	318	145	29	4	516	94.9%
<b>Multi-family</b>	0	14	6	0	0	20	3.7%
<b>Duplex</b>	0	8	0	0	0	8	1.5%
<b>Totals</b>	20	340	151	29	4	544	
<b>Percents</b>	3.7%	62.5%	27.8%	5.3%	0.7%		



**Figure 6.08:** Housing Demand Projection

	2013	2014-2018	2019-2023	Total
<b>Population at End of Period</b>	5,744	5,717	5,735	
<b>Households Population at End of Period</b>	5,664	5,637	5,655	
<b>Average People per Household</b>	2.44	2.41	2.39	
<b>Household Demand at End of Period</b>	2,326	2,339	2,371	
<b>Projected Vacancy Rate</b>	7.90%	7.90%	7.90%	
<b>Unit Needs at End of Period</b>	2,526	2,539	2,574	
<b>Replacement Need</b>		25	25	50
<b>Cumulative Need During Period</b>		39	60	99
<b>Average Annual Construction</b>		8	12	10

## WEST POINT HOUSING ASSESSMENT

In 2011 a Community Housing Study was completed for the City of West Point. This study also included a survey of housing conditions. The study found that 21 structures were considered to be in dilapidated condition and not cost effective to rehabilitate.

The study identified Priority Housing Activities for the city that included:

- Low- and moderate-income elderly households
- Low- and moderate-income family households
- First-time homebuyers
- Middle-to upper-income elderly persons and families
- Housing administration and implementation

## HOUSING DEMAND

Population, household, and vacancy information can be used to estimate the number of new housing units that will be required by a community in the future. The forecast can be compared to current development activity and available land for future development to set priorities for the types and locations of housing development that should be encouraged. The Affordability Analysis section then compares the income distribution of Cuming County's population with the price of housing to determine where specific housing needs occur.

The housing demand projections were based on 2010 Census counts and estimates, housing condition data, and the following assumptions:

- The household size in Cuming County will remain fairly constant with only a slight decrease. The construction of higher quality rental units could begin to supplant the existing, older homes that have been converted into rental units. The county's aging population and ability to attract new seniors to the area could also somewhat decrease the household size.
- The county's non-household population (residents in nursing homes, or people who are incarcerated) does not produce a demand for conventional housing units, and will make up the same proportion of the population in the future as in 2010.
- Cuming County's 2010 vacancy rate of 7.9% should remain constant providing variety in the market and supporting the removal of the most deteriorated struc-



tures.

- The projection model assumes a replacement need of up to five units per year, reflecting demolition of substandard units, including mobile home units, and conversion of some residences to non-residential uses. This rate reflects the needs identified in the housing conditions survey and aligns with residents' concern over housing quality.

The demand analysis in Figure 6.08 shows a need for an additional 99 units in the county, outside of West Point, between 2013 and 2023, or an average annual construction of ten units. This may be a conservative estimate, impacted by important factors:

- Removal of some of the lowest-quality rental units with the construction of new units.
- Construction of housing targeted specifically at the senior population that would provide housing for local seniors or attract new residents to the community.
- Providing a variety of housing in appropriate settings will be essential to increasing this demand.

### Housing Affordability Analysis

The following analysis matches housing supply by price bracket to household incomes. The pricing of an area's housing supply in relation to the income of its residents helps show whether the area's housing is affordable for its citizens. A household budget must be divided among basic housing costs, other essential needs, and costs to maintain a home. Those households that must spend a disproportionately large share of their income for basic housing have less money for other essentials, and fewer resources to maintain their homes.

Monthly costs for owner units are generally considered affordable if the overall housing unit costs 2 to 2.5 times the household's yearly income. This ratio covers all housing costs, including taxes, insurance and utilities. Affordable rental units (including utilities) are considered to have monthly rents less than 30% of the household's monthly gross income.

Cuming County's housing supply is heavily weighted towards more affordable and lower-cost units.

Figure 6.09 compares the quantity of housing provided in Cuming County that is affordable to each income group. This analysis indicates that in 2010, Cuming County's greatest housing shortages were among households slightly below and well above the area's household median income. The biggest imbalance is among those households earning from \$75,000 to \$150,000. This corresponds to owner-occupied units priced over \$200,000.

**Figure 6.09:** Housing Affordability Analysis, Cuming County outside West Point

Income Range	% of County Median	% of Household	# of Households in Each Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range for Renter Units	# of Renter Units	Total Affordable Units	Balance
\$0-24,999	53.00%	16.65%	387	\$0-49,999	389	\$0-399	452	841	454
\$25,000-49,999	54-104%	29.35%	682	\$50,000-99,999	497	\$400-799	135	632	-50
\$50,000-74,999	108-160%	16.31%	379	\$100,000-149,999	389	\$800-1249	23	412	33
\$75,000-99,999	161-213%	12.82%	298	\$150,000-199,999	180	\$1250-1499	0	180	-118
\$100,000-149,000	213-350%	17.38%	404	\$200,000-\$299,000	164	\$1500-1999	0	164	-240
\$150,000+	Over 320%	7.49%	174	\$300,000+	95	\$2000+	0	95	-79
<b>Median</b>	\$46,847								



**Figure 6.10: Income to Value Ratios**

County	Median HH Income	Median House Value	Value/Income Ratio
Cuming County	\$46,847	88,300	1.88
Burt County	45,813	84,000	1.83
Colfax County	46,685	81,800	1.75
Stanton County	49,236	88,100	1.79
Wayne County	46,418	95,700	2.06

Source: U.S. Census Bureau, 2011

Overall, many of the county’s moderate to higher income households are living in lower cost units and thus squeezing that market for lower income households. This is further strained by competition from the rental market, which encourages the conversion of ownership units into rental tenancies.

A shortage of owner-occupied housing priced below \$150,000 is traditionally difficult to fill through new construction. The high end of this range is often equal to basic construction costs. Costs can be even higher depending on initial lot costs. Thus, developers often find the profit margins lower and the risks higher in this range. Within the lower ranges of the \$100,000 to \$150,000 market, new construction often requires some form of subsidy.

Traditionally, owner-occupied housing that costs between 2 and 2.5 times a household’s yearly income is considered affordable. A ratio higher than this can suggest that a significant amount of housing is not affordable to area incomes, potentially as a result of constrained supply.

Alternately, a ratio below two suggests that housing is undervalued relative to area incomes. This does not, however, ensure an oversupply of units. Frequently an undervalued housing market can establish housing prices such that it is not reasonable to develop new properties or re-invest in existing housing.

Figure 6.10 presents income to value ratios for Cuming County and adjacent counties. In 2010, Cuming County’s was estimated at 1.88. While this is on the low side, it is comparable to the income/value ratios seen in neighboring counties.



### Development Program

Figure 6.11 presents a 10-year development and pricing program for Cuming County. The program provides production targets for various types of rental and owner-occupied units based on the following assumptions:

- New development in Cuming County will be approximately 50% owner-occupied and 50% renter-occupied, a significantly higher percentage of rentals than today’s mix, but necessary to address previous shortfalls in rental construction.
- Owner-occupied units will be distributed roughly in proportion to the income distribution of households for whom owner-occupancy is an appropriate strategy. Most low-income residents will be accommodated in rental units.

**Figure 6.11: Housing Development Program 2014-2023**

	2014-2018	2019-2023	Total
<b>Total Owner Occupied</b>	19	29	48
<b>Affordable Low: 60-100,000</b>	3	4	7
<b>Affordable Moderate: 100-130,000</b>	4	6	10
<b>Moderate Market: 130-200,000</b>	6	9	15
<b>High Market: Over \$200,000</b>	6	10	16
<b>Total Renter Occupied</b>	20	30	50
<b>Low: Less than 450</b>	7	10	17
<b>Affordable: 450-700</b>	6	10	16
<b>Market: Over \$700</b>	7	10	17
<b>Total Need</b>	39	59	98



Based on 2010 estimated income distributions for Cuming County:

- Approximately 36% of all owner-occupied units, or 18 units, should ideally be priced below \$130,000 (current dollars). Some of these units may be produced indirectly by developing higher-cost housing that serves the “move-up” market of owners that now occupy the lower-value homes.
- The demand for rental units is roughly uniform across income ranges. Many households in the lowest income ranges may include seniors on fixed incomes living in homes with no mortgage. A further analysis of household income by age (Figure 6.12) indicates that the vast majority of lower income households are over the age of 65. This group demands a very different housing style compared to young families and professionals.
- The market demand for new higher-end rental units appears to be strong and may be even higher, especially given the desire for quality rental units.

Affordability ranges are also influenced by interest rates – people can afford more expensive homes when interest rates are low. Increases in residential interest rates may reduce the list of affordable “workforce housing.”

**Figure 6.12:** Households Earning Less Than \$25,000, Cuming County

Age of Householder	%
Under 25	8.0%
25-44	14.9%
45-64	17.1%
65+	60.0%

Source: U.S. Census Bureau, 2011



## HOUSING RESOURCES AND ASSETS

As is the case in many regions, Cuming County residents can become frustrated by the housing challenges they face. There are, however positive resources and assets with which to build a successful housing program. These include:

### Stable Employment

Cuming County, like the rest of Northeast Nebraska, has experienced fairly stable employment through the “Great Recession.” Despite the closing of a major employer in West Point in the last ten years, the community rebounded and filled the space with a dairy business and new jobs. Rural Nebraska has tended to struggle more with a lack of employees than with a lack of jobs, unemployment in Cuming County has remained low.

### Affordable Housing Supply

A sizeable share of Cuming County’s housing stock is made up of homes valued below \$150,000, creating the assumption that entry level housing is plentiful. However, much of this housing needs significant upgrades. The ongoing challenge will be bringing many of these homes up to modern standards within a market of buyers that wants move-in ready housing.

### Continued Demand

A stable population, shrinking household sizes, and the demolition of substandard units continue to generate a demand for housing. Despite this demand, the private construction market has been slow to respond. In part, this has been influenced by the national economy. As economic conditions improve, Cuming County and its partners in the region cannot afford to relax their efforts at improving housing quality and selection.

## Cuming County Comprehensive Plan

### Construction Capability

Despite the limited amount of construction activity, the county does have some quality builders. Many of these have gravitated toward the more secure custom build market. Lending practices have also made the construction of speculative housing challenging. Future policies and programs should engage these builders and limit their risk.

### Housing Issues & Challenges

Although Cuming County has a number of assets, there are some clear challenges that it must face to ensure a housing market that meets market demands. These include:

#### Community Revitalization

Cuming County, like much of rural Nebraska has some communities facing a number of challenges. These almost invariably have an effect on the value and marketability of properties. After years of stagnant wages and a struggling rural agriculture economy, the investments in both public infrastructure and private housing lagged, leaving a demand for significant reinvestment.

Of the 1,062 units inventoried, 36% are rated in fair to poor condition. These structures can create the “one bad house syndrome,” where one deteriorated structure on an otherwise strong block affects the value of the other properties, discouraging investment in them. Also, the size, condition, finishes, and interior configuration of older homes often does not appeal to younger buyers.

#### Cost to Quality

Many residents note a lack of housing that was priced in the lower ranges below \$600 a month. At the same time there were concerns about the quality of housing. Census data indicates a surplus of housing priced below \$400 a month. This likely indicates that the issue is related more to the quality of housing. Affordable housing is available, but much of this housing is in poor condition. In addition, there are strong assumptions that rental costs should be cheaper in rural areas. The challenge is that construction and maintenance costs for these units is the same, or greater, in rural communities than in larger cities. This mentality often discourages developers and landlords who believe they cannot get higher rents.



### Rental Demand and Development

Residents often reported difficulty finding acceptable rental units at all income levels. Market projections and community input both identified a demand for market-rate rental property in Cuming County. In many places, subprime mortgages, balloons, very lenient underwriting, and other unstable financing instruments made the cost of home ownership appear artificially low, and discouraged new, market-rate rental construction. Changes in the mortgage financing environment will make “home ownership” less universally available, increasing demand for quality rentals.

In light of increasing demand, a lack of construction also results in high occupancy of otherwise uncompetitive, substandard units, which then remain in the market instead of being repaired or demolished. New multi-family units may also open up some single-family homes to new home buyers; however, these units may also need significant upgrades to meet home buyer demands.

### Affordable Move-Up Housing

Cuming County's market consists of a large number of homes priced below \$90,000 and leaves few options for the area's many middle-income buyers. This market is also important to attracting residents from the larger region. Identifying development areas and a strong infill program will be essential to addressing this need.



## CUMING COUNTY HOUSING DIRECTIONS

### Strategic Goals

Cuming County's strong agricultural economy and assets position it for stable growth in the coming years. Yet, new residents need housing that meets their needs. This includes agricultural workers, returning members of farming families, young professionals entering the housing market for the first time, and mid-career professionals looking for appropriate ownership options. Analysis of the county's assets and issues suggests a housing and community development strategy that:

#### Improves overall housing quality

By improving the quality of its housing, the county serves the interests of all residents from the perspectives of physical and economic wellbeing. Upgrading housing quality creates market security and increases values and marketability across the county and its industries. Conversely, deteriorating housing inevitably produces deteriorating housing values.

#### Increase the number of quality market rate rentals

During the early part of the decade, low interest rates and easy financing reduced the short-term costs of home ownership and discouraged rental development and occupancy. Consequently, in many areas, few rental units (outside of tax-credit assisted developments) were built. It also made the conversion of traditional single family homes to investment properties very appealing. With the crash of the subprime market in 2007-08, mortgage financing standards became more rigorous and new demand has re-emerged for rental housing. Added to the increased demand was the natural pent-up demand created by a lack of construction over the past 20 years. Cuming County has several affordable rental options, but many residents said the area lacked good quality market rate rentals for families and young professionals.

#### Promote the development of sites and lots that have urban services in place

In focus groups, some expressed the sentiment that there is a lack of buildable lots in communities across the coun-

ty. Often these lots exist within the communities but deteriorated structures need to be removed or small lots need to be combined. These lots have existing streets, water, and sewer lines. The infrastructure may need some improvements but extension of services are not required. Additionally, the recession has left many unable or unwilling to take on the risk of building speculative housing, especially when they are asked to take on the risk of preparing a site for development. Programs and policies to reduce the cost of the lots should be combined with a marketing program that targets local workers living outside of Cuming County and makes potential buyers and builders aware of the existing programs.

#### Increase the appeal of rehabilitating housing in communities countywide

A strong rehabilitation program would meet two important needs in the county. The first would be the need for affordable entry-level housing and the second would be the stabilization of the older housing stock. The lack of interest in taking on larger rehabilitation projects has discouraged reinvestment in existing housing. Many potential buyers can be overwhelmed by large renovation projects, suggesting a demand for contractors willing to take on these projects. Programs that offer advice and assistance to property owners looking to make substantive upgrades to their properties should be established and promoted through the real estate community.



## **Housing Strategies**

Cuming County’s housing strategy should include three elements:

- Developing Housing Partnerships
- Target Program Focuses
- Redevelopment Initiatives

### **Developing Housing Partnerships**

Cuming County should develop strategic partnerships with the flexibility to address specific housing needs. Effective housing partnerships should provide project development, financing, and marketing capabilities. The county may consider developing a housing development corporation. A development corporation is a nonprofit developer governed by a board of directors and operating in the same entrepreneurial way as a conventional developer. With a limited number of volunteers and resources, creating this type of entity can be challenging but ensures a focus effort toward housing. Alternatives do exist for more rural areas. Relationships and partnerships with chambers, economic development, regional housing developers or groups such as NeighborWorks Northeast Nebraska or Goldenrod Regional Housing Agency, can assist in moving many of the county’s housing strategies forward.

The most significant role that these partnerships can play is in leveraging financing for housing strategies. Components of a Cuming County Housing Partnership should include:

- A Lenders Consortium
- Housing Trust Fund
- City Partnerships

### **Lending Consortium**

Many of the county’s housing strategies must have a source of financing to do its work. Such a financing program should be designed for maximum leverage (in the language of community development, leverage is the ability of program dollars to generate private investment in response); shared risk; and quick turnover rather than long-term financing. The development of a housing partnership should include a “lenders consortium,” a cooperative venture among lending institutions active in the

Cuming County market that spreads individual exposure. In addition, these cooperative ventures can attract the support of other agencies, such as the Nebraska Investment Finance Authority (NIFA) and the Federal Home Loan Bank.

A lending consortium is an ideal instrument to provide short-term financing or longer-term “patient” financing for builders and contractors in the community, and to provide interim financing for projects developed by the housing partnership, cities or the county.

### **Housing Trust Fund**

A Housing Trust Fund provides a source of seed capital, unconstrained by program regulations, for a city, county, or development corporation to use for the purpose of developing needed housing types. The popularity of trust funds can be attributed to their inherent flexibility. For the communities of Cuming County, these dollars could be used to support construction of new entry level housing or rehabilitation of existing housing. Trust funds can be generated in several ways, including the dedication of a specific share of local option sales taxes, fees, local revenue bond issues, or grants and charitable contributions.

### **City Partnerships**

Cities generally have the responsibilities of providing and maintaining urban infrastructure and municipal services. Under the Nebraska Community Development Law, they have the ability to act as community redevelopment authorities. Consistent with these powers, the cities should



finance capital improvements using techniques that reduce and/or defer the front-end cost of lots, assemble or acquire property for development or redevelopment as needed, and act to promote other projects or remove obstacles to desirable development. The role of each of the cities and villages in Cuming County in the housing partnership could include:

- Acquisition and site preparation of infill redevelopment sites
- Financing assistance through CDBG, TIF and other programs
- Subdivision development with infrastructure
- Funding and management of energy saver programs through their local utilities
- Funding and management of any residential incentive loans

### **Target Program Focuses**

Three special project focuses appear most appropriate in Cuming County given housing demand and economic character: rental housing development, rent-to-own, and senior housing.

### **Rental Housing**

Demand for rental housing in Cuming County crosses several income ranges. New rental housing should include market-rate rentals for professionals, workforce housing, and housing for people with urgent needs. Funding sources such as the lending consortium and housing trust fund can be used to develop new inventory of market rate properties. Sources like tax credits may be employed to address the needs of lower income households. Tax Increment Financing, CDBG/HOME funds, and tax credits can also help create affordable multi-family housing finance by distributing the risk of projects across several lenders.

### **Rent-to-Own (CROWN)**

CROWN projects provide a middle-ground approach between ownership and rental occupancy, giving new residents who cannot afford homeownership, at present, an avenue to build equity. In the rent-to-own program, a developer may build houses using the Low Income Housing Tax Credit. A portion of the family's rent is placed in an escrow account for a future down payment. At the end of a specific period, the residents can then use the accu-



mulated down payment escrow to purchase either a new house or an existing unit. Rent-to-own programs have the advantage of providing rental housing to residents, while incorporating aspects of owner-occupancy.

The rent-to-own approach gives young families the opportunity to try out the county as well as building equity and wealth. It provides a transitional opportunity in which young households can build equity and become integrated into the larger community. In Nebraska, some rent-to-own units are also being developed by private parties with successful examples in Wayne and Nebraska City. Dawson Area Development in Dawson County, Nebraska used the program to do what is referred to as a scattered site program. They split the number of houses between Lexington and Cozad limiting the number of homes that had to be absorbed in each community while addressing the need for affordable entry level housing.

### **Senior Housing**

As the population of Cuming County continues to age, senior housing will only grow in significance. A substantial market appears to exist for independent living settings; some of this demand will be for market rate units but a greater demand likely exists among the county's lowest incomes. Approximately 60% of all households earning less than \$25,000 a year are over the age of 65. For many of these households their home is likely paid for but maintenance and utility costs could be a significant struggle. Seniors may choose to stay in their own home because

## Cuming County Comprehensive Plan

of limited affordable options while also not being able to maintain the home, putting further strain on the stock of quality housing within the communities.

Market-rate projects should be privately developed, po-

**Figure 6.13: Households Earning Less Than \$25,000, Cuming County**

Age of Householder	%
Under 25	8.0%
25-44	14.9%
45-64	17.1%
65+	60.0%

Source: U.S. Census Bureau, 2011

tentially with some level of support through the lending consortium. Serving the lower-income market can be more challenging. Low-income housing tax credits can be leveraged to address some of this demand. Development of moderately-priced senior housing may be combined with a purchase/rehab/resale concept presented below. Here, through the housing partnership, a development arm would build two-bedroom attached units. The partnership would then agree to purchase the senior resident's current home. The home is then rehabilitated and resold. The senior purchases the new attached unit, using the sale proceeds of the house as a substantial down payment.

**Figure 6.14: Housing Reinvestment Areas – Beemer, NE**



## Redevelopment Initiatives

Each of the cities and villages should encourage and help finance one or more significant housing redevelopment projects in areas identified through the housing inventories (Figures 6.14, 6.15 and 6.16).

West Point and Wisner should identify a targeted housing redevelopment area in their respective communities that provides the critical mass necessary for success. For Bancroft and Beemer these initiatives could be more village-wide, but targeted areas to begin with are identified in the maps. In many cases for all of the communities, vacant lots or obsolete houses are scattered so that their redevelopment can stabilize an entire block. In other cases, a cluster of lots is needed to create a "tipping point" that can successfully change a neighborhood and provide buyers with the security necessary to sustain market values.

The first step in target area development is preparation of a redevelopment plan to guide implementation. The plan identifies areas for land acquisition, project phasing, relocation and housing options, and funding arrangements.

**Figure 6.15: Housing Reinvestment Areas – Bancroft, NE**



**Figure 6.16: Housing Reinvestment Areas – Wisner, NE**



Buildable vacant lots can be acquired through demolition of vacant or seriously deteriorated units, tax sales, and negotiated purchases. Housing development for the infill projects may be accomplished through a partnership with an organization such as NeighborWorks Northeast Nebraska or Goldenrod Area Housing Agency and/or private builders and financed by the Lenders Consortium. When private developers own infill lots, the communities should work creatively with them, encouraging innovative project designs and planned unit developments that may require different standards from conventional development.

## Rehabilitation and Property Maintenance Programs

The county should work with each of the communities to establish and implement a uniform approach to rehabilitation that broadens the effectiveness of rehabilitation efforts, and reduces the amount of substandard housing across the county. For Cuming County, rehabilitation program focuses should include:

### Owner Assistance

A majority of Cuming County's housing units require at least moderate repairs or rehabilitation. A coordinated rehabilitation strategy, operating on a reliable, multi-year basis, is vital to ensure preservation of the area's critical supply of existing housing. A rehabilitation program, appropriate to the respective needs of individual communities, may include five program types. These include:

- *Emergency repair program.* For very low income residents an emergency repair program should be established. This type of program is usually funded through Community Development Block Grant (CDBG) funds in the form of grants or forgivable loans. These funding sources would have to be managed by the individual communities. Regardless of the funding source, the loans are recaptured over time to continue to support the funding. Emergency repair programs are designed to meet critical individual needs, but also to keep viable housing from deteriorating further. Thus, when funds are limited, assistance should be focused on fundamentally sound structures.
- *Direct rehabilitation loan programs.* These programs would make direct forgivable loans and grants to homeowners from CDBG funds. The program is most appropriate to homeowners with low incomes who are not otherwise bankable. These efforts should generally be focused in strategic areas where loans support other village or area investments, such as substantial infill development.
- *A leveraged rehabilitation loan program.* This approach leverages private loan funds (often through the FHA Title I Home Improvement Loan program) by combining private loans with CDBG or other public funds to produce a below market interest rate for homeowners. The program works most effectively in moderate income neighborhoods with minor rehabilitation needs and some demand for

home improvements. The program is effective in expanding the amount of improvements completed by a fixed amount of public funding. Loans in a leveraged loan program can be originated through individual lenders or through the proposed lenders' consortium.

- *Purchase/rehab/resale programs.* A purchase/rehabilitation/resale program is particularly useful in adapting older houses to the preferences of contemporary, moderate-income buyers. Under this program a housing partnership or development corporation acquires houses that are then rehabilitated and resold on a "turnkey" basis to new owner-occupants. The lending community may participate cooperatively in this effort by providing interim financing. Mortgage financing for low- and moderate-income buyers may be assisted by CDBG or HOME loans. This approach recognizes the limited number of prospective buyers who want to carry out a major home rehabilitation project. It works best when candidate houses can be purchased at relatively low cost. Several development corporations in Nebraska have extensive experience with this type of program, including Wayne Community Housing Development Corporation.
- *Energy efficiency loans.* Funding may be leveraged through NPPD to provide loans that improve the energy efficiency of older homes. These low-interest or no-interest loans can be used to replace windows, heating and cooling systems, or any other upgrades that improve the energy efficiency of the home.

Primary funding for these rehabilitation activities may include Community Development Block Grant (CDBG) or HOME funds, administered by the Nebraska Department of Economic Development. Leveraging local dollars to support any of these programs would provide for greater flexibility and opportunities to take a broader countywide approach. The City of Wayne has developed a Residential Construction Incentive Loan Program that offers loans for renovation of \$5,000 per house or \$5,000 per unit. Advertisement and marketing can also be important to any of these programs. Communities will see limited use of these programs because of a lack of public awareness, however, if they can be combined with a code enforcement effort, they can act as an incentive to bring structures up to a reasonable standard.

### *Rental Rehabilitation*

The county should also consider a rehabilitation program focused on rental properties that provides leveraged loans combined with code enforcement. With little or no code enforcement and a tight rental market, there is often no incentive for rental property owners to make improvements. This, combined with a sense that higher rental rates cannot be supported, results in limited reinvestment in rental housing. With almost no new multi-family construction in the past 10 to 20 years, the county's rental market has depended on single-family homes. These homes tend to be some of the oldest housing in their communities and in poor condition. This program provides financing for the improvement of sound rental properties in need of rehabilitation.

Rental rehabilitation must include effective housing code enforcement to require that units meet minimum housing standards. While it is often difficult to bring individual communities, with their own priorities and characters, together, this should be a joint effort across the county. By establishing a uniform code and shared staffing, a level playing field can be established across the county and costs can be minimized for the individual communities.

Some communities have instituted rental registration or licensing programs. Here, all rental units must register to be certified for occupancy. Registration requires a life safety inspection and compliance with minimum standards. These programs can be effective, but are staff-intensive and must be administered to avoid displacing low-income households. However, the potential loss of revenue, combined with available financing, can induce participation by property owners in this kind of program.

Mechanically, the foundation of a rental rehabilitation program should be private financing. An individual institution or the development corporation, acting as a referral agency, may take a leading role in marketing the availability of rehabilitation loans to small rental property owners. A reservation of HOME funds could be utilized to provide blended loans when some form of subsidy is needed.



### Property Maintenance Program

The best housing and neighborhood conservation programs combine awareness of the need for reinvestment with the tools to finance home repairs and rehabilitation. The strategy begins with a Property Maintenance Standards Program, an effort that encourages voluntary compliance with community standards while also establishing a legal basis for code enforcement. Components of this program include:

- Preparing and distributing a Property Standards Manual. This should be a friendly and clear document that sets out the expectations that residents of Cuming County, as a community, have for individual building and property maintenance. It can also help to provide useful information, such as sites to dispose of or recycle unwanted household items. Many communities have great examples to build on and should be used as resources.
  - Organizing voluntary efforts through church and civic groups to assist seniors and disabled people with property maintenance, including fix-up items, painting, routine repairs, and disposal of trash and other items.
  - Reviewing current status of Property Maintenance Ordinance. Communities may have no ordinance or limited funding for implementing an ordinance. Again a uniform approach that clearly addresses those items that have the greatest impact on life safety, visual quality, and preservation of community maintenance standards may be the most effective approach. This review should be done in light of recent efforts to identify those areas that remain a concern or continual issue.
- Holding community meetings. Following review of existing ordinances, community staff and organizations should set up public meetings to explain the city's property maintenance standards and to answer any questions. These should be done at locations within each community and focused on their individual needs and concerns.
  - Backing up the property maintenance standards program with rehabilitation financing. Possible funding sources are discussed above.







chapter **7**

# PLAN IMPLEMENTATION

This section provides a road map of necessary steps to implement the provisions outlined in the Cuming County Comprehensive Plan.



## LAND USE REGULATION

The primary focus of the Cuming County Comprehensive Plan is to provide guidance on the regulations guiding future land use decisions. Some of the land use designations proposed in this document are divergent from the zoning regulations currently in effect in Cuming County. With approval of the Comprehensive Plan, the county will undertake a review of its zoning. Long term, the county should look to streamline land use regulation and align it with the classifications proposed in the comprehensive plan. In the short term, a table has been included correlating the current zoning classifications to the most appropriate analogue in the Comprehensive Plan. It should be noted that this is not a recommendation to institute a wholesale rezoning of areas to match the Future Land Use Plan. Areas in agricultural use should continue to be zoned as either A-1 or A-2. As projects come before the Planning Commission and County Board they should be reviewed for consistency with the Comprehensive Plan, and a rezoning application should be submitted at that time.

**Figure 7.1:** Future Land Use District & Current Zoning

Comp Plan Land Use District	Zoning Ordinance Districts Unincorporated Cuming County
Floodplain/Natural Conservation District	Overlay District: Floodplain Management
General Agriculture District	A-2 Agricultural – Transitional District
Intensive Agriculture District	A-1 Agricultural – Intensive District
Urban Reserve District	These areas accommodate growth needs of cities and zoning is controlled by the cities.
Bluff-Oriented Development District	R-1 district but an overlay district is needed to encourage the principles and patterns identified in Chapter 5.
Lake-Oriented Development District	R-1 district with an overlay district to encourage the principles and patterns identified in Chapter 5.
Community Gateway District	C-1 Commercial District or I-1 Industrial District with an overlay district to implement the principles and patterns identified in Chapter 5.
Rural Residential District	R-1 Residential District R-M Mobile Home Residential District

Source: RDG Planning & Design, 2013

## INTERLOCAL COOPERATION

The Cuming County Comprehensive Plan is designed to provide land use policies that preserve the economic base of the county and preserve the special character of the landscape. Many of the recommendations in the plan, especially related to housing, require a regional approach. Cuming County should act as a convener to establish interlocal partnerships that foster and guide development across the county. To do this, the county should promote interlocal cooperation agreements among its municipalities that:

- Establish consistent policies regarding development and code enforcement, without restricting the ability of municipalities to exercise local zoning control within their jurisdictions.
- Establish an ongoing system of consultation and cooperation among the county’s various planning jurisdictions.
- Identify shared services that can maintain or improve the quality of life for all residents in the most affordable manner possible.

## PLAN MAINTENANCE

This plan is not intended to be a static document that holds immutable power over land development. It is a set of guiding principles and policies, based on the current needs of Cuming County and its residents and reasonable future projections thereof. While the recommendations and policies proposed are based on a 20-year look into the future, this plan will be most effective when used as the basis for actions in more nimble, finite increments. Therefore, the county should implement an ongoing planning process that uses this plan to develop more detailed year-to-year improvement schedules. Additionally, as industries, development patterns, economies, and public needs change over time, so too must this plan evolve. As such, a part of the ongoing planning process should include an annual evaluation of the plan as it relates to development and infrastructure events of the past year. One model for the annual planning process is as follows:



### A Yearly Action Program

The Planning Commission and Cuming County Board of Supervisors should use the plan to define the annual work programs of policies, actions, and capital investments. Although most of the plans' recommendations are not capital items, this program should be coordinated with the existing Cuming County capital improvement budgeting process. This annual process should be completed before the beginning of each budget year and should include:

- **A specific work program for the upcoming year.** This program should be specific and relate to the county's projected financial resources. The work program will establish the specific plan recommendations that the county will accomplish during the coming year.
- **A three-year strategic program.** This component provides for a multi-year perspective which can be used to inform the annual work program. It provides a medium-term implementation plan for the county.
- **A six-year capital improvement program.** This is combined with Cuming County's current capital improvement program and can be used to prioritize budget items within the context of shorter-term implementation programs.

### Annual Plan Evaluation

In addition, this process should include an evaluation of the Comprehensive Plan policies and procedures. This evaluation should occur at the end of each calendar year. Ideally, this evaluation should culminate in a written report that:

- Summaries key land use developments and decisions of the past year and relates them to the Comprehensive Plan.
- Reviews actions taken by the county to implement plan recommendations during the past year.
- Defines any changes that should be made to the Comprehensive Plan.

### Development Policies and Actions

The following tables present a summary of recommendations of the Cuming County Comprehensive Plan. These recommendations include three key types of efforts:

- **Policies.** These are continuing efforts over a long period of time. In some cases, they might include specific administrative or regulatory actions.
- **Action Items.** These include specific efforts or accomplishments by the county. They generally can be accomplished within the county's operating budget.
- **Capital Investments.** These are more significant projects that will require an outlay of funds from the Cuming County Capital Improvement Budget.

A time frame for implementing each recommendation is suggested. Short-term indicates implementation within five years. Medium-term indicates implementation within five to ten years. Long-term indicates implementation within 10 to 20 years.

Those recommendations or policies that will lower the use of resources (L) or at least maintain existing levels (M) are also noted. Improvements that lower or maintain resource use:

- Make existing systems more efficient
- Use existing infrastructure such as streets and water and sewer lines
- Encourage alternatives to cars
- Lower the amount of stormwater inflow into the city sanitary sewer lines
- Use existing platted lots that have access to infrastructure



**Figure 7.1: Plan Implementation**

	Impact on Resources	Type	Ongoing	Short	Medium	Long
<b>Transportation, Infrastructure, and Resource Conservation</b>						
Continue pursuing energy efficiency upgrades at County Courthouse building and all other county facilities.	L	Policy/Capital	X			
Review countywide capital improvement plan to ensure parity between maintenance and improvement needs.	M	Action/Capital	X			
As county owned fleet vehicles become due for replacement, seek to purchase fuel efficient or alternative fuel vehicles.	L	Capital/Action			X	X
Work with local agricultural operations to continue to reduce their ecological footprint through smarter use of energy, water, and handling/treatment of waste products.	L	Policy	X			
Collaborate with local municipalities, property owners, and developers to ensure that newly developed land is served by infrastructure that has the least impact as is economically feasible.	L	Policy	X			
Work to expand partnerships with other jurisdictions and units of government on projects of mutual interest.		Policy	X			
Continue collaboration between townships and county to provide for road maintenance.		Policy/Capital	X			
Examine potential to expand paved surfaces in select areas to facilitate new development, specifically in priority areas identified in the land use concept.		Capital		X	X	
<b>Resident-Identified Goals</b>						
Work to develop move-up housing.		Action/Capital	X	X		
Provide infrastructure to enable development on new parcels of land.		Capital			X	X
Establish property maintenance/demolition programs.	M	Policy/Action	X	X		
Protect agricultural industry while promoting new development and protecting resources.	M	Policy	X			
Work to prevent acreage developments from having costly urban services.	M	Policy	X			
Work in tandem with cities to provide the most cost effective services to all residents.	M	Policy	X			
Complete a needs assessment to forecast short and long term capital needs.		Action		X	X	
Promote recycling program, countywide.	L	Action		X		
Work to ensure appropriate pollution control measures are in place for all CAFOs.		Policy	X			
Promote the retention of young residents.		Action/Policy	X			
Work to ensure business retention and succession of local ownership.	M	Action/Policy	X			
Evaluate and re-assess travel patterns.	M	Action		X	X	



**Figure 7.1:** Plan Implementation

	Impact on Resources	Type	Ongoing	Short	Medium	Long
<b>Resident-Identified Goals</b>						
Use local assessments for incremental improvements to roads.		Policy	X			
Preserve and enhance recreational Elkhorn River access and Logan Creek.	M	Action		X		
Create and promote events for local high schoolers and young adults.	M	Action	X			
<b>Land Use</b>						
The county should prohibit significant development within the 100 year floodplain.	M	Policy	X			
Zoning regulations should be modified to encourage unique designs that protect the natural resources in both the Bluff and Lake districts.		Action		X		
Zoning regulations should be modified to include an overlay district for the county's highway corridors or gateways that projects a positive image for doing business and living.		Action		X		
Commercial services should be directed to existing communities as a first priority.	M	Policy	X			
Land use policies and actions should ensure that agricultural uses take priority within the General and Intensive Agricultural Districts.		Policy	X			
Residential developments should be directed toward the communities but demand for rural acreages should be accommodated in those areas away from intensive ag operations and closest to services.	M	Policy	X			
Conservation subdivision techniques should be encouraged with all new residential developments but especially for those in the Bluff and Lake Districts.		Policy Action	X			
<b>Housing</b>						
Cuming County should develop strategic, flexible partnerships, to address specific housing needs.		Action		X		
Targeted housing programs should focus on rental housing development, affordable gateway housing, and senior housing options.		Action		X		
Each of the cities and villages should encourage and help finance one or more significant housing redevelopment projects to improve overall housing quality and increase the number of affordable housing units.	L	Action Capital		X	X	
The county should work with each of the communities to establish and implement a uniform approach to rehabilitation and one that broadens the effectiveness of rehabilitation efforts, and reduces the amount of substandard housing.	L	Action Capital		X		